

**May 16, 2022 09:47AM**

**Today's Pricing (30-Day)**

| Rate                                | Points  | +/- | Difference |
|-------------------------------------|---------|-----|------------|
| <b>30 Year Agency</b>               |         |     |            |
| 4.750%                              | 100.286 | ↑   | 0.192      |
| 4.375%                              | 98.928  | ↑   | 0.232      |
| <b>20 Year Agency</b>               |         |     |            |
| 4.500%                              | 100.234 | ↑   | 0.180      |
| 4.125%                              | 98.651  | ↑   | 0.174      |
| <b>30 Year Agency HB</b>            |         |     |            |
| 4.750%                              | 100.161 | ↑   | 0.192      |
| 4.375%                              | 98.803  | ↑   | 0.232      |
| <b>15 Year Agency</b>               |         |     |            |
| 3.990%                              | 100.238 | ↑   | 0.185      |
| 3.625%                              | 98.971  | ↑   | 0.189      |
| <b>30 Year FHA Streamline</b>       |         |     |            |
| 4.125%                              | 100.167 | ↑   | 0.340      |
| 3.750%                              | 98.647  | ↑   | 0.194      |
| <b>30 Year FHA Streamline Jumbo</b> |         |     |            |
| 4.250%                              | 100.255 | ↑   | 0.196      |
| 3.750%                              | 98.322  | ↑   | 0.194      |
| <b>30 Year VA Full Doc</b>          |         |     |            |
| 4.250%                              | 100.132 | ↑   | 0.196      |
| 3.750%                              | 98.283  | ↑   | 0.194      |
| <b>30 Year VA IRRRL</b>             |         |     |            |
| 4.250%                              | 100.132 | ↑   | 0.196      |
| 3.750%                              | 98.283  | ↑   | 0.194      |
| <b>30 Year "Jumbo Smart"</b>        |         |     |            |
| 5.750%                              | 100.160 | ↓   | -0.465     |
| 4.875%                              | 98.019  | ↓   | -0.290     |

**Market Commentary & Product Updates**

Treasuries continue to gain as Wall Street is speculating on the Fed's continued rate hike policy and the state of the US/China economic trajectory. Data Monday is keeping worries at the forefront of everyone's mind as New York state manufacturing is showing contraction in May for the second time over a three-month period. China's industrial output and consumer spending are at the worst levels since the pandemic due to COVID lockdown which brings renewed risk of global economic downturn and may complicate the Fed moves to combat inflation.

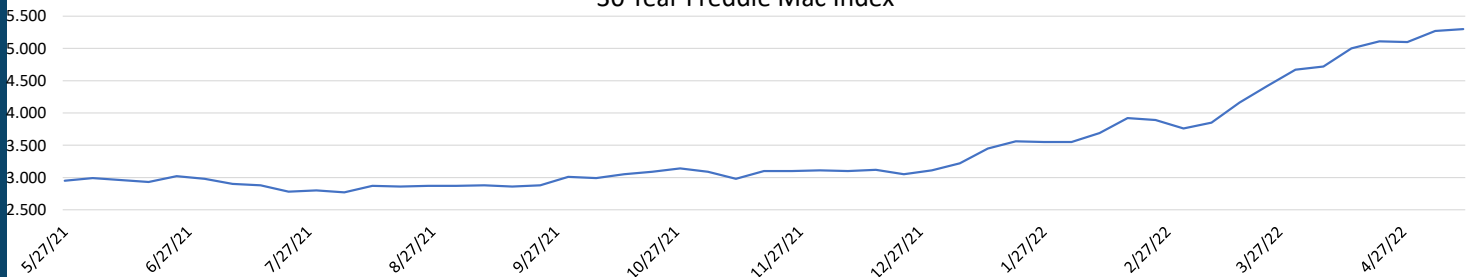
**Commitment Period Expiration Dates**

|         |                           |
|---------|---------------------------|
| 15-Day  | Tuesday, May 31, 2022     |
| 30-Day  | Wednesday, June 15, 2022  |
| 45-Day  | Thursday, June 30, 2022   |
| 60-Day  | Friday, July 15, 2022     |
| 90-Day  | Monday, August 15, 2022   |
| 180-Day | Monday, November 14, 2022 |

**APOR Safe Harbor Limits**

|               |             |             |
|---------------|-------------|-------------|
| <b>Fixed:</b> |             |             |
| 30-23 yr      |             | 6.88%       |
| 22-13 yr      |             | 6.11%       |
| 12-9 yr       |             | 5.60%       |
| 8 yr          |             | 5.64%       |
| <b>ARM:</b>   |             |             |
| 10 yr: 5.83%  | 7 yr: 5.94% | 5 yr: 5.99% |

**30 Year Freddie Mac Index**



# Conventional Pricing

Monday, May 16, 2022

| 30 Year - 26 Year |         |         |         | 25 Year - 21 Year |         |         |         | 20 Year - 16 Year |         |         |         | 15 Year - 11 Year |         |         |         |
|-------------------|---------|---------|---------|-------------------|---------|---------|---------|-------------------|---------|---------|---------|-------------------|---------|---------|---------|
| Rate              | 15-Day  | 30-Day  | 45-Day  | Rate              | 15-Day  | 30-Day  | 45-Day  | Rate              | 15-Day  | 30-Day  | 45-Day  | Rate              | 15-Day  | 30-Day  | 45-Day  |
| 4.375             | 98.958  | 98.928  | 98.758  | 4.375             | 98.809  | 98.779  | 98.609  | 4.125             | 98.681  | 98.651  | 98.481  | 3.625             | 99.001  | 98.971  | 98.801  |
| 4.500             | 99.398  | 99.368  | 99.198  | 4.500             | 99.249  | 99.219  | 99.049  | 4.250             | 99.279  | 99.249  | 99.079  | 3.750             | 99.543  | 99.513  | 99.343  |
| 4.550             | 99.544  | 99.514  | 99.344  | 4.550             | 99.384  | 99.354  | 99.184  | 4.375             | 99.797  | 99.767  | 99.597  | 3.875             | 99.992  | 99.962  | 99.792  |
| 4.625             | 99.738  | 99.708  | 99.538  | 4.625             | 99.614  | 99.584  | 99.414  | 4.500             | 100.264 | 100.234 | 100.064 | 3.900             | 100.268 | 100.238 | 100.068 |
| 4.690             | 100.057 | 100.027 | 99.857  | 4.690             | 99.956  | 99.926  | 99.756  | 4.550             | 100.510 | 100.480 | 100.310 | 4.000             | 100.318 | 100.288 | 100.118 |
| 4.750             | 100.316 | 100.286 | 100.116 | 4.750             | 100.206 | 100.176 | 100.006 | 4.625             | 100.882 | 100.852 | 100.682 | 4.125             | 100.653 | 100.623 | 100.453 |
| 4.875             | 100.849 | 100.819 | 100.649 | 4.875             | 100.718 | 100.688 | 100.518 | 4.690             | 101.175 | 101.145 | 100.975 | 4.250             | 101.212 | 101.182 | 101.012 |
| 4.920             | 101.039 | 101.009 | 100.839 | 4.920             | 100.901 | 100.871 | 100.701 | 4.750             | 101.413 | 101.383 | 101.213 | 4.375             | 101.467 | 101.437 | 101.267 |
| 4.990             | 101.244 | 101.214 | 101.044 | 4.990             | 101.101 | 101.071 | 100.901 | 4.875             | 101.903 | 101.873 | 101.703 | 4.500             | 101.516 | 101.486 | 101.316 |
| 5.125             | 101.445 | 101.415 | 101.245 | 5.125             | 101.343 | 101.313 | 101.143 | 4.920             | 102.064 | 102.034 | 101.864 | 4.625             | 101.560 | 101.530 | 101.360 |
| 5.250             | 101.978 | 101.948 | 101.778 | 5.250             | 101.882 | 101.852 | 101.682 | 4.990             | 102.224 | 102.194 | 102.024 | 4.750             | 101.904 | 101.874 | 101.704 |
| 5.375             | 102.416 | 102.386 | 102.216 | 5.375             | 102.304 | 102.274 | 102.104 | 5.125             | 102.419 | 102.389 | 102.219 | 4.875             | 101.889 | 101.859 | 101.689 |
| 5.500             | 102.700 | 102.670 | 102.500 | 5.500             | 102.580 | 102.550 | 102.380 | 5.250             | 102.612 | 102.582 | 102.412 | 4.990             | 102.001 | 101.971 | 101.801 |
| 5.625             | 102.838 | 102.808 | 102.638 | 5.625             | 102.800 | 102.770 | 102.600 | 5.375             | 103.012 | 102.982 | 102.812 | 5.000             | 101.967 | 101.937 | 101.767 |
| 5.750             | 103.305 | 103.275 | 103.105 | 5.750             | 103.255 | 103.225 | 103.055 | 5.500             | 103.233 | 103.203 | 103.033 | 5.125             | 102.119 | 102.089 | 101.919 |
| 5.875             | 103.651 | 103.621 | 103.451 | 5.875             | 103.587 | 103.557 | 103.387 | 5.625             | 103.280 | 103.250 | 103.080 | 5.250             | 102.240 | 102.210 | 102.040 |
| 5.990             | 103.854 | 103.824 | 103.654 | 5.990             | 103.784 | 103.754 | 103.584 | 5.750             | 103.650 | 103.620 | 103.450 | 5.375             | 102.338 | 102.308 | 102.138 |
| 6.125             | 103.835 | 103.805 | 103.635 | 6.125             | 103.770 | 103.740 | 103.570 | 5.875             | 103.973 | 103.943 | 103.773 | 5.500             | 102.418 | 102.388 | 102.218 |
| 6.250             | 104.188 | 104.158 | 103.988 | 6.250             | 104.248 | 104.218 | 104.048 | 5.990             | 104.100 | 104.070 | 103.900 | 5.625             | 102.673 | 102.643 | 102.473 |
| 6.375             | 104.444 | 104.414 | 104.244 | 6.375             | 104.490 | 104.460 | 104.290 |                   |         |         |         | 5.750             | 102.844 | 102.814 | 102.644 |
| 6.500             | 104.403 | 104.373 | 104.203 | 6.500             | 104.548 | 104.518 | 104.348 |                   |         |         |         | 5.875             | 102.963 | 102.933 | 102.763 |
| 6.625             | 104.440 | 104.410 | 104.240 | 6.625             | 104.586 | 104.556 | 104.386 |                   |         |         |         | 5.990             | 103.058 | 103.028 | 102.858 |

| 10 Year - 8 Year |         |         |         | 30 Year Home Possible/Home Ready |         |         |         | 30 Year Refi Now/Possible |         |         |         | 7 Year ARM |         |         |         |
|------------------|---------|---------|---------|----------------------------------|---------|---------|---------|---------------------------|---------|---------|---------|------------|---------|---------|---------|
| Rate             | 15-Day  | 30-Day  | 45-Day  | Rate                             | 15-Day  | 30-Day  | 45-Day  | Rate                      | 15-Day  | 30-Day  | 45-Day  | Rate       | 15-Day  | 30-Day  | 45-Day  |
| 3.500            | 99.201  | 99.171  | 99.001  | 4.375                            | 98.958  | 98.928  | 98.758  | 4.375                     | 98.958  | 98.928  | 98.758  | 3.750      | 98.496  | 98.466  | 98.296  |
| 3.625            | 100.040 | 100.010 | 99.840  | 4.500                            | 99.398  | 99.368  | 99.198  | 4.500                     | 99.398  | 99.368  | 99.198  | 3.875      | 98.948  | 98.918  | 98.748  |
| 3.750            | 100.731 | 100.701 | 100.531 | 4.550                            | 99.544  | 99.514  | 99.344  | 4.550                     | 99.544  | 99.514  | 99.344  | 3.990      | 99.282  | 99.252  | 99.082  |
| 3.875            | 101.248 | 101.218 | 101.048 | 4.625                            | 99.738  | 99.708  | 99.538  | 4.625                     | 99.738  | 99.708  | 99.538  | 4.000      | 99.283  | 99.253  | 99.083  |
| 3.990            | 101.501 | 101.471 | 101.301 | 4.690                            | 100.057 | 100.027 | 99.857  | 4.690                     | 100.057 | 100.027 | 99.857  | 4.125      | 99.588  | 99.558  | 99.388  |
| 4.000            | 101.592 | 101.562 | 101.392 | 4.750                            | 100.316 | 100.286 | 100.116 | 4.750                     | 100.316 | 100.286 | 100.116 | 4.250      | 99.933  | 99.903  | 99.733  |
| 4.125            | 101.240 | 101.210 | 101.040 | 4.875                            | 100.849 | 100.819 | 100.649 | 4.875                     | 100.849 | 100.819 | 100.649 | 4.375      | 100.273 | 100.243 | 100.073 |
| 4.250            | 101.960 | 101.930 | 101.760 | 4.920                            | 101.039 | 101.009 | 100.839 | 4.920                     | 101.039 | 101.009 | 100.839 | 4.500      | 100.528 | 100.498 | 100.328 |
| 4.375            | 102.236 | 102.206 | 102.036 | 4.990                            | 101.244 | 101.214 | 101.044 | 4.990                     | 101.244 | 101.214 | 101.044 | 4.625      | 100.785 | 100.755 | 100.585 |
| 4.500            | 102.227 | 102.197 | 102.027 | 5.125                            | 101.445 | 101.415 | 101.245 | 5.125                     | 101.445 | 101.415 | 101.245 | 4.750      | 101.132 | 101.102 | 100.932 |
| 4.625            | 101.690 | 101.660 | 101.490 | 5.250                            | 101.978 | 101.948 | 101.778 | 5.250                     | 101.978 | 101.948 | 101.778 | 4.875      | 101.489 | 101.459 | 101.289 |
| 4.750            | 102.103 | 102.073 | 101.903 | 5.375                            | 102.416 | 102.386 | 102.216 | 5.375                     | 102.416 | 102.386 | 102.216 | 4.990      | 101.527 | 101.497 | 101.327 |
| 4.875            | 102.126 | 102.096 | 101.926 | 5.500                            | 102.700 | 102.670 | 102.500 | 5.500                     | 102.700 | 102.670 | 102.500 | 5.000      | 101.525 | 101.495 | 101.325 |
| 4.990            | 102.238 | 102.208 | 102.038 | 5.625                            | 102.868 | 102.838 | 102.668 | 5.625                     | 102.868 | 102.838 | 102.668 | 5.125      | 101.625 | 101.595 | 101.425 |
|                  |         |         |         | 5.750                            | 103.335 | 103.305 | 103.135 | 5.750                     | 103.335 | 103.305 | 103.135 | 5.250      | 101.666 | 101.636 | 101.466 |
|                  |         |         |         | 5.875                            | 103.681 | 103.651 | 103.481 | 5.875                     | 103.681 | 103.651 | 103.481 | 5.375      | 101.788 | 101.758 | 101.588 |
|                  |         |         |         | 5.990                            | 103.884 | 103.854 | 103.684 | 5.990                     | 103.884 | 103.854 | 103.684 |            |         |         |         |
|                  |         |         |         | 6.125                            | 103.865 | 103.835 | 103.665 | 6.125                     | 103.865 | 103.835 | 103.665 |            |         |         |         |
|                  |         |         |         | 6.250                            | 104.218 | 104.188 | 104.018 | 6.250                     | 104.218 | 104.188 | 104.018 |            |         |         |         |
|                  |         |         |         | 6.375                            | 104.474 | 104.444 | 104.274 | 6.375                     | 104.474 | 104.444 | 104.274 |            |         |         |         |
|                  |         |         |         | 6.500                            | 104.433 | 104.403 | 104.233 | 6.500                     | 104.433 | 104.403 | 104.233 |            |         |         |         |
|                  |         |         |         | 6.625                            | 104.470 | 104.440 | 104.270 | 6.625                     | 104.470 | 104.440 | 104.270 |            |         |         |         |

| 10 Year ARM |        |        |        | 30 Year - 26 Year High Balance |         |         |         | 25 Year - 21 Year High Balance |         |         |         | 20 Year - 16 Year High Balance |         |         |         |
|-------------|--------|--------|--------|--------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|
| Rate        | 15-Day | 30-Day | 45-Day | Rate                           | 15-Day  | 30-Day  | 45-Day  | Rate                           | 15-Day  | 30-Day  | 45-Day  | Rate                           | 15-Day  | 30-Day  | 45-Day  |
| 4.500       | 98.538 | 98.508 | 98.338 | 4.375                          | 98.833  | 98.803  | 98.633  | 4.375                          | 98.559  | 98.529  | 98.359  | 4.125                          | 98.431  | 98.401  | 98.231  |
| 4.625       | 99.853 | 99.823 | 99.653 | 4.500                          | 99.273  | 99.243  | 99.073  | 4.500                          | 98.990  | 98.960  | 98.790  | 4.250                          | 99.029  | 98.999  | 98.829  |
| 4.750       | 99.075 | 99.045 | 98.875 | 4.550                          | 99.419  | 99.389  | 99.219  | 4.550                          | 99.134  | 99.104  | 98.934  | 4.375                          | 99.547  | 99.517  | 99.347  |
| 4.875       | 99.310 | 99.280 | 99.110 | 4.625                          | 99.613  | 99.583  | 99.413  | 4.625                          | 99.364  | 99.334  | 99.164  | 4.500                          | 100.014 | 99.984  | 99.814  |
| 4.990       | 99.429 | 99.399 | 99.229 | 4.690                          | 99.932  | 99.902  | 99.732  | 4.690                          | 99.706  | 99.676  | 99.506  | 4.625                          | 100.260 | 100.230 | 100.060 |
| 5.000       | 99.426 | 99.396 | 99.226 | 4.750                          | 100.191 | 100.161 | 99.991  | 4.750                          | 99.956  | 99.926  | 99.756  | 4.625                          | 100.632 | 100.602 | 100.432 |
| 5.125       | 99.541 | 99.511 | 99.341 | 4.875                          | 100.724 | 100.694 | 100.524 | 4.875                          | 100.468 | 100.438 | 100.268 | 4.690                          | 100.925 | 100.895 | 100.725 |
|             |        |        |        | 4.920                          | 100.914 | 100.884 | 100.714 | 4.920                          | 100.651 | 100.621 | 100.451 | 4.750                          | 101.163 | 101.133 | 100.963 |
|             |        |        |        | 4.990                          | 101.119 | 101.089 | 100.919 | 4.990                          | 100.851 | 100.821 | 100.651 | 4.875                          | 101.653 | 101.623 | 101.453 |
|             |        |        |        | 5.125                          | 101.320 | 101.290 | 101.120 | 5.125                          | 101.093 | 101.063 | 100.893 | 4.920                          | 101.814 | 101.784 | 101.614 |
|             |        |        |        | 5.250                          | 101.853 | 101.823 | 101.653 | 5.250                          | 101.632 | 101.602 | 101.432 | 4.990                          | 101.974 | 101.944 | 101.774 |
|             |        |        |        | 5.375                          | 102.291 | 102.261 | 102.091 | 5.375                          | 102.054 | 102.024 | 101.854 | 5.125                          | 102.169 | 102.139 | 101.969 |
|             |        |        |        | 5.500                          | 102.575 | 102.545 | 102.375 | 5.500                          | 102.330 | 102.300 | 102.130 | 5.250                          | 102.362 | 102.332 | 102.162 |
|             |        |        |        | 5.625                          | 102.743 | 102.713 | 102.543 | 5.625                          | 102.550 | 102.520 | 102.350 | 5.375                          | 102.762 | 102.732 | 102.562 |
|             |        |        |        | 5.750                          | 103.210 | 103.180 | 103.010 | 5.750                          | 103.005 | 102.975 | 102.805 | 5.500                          | 102.983 | 102.953 | 102.783 |
|             |        |        |        | 5.875                          | 103.556 | 103.526 | 103.356 | 5.875                          | 103.337 | 103.307 | 103.137 | 5.625                          | 103.030 | 103.000 | 102.830 |
|             |        |        |        | 5.990                          | 103.759 | 103.729 | 103.559 | 5.990                          | 103.534 | 103.504 | 103.334 | 5.750                          | 103.400 | 103.370 | 103.200 |
|             |        |        |        | 6.125                          | 103.740 | 103.710 | 103.540 | 6.125                          | 103.520 | 103.490 | 103.320 | 5.875                          | 103.723 | 103.693 | 103.523 |
|             |        |        |        | 6.250                          | 104.093 | 104.063 | 103.893 | 6.250                          | 103.998 | 103.968 | 103.798 | 5.990                          | 103.850 | 103.820 | 103.650 |
|             |        |        |        | 6.375                          | 104.349 | 104.319 | 104.149 | 6.375                          | 104.240 | 104.210 | 104.040 |                                |         |         |         |
|             |        |        |        | 6.500                          | 104.408 | 104.378 | 104.208 | 6.500                          | 104.298 | 104.268 | 104.098 |                                |         |         |         |
|             |        |        |        | 6.625                          | 104.445 | 104.415 | 104.245 | 6.625                          | 104.336 | 104.306 | 104.136 |                                |         |         |         |

| 15 Year - 11 Year High Balance |        |        |        | 10 Year - 8 Year High Balance |        |        |        | 7 Year High Balance ARM |        |        |        | 10 Year High Balance ARM |  |  |  |
|--------------------------------|--------|--------|--------|-------------------------------|--------|--------|--------|-------------------------|--------|--------|--------|--------------------------|--|--|--|
| Rate                           | 15-Day | 30-Day | 45-Day | Rate                          | 15-Day | 30-Day | 45-Day | Rate                    | 15-Day | 30-Day | 45-Day |                          |  |  |  |

# Conventional Pricing Adjustments

Monday, May 16, 2022

## Rocket Pro TPO Adjustments

| Commitment Period  |       |
|--------------------|-------|
| 60 Day Commitment  | 0.130 |
| 90 Day Commitment  | 0.500 |
| 180 Day Commitment | 1.250 |

|          | UPB/FICO |        |         |         |         |
|----------|----------|--------|---------|---------|---------|
|          | -        | <640   | 640-679 | 680-719 | 720-759 |
| < 100K   | 2.311    | 2.073  | 1.931   | 1.927   | 1.923   |
| 100-149K | 0.451    | 0.241  | 0.097   | 0.046   | 0.045   |
| 150-199K | 0.389    | 0.202  | 0.052   | -0.061  | -0.068  |
| 200-299K | 0.072    | -0.131 | -0.278  | -0.280  | -0.282  |
| 300-399K | 0.133    | -0.069 | -0.204  | -0.201  | -0.205  |
| 400K+    | 0.133    | -0.048 | -0.173  | -0.184  | -0.185  |

| Extensions, Rелоcks, & Product Flips      |              |
|---|--------------|
| 1st/2nd 5 Day Extension                   | 0.125        |
| 1st/2nd 15 Day Extension                  | 0.250        |
| 3rd+ 15 Day Extension                     | WOM or 0.250 |
| Rate Rелоck (Prior expired rate locks)    | WOM or 0.250 |
| Product Flip (ARM to Fixed, Fixed to ARM) | 0.125        |

| Misc.  |        |
|--|--------|
| New Jersey / New York Property (excluding co-ops)            | 0.250  |
| New York Credit (30Y-21Y excluding Home Possible/Home Ready) | -0.125 |
| FH Home Possible Secondary Financing                         | 0.500  |
| Refi Now/Possible Appraisal Credit                           | \$500  |
| Detroit Home Loan  | -0.300 |

## Fannie/Freddie Adjustments

| DU & LP LTV/FICO; Terms > 15 Years, Including ARMs |              |              |              |              |              |              |              |              |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|  | LTV <=60.00% | 60.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% | 90.01-95.00% | 95.01-97.00% |
| FICO >=740   | 0.000        | 0.250        | 0.250        | 0.500        | 0.250        | 0.250        | 0.250        | 0.750        |
| 720-739  | 0.000        | 0.250        | 0.500        | 0.750        | 0.500        | 0.500        | 0.500        | 1.000        |
| 700-719  | 0.000        | 0.500        | 1.000        | 1.250        | 1.000        | 1.000        | 1.000        | 1.500        |
| 680-699  | 0.000        | 0.500        | 1.250        | 1.750        | 1.500        | 1.250        | 1.250        | 1.500        |
| 660-679  | 0.000        | 1.000        | 2.250        | 2.750        | 2.750        | 2.250        | 2.250        | 2.250        |
| 640-659  | 0.500        | 1.250        | 2.750        | 3.000        | 3.250        | 2.750        | 2.750        | 2.750        |
| 620-639  | 0.500        | 1.500        | 3.000        | 3.000        | 3.250        | 3.250        | 3.250        | 3.500        |
| < 620 (DU Only)                                    | 0.500        | 1.500        | 3.000        | 3.000        | 3.250        | 3.250        | 3.250        | 3.750        |

| Subordinate Financing |             |             |            |        |
|-----------------------|-------------|-------------|------------|--------|
|                       | LTV         | CLTV        | FICO < 720 | >= 720 |
| DU                    | <= 75%      | <= 80%      | 0.375      | 0.375  |
|                       | <= 65%      | 80.01 - 95% | 0.875      | 0.625  |
|                       | 65.01 - 75% | 80.01 - 95% | 1.125      | 0.875  |
|                       | 75.01 - 95% | 76.01 - 95% | 1.375      | 1.125  |
| LP                    | <= 75%      | <= 80%      | 0.375      | 0.375  |
|                       | <= 65%      | 80.01 - 95% | 0.875      | 0.625  |
|                       | 65.01 - 75% | 80.01 - 95% | 1.125      | 0.875  |
|                       | 75.01 - 95% | 75.01 - 95% | 1.375      | 1.125  |
| All                   | > 95%       |             | 1.875      | 1.875  |

| Cash Out        |              |              |              |              |
|-----------------|--------------|--------------|--------------|--------------|
|                 | LTV <=60.00% | 60.01-75.00% | 75.01-80.00% | 80.01-85.00% |
| FICO >=740      | 0.375        | 0.625        | 0.875        | -            |
| 720-739         | 0.375        | 1.000        | 1.125        | -            |
| 700-719         | 0.375        | 1.000        | 1.125        | -            |
| 680-699         | 0.375        | 1.125        | 1.750        | -            |
| 660-679         | 0.625        | 1.125        | 1.875        | -            |
| 640-659         | 0.625        | 1.625        | 2.625        | -            |
| 620-639         | 0.625        | 1.625        | 3.125        | -            |
| < 620 (DU Only) | 1.625        | 2.625        | 3.125        | -            |

| Investment Property, High Balance, and Second Home Adjustments |          |              |              |              |              |              |          |
|--|----------|--------------|--------------|--------------|--------------|--------------|----------|
| LTV  | <=60.00% | 60.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% | >=90.01% |
| Investment Property  | 2.125    | 2.125        | 2.125        | 3.375        | 4.125        | 4.125        | 4.125    |
| 2nd Home   | 1.125    | 1.625        | 2.125        | 3.375        | 4.125        | 4.125        | 4.125    |
| High Balance Purchase/Rate & Term                              | 0.500    | 0.750        | 0.750        | 1.000        | 1.000        | 1.000        | 1.000    |
| High Balance Cash-out  | 1.250    | 1.500        | 1.500        | 1.750        | -            | -            | -        |
| DU High Balance ARM  | 0.750    | 0.750        | 0.750        | 1.500        | 1.500        | 1.500        | 1.750    |
| LP High Balance ARM Purchase/Rate & Term                       | 1.250    | 1.500        | 1.500        | 2.500        | 2.500        | 2.500        | 2.750    |
| LP High Balance ARM Cash-out                                   | 2.000    | 2.250        | 2.250        | 3.250        | -            | -            | -        |

| Home Possible & Home Ready Adjustment Caps |        |           |
|--|--------|-----------|
| LTV  | FICO   | Cap Level |
| <= 80%                                     | All    | 1.500     |
| > 80%                                      | < 680  | 1.500     |
| > 80%                                      | >= 680 | 0.000     |

| Multiple Unit Property                 |       |
|--|-------|
| 2 Unit Property (DU & LP)              | 1.000 |
| 3-4 Unit Property (DU)                 | 1.000 |
| 3-4 Unit Property, LTV <= 80 (LP)      | 1.000 |
| 3-4 Unit Property, LTV >80 & <=85 (LP) | 1.500 |
| 3-4 Unit Property, LTV > 85 (LP)       | 2.000 |

\*The sum of the following adjustments: LTV/FICO, Condo and Multi-Unit adjustments will be capped based on the above grid

| ARM Structure |       |        |             |
|---------------|-------|--------|-------------|
| Product       | Cap   | Margin | Index       |
| 7/6 ARM       | 5/1/5 | 3.00%  | SOFR 0.465% |
| 10/6 ARM      | 5/1/5 | 3.00%  | SOFR 0.465% |

| Miscellaneous   |       |
|---|-------|
| Condo LTVs > 75% (Terms > 15yrs; Excludes detached & site condos) | 0.750 |
| ARMs LTV > 90   | 0.250 |

\*Rate Premium Cap = 104.125

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# FHA Full Doc Pricing

Monday, May 16, 2022

| 30 Year FHA Full Doc |         |         |         | 25 Year FHA Full Doc |         |         |         | 20 Year FHA Full Doc |         |         |         | 15 Year FHA Full Doc |         |         |         |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|
| Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                 | 15-Day  | 30-Day  | 45-Day  |
| 3.750                | 98.677  | 98.647  | 98.477  | 3.750                | 98.597  | 98.567  | 98.397  | 3.750                | 98.521  | 98.491  | 98.321  | 3.250                | 98.401  | 98.371  | 98.201  |
| 3.875                | 99.263  | 99.233  | 99.063  | 3.875                | 99.159  | 99.129  | 98.959  | 3.875                | 99.046  | 99.016  | 98.846  | 3.375                | 98.845  | 98.815  | 98.645  |
| 3.990                | 99.751  | 99.721  | 99.551  | 3.990                | 99.632  | 99.602  | 99.432  | 3.990                | 99.487  | 99.457  | 99.287  | 3.490                | 99.202  | 99.172  | 99.002  |
| 4.000                | 99.792  | 99.762  | 99.592  | 4.000                | 99.671  | 99.641  | 99.471  | 4.000                | 99.525  | 99.495  | 99.325  | 3.500                | 99.231  | 99.201  | 99.031  |
| 4.125                | 100.197 | 100.167 | 99.997  | 4.125                | 100.074 | 100.044 | 99.874  | 4.125                | 99.905  | 99.875  | 99.705  | 3.625                | 99.582  | 99.552  | 99.382  |
| 4.250                | 100.535 | 100.505 | 100.335 | 4.250                | 100.476 | 100.446 | 100.276 | 4.250                | 100.382 | 100.352 | 100.182 | 3.750                | 99.896  | 99.866  | 99.696  |
| 4.375                | 100.958 | 100.928 | 100.758 | 4.375                | 100.891 | 100.861 | 100.691 | 4.375                | 100.775 | 100.745 | 100.575 | 3.875                | 100.241 | 100.211 | 100.041 |
| 4.490                | 101.284 | 101.254 | 101.084 | 4.490                | 101.216 | 101.186 | 101.016 | 4.490                | 101.084 | 101.054 | 100.884 | 3.990                | 100.516 | 100.486 | 100.316 |
| 4.500                | 101.310 | 101.280 | 101.110 | 4.500                | 101.241 | 101.211 | 101.041 | 4.500                | 101.109 | 101.079 | 100.909 | 4.000                | 100.538 | 100.508 | 100.338 |
| 4.625                | 101.634 | 101.604 | 101.434 | 4.625                | 101.563 | 101.533 | 101.363 | 4.625                | 101.419 | 101.389 | 101.219 | 4.125                | 100.781 | 100.751 | 100.581 |
| 4.750                | 101.792 | 101.762 | 101.592 | 4.750                | 101.753 | 101.723 | 101.553 | 4.750                | 101.644 | 101.614 | 101.444 | 4.250                | 100.594 | 100.564 | 100.394 |
| 4.875                | 102.096 | 102.066 | 101.896 | 4.875                | 102.055 | 102.025 | 101.855 | 4.875                | 101.935 | 101.905 | 101.735 | 4.375                | 100.708 | 100.678 | 100.508 |
| 4.990                | 102.308 | 102.278 | 102.108 | 4.990                | 102.268 | 102.238 | 102.068 | 4.990                | 102.141 | 102.111 | 101.941 | 4.490                | 100.911 | 100.881 | 100.711 |
| 5.000                | 102.324 | 102.294 | 102.124 | 5.000                | 102.284 | 102.254 | 102.084 | 5.000                | 102.156 | 102.126 | 101.956 | 4.500                | 100.928 | 100.898 | 100.728 |
| 5.125                | 102.559 | 102.529 | 102.359 | 5.125                | 102.518 | 102.488 | 102.318 | 5.125                | 102.382 | 102.352 | 102.182 | 4.625                | 101.112 | 101.082 | 100.912 |
| 5.250                | 102.827 | 102.797 | 102.627 | 5.250                | 102.801 | 102.771 | 102.601 |                      |         |         |         | 4.750                | 101.673 | 101.643 | 101.473 |
| 5.375                | 103.063 | 103.033 | 102.863 | 5.375                | 103.036 | 103.006 | 102.836 |                      |         |         |         | 4.875                | 101.830 | 101.800 | 101.630 |
| 5.490                | 103.254 | 103.224 | 103.054 | 5.490                | 103.226 | 103.196 | 103.026 |                      |         |         |         | 4.990                | 101.950 | 101.920 | 101.750 |
| 5.500                | 103.270 | 103.240 | 103.070 | 5.500                | 103.241 | 103.211 | 103.041 |                      |         |         |         | 5.000                | 101.959 | 101.929 | 101.759 |
| 5.625                | 103.451 | 103.421 | 103.251 | 5.625                | 103.422 | 103.392 | 103.222 |                      |         |         |         | 5.125                | 102.070 | 102.040 | 101.870 |

| 5 Year FHA Full Doc ARM |        |        |        | 30 Year FHA Full Doc Jumbo |         |         |         | 25 Year FHA Full Doc Jumbo |         |         |         | 15 Year FHA Full Doc Jumbo |         |         |         |
|-------------------------|--------|--------|--------|----------------------------|---------|---------|---------|----------------------------|---------|---------|---------|----------------------------|---------|---------|---------|
| Rate                    | 15-Day | 30-Day | 45-Day | Rate                       | 15-Day  | 30-Day  | 45-Day  | Rate                       | 15-Day  | 30-Day  | 45-Day  | Rate                       | 15-Day  | 30-Day  | 45-Day  |
| 3.375                   | 98.413 | 98.383 | 98.213 | 3.750                      | 98.102  | 98.072  | 97.902  | 3.750                      | 98.015  | 97.985  | 97.815  | 3.250                      | 97.901  | 97.871  | 97.701  |
| 3.490                   | 98.658 | 98.628 | 98.458 | 3.875                      | 98.688  | 98.658  | 98.488  | 3.875                      | 98.576  | 98.546  | 98.376  | 3.375                      | 98.345  | 98.315  | 98.145  |
| 3.500                   | 98.678 | 98.648 | 98.478 | 3.990                      | 99.176  | 99.146  | 98.976  | 3.990                      | 99.049  | 99.019  | 98.849  | 3.490                      | 98.702  | 98.672  | 98.502  |
| 3.625                   | 98.903 | 98.873 | 98.703 | 4.000                      | 99.217  | 99.187  | 99.017  | 4.000                      | 99.089  | 99.059  | 98.889  | 3.500                      | 98.731  | 98.701  | 98.531  |
| 3.750                   | 99.156 | 99.126 | 98.956 | 4.125                      | 99.622  | 99.592  | 99.422  | 4.125                      | 99.491  | 99.461  | 99.291  | 3.625                      | 99.082  | 99.052  | 98.882  |
| 3.875                   | 99.393 | 99.363 | 99.193 | 4.250                      | 100.035 | 100.005 | 99.835  | 4.250                      | 99.968  | 99.938  | 99.768  | 3.750                      | 99.396  | 99.366  | 99.196  |
| 3.990                   | 99.584 | 99.554 | 99.384 | 4.375                      | 100.458 | 100.428 | 100.258 | 4.375                      | 100.384 | 100.354 | 100.184 | 3.875                      | 99.741  | 99.711  | 99.541  |
| 4.000                   | 99.600 | 99.570 | 99.400 | 4.490                      | 100.784 | 100.754 | 100.584 | 4.490                      | 100.708 | 100.678 | 100.508 | 3.990                      | 100.016 | 99.986  | 99.816  |
|                         |        |        |        | 4.500                      | 100.810 | 100.780 | 100.610 | 4.500                      | 100.734 | 100.704 | 100.534 | 4.000                      | 100.038 | 100.008 | 99.838  |
|                         |        |        |        | 4.625                      | 101.134 | 101.104 | 100.934 | 4.625                      | 101.056 | 101.026 | 100.856 | 4.125                      | 100.281 | 100.251 | 100.081 |
|                         |        |        |        | 4.750                      | 101.292 | 101.262 | 101.092 | 4.750                      | 101.245 | 101.215 | 101.045 | 4.250                      | 100.094 | 100.064 | 99.894  |
|                         |        |        |        | 4.875                      | 101.596 | 101.566 | 101.396 | 4.875                      | 101.548 | 101.518 | 101.348 | 4.375                      | 100.208 | 100.178 | 100.008 |
|                         |        |        |        | 4.990                      | 101.808 | 101.778 | 101.608 | 4.990                      | 101.761 | 101.731 | 101.561 | 4.490                      | 100.411 | 100.381 | 100.211 |
|                         |        |        |        | 5.000                      | 101.824 | 101.794 | 101.624 | 5.000                      | 101.777 | 101.747 | 101.577 | 4.500                      | 100.428 | 100.398 | 100.228 |
|                         |        |        |        | 5.125                      | 102.059 | 102.029 | 101.859 | 5.125                      | 102.010 | 101.980 | 101.810 | 4.625                      | 100.612 | 100.582 | 100.412 |
|                         |        |        |        | 5.250                      | 102.327 | 102.297 | 102.127 | 5.250                      | 102.294 | 102.264 | 102.094 | 4.750                      | 101.173 | 101.143 | 100.973 |
|                         |        |        |        | 5.375                      | 102.563 | 102.533 | 102.363 | 5.375                      | 102.528 | 102.498 | 102.328 | 4.875                      | 101.330 | 101.300 | 101.130 |
|                         |        |        |        | 5.490                      | 102.754 | 102.724 | 102.554 | 5.490                      | 102.718 | 102.688 | 102.518 | 4.990                      | 101.450 | 101.420 | 101.250 |
|                         |        |        |        | 5.500                      | 102.770 | 102.740 | 102.570 | 5.500                      | 102.734 | 102.704 | 102.534 | 5.000                      | 101.459 | 101.429 | 101.259 |
|                         |        |        |        | 5.625                      | 102.951 | 102.921 | 102.751 | 5.625                      | 102.914 | 102.884 | 102.714 | 5.125                      | 101.570 | 101.540 | 101.370 |

| 5 Year FHA Full Doc Jumbo ARM |        |        |        |
|-------------------------------|--------|--------|--------|
| Rate                          | 15-Day | 30-Day | 45-Day |
| 3.375                         | 98.288 | 98.258 | 98.088 |
| 3.490                         | 98.533 | 98.503 | 98.333 |
| 3.500                         | 98.553 | 98.523 | 98.353 |
| 3.625                         | 98.778 | 98.748 | 98.578 |
| 3.750                         | 99.031 | 99.001 | 98.831 |
| 3.875                         | 99.268 | 99.238 | 99.068 |
| 3.990                         | 99.459 | 99.429 | 99.259 |
| 4.000                         | 99.475 | 99.445 | 99.275 |

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# FHA Streamline Pricing

Monday, May 16, 2022

| 30 Year FHA SL |         |         |         | 25 Year FHA SL |         |         |         | 20 Year FHA SL |         |         |         | 15 Year FHA SL |         |         |         |
|----------------|---------|---------|---------|----------------|---------|---------|---------|----------------|---------|---------|---------|----------------|---------|---------|---------|
| Rate           | 15-Day  | 30-Day  | 45-Day  | Rate           | 15-Day  | 30-Day  | 45-Day  | Rate           | 15-Day  | 30-Day  | 45-Day  | Rate           | 15-Day  | 30-Day  | 45-Day  |
| 3.750          | 98.677  | 98.647  | 98.477  | 3.750          | 98.590  | 98.560  | 98.390  | 3.750          | 98.514  | 98.484  | 98.314  | 3.250          | 98.401  | 98.371  | 98.201  |
| 3.875          | 99.263  | 99.233  | 99.063  | 3.875          | 99.151  | 99.121  | 98.951  | 3.875          | 99.039  | 99.009  | 98.839  | 3.375          | 98.845  | 98.815  | 98.645  |
| 3.990          | 99.751  | 99.721  | 99.551  | 3.990          | 99.624  | 99.594  | 99.424  | 3.990          | 99.480  | 99.450  | 99.280  | 3.490          | 99.202  | 99.172  | 99.002  |
| 4.000          | 99.792  | 99.762  | 99.592  | 4.000          | 99.664  | 99.634  | 99.464  | 4.000          | 99.517  | 99.487  | 99.317  | 3.500          | 99.231  | 99.201  | 99.031  |
| 4.125          | 100.197 | 100.167 | 99.997  | 4.125          | 100.066 | 100.036 | 99.866  | 4.125          | 99.897  | 99.867  | 99.697  | 3.625          | 99.582  | 99.552  | 99.382  |
| 4.250          | 100.535 | 100.505 | 100.335 | 4.250          | 100.468 | 100.438 | 100.268 | 4.250          | 100.374 | 100.344 | 100.174 | 3.750          | 99.896  | 99.866  | 99.696  |
| 4.375          | 100.958 | 100.928 | 100.758 | 4.375          | 100.884 | 100.854 | 100.684 | 4.375          | 100.767 | 100.737 | 100.567 | 3.875          | 100.241 | 100.211 | 100.041 |
| 4.490          | 101.284 | 101.254 | 101.084 | 4.490          | 101.208 | 101.178 | 101.008 | 4.490          | 101.077 | 101.047 | 100.877 | 3.990          | 100.516 | 100.486 | 100.316 |
| 4.500          | 101.310 | 101.280 | 101.110 | 4.500          | 101.234 | 101.204 | 101.034 | 4.500          | 101.102 | 101.072 | 100.902 | 4.000          | 100.538 | 100.508 | 100.338 |
| 4.625          | 101.634 | 101.604 | 101.434 | 4.625          | 101.556 | 101.526 | 101.356 | 4.625          | 101.411 | 101.381 | 101.211 | 4.125          | 100.781 | 100.751 | 100.581 |
| 4.750          | 101.792 | 101.762 | 101.592 | 4.750          | 101.745 | 101.715 | 101.545 | 4.750          | 101.636 | 101.606 | 101.436 | 4.250          | 100.594 | 100.564 | 100.394 |
| 4.875          | 102.096 | 102.066 | 101.896 | 4.875          | 102.048 | 102.018 | 101.848 | 4.875          | 101.928 | 101.898 | 101.728 | 4.375          | 100.708 | 100.678 | 100.508 |
| 4.990          | 102.308 | 102.278 | 102.108 | 4.990          | 102.261 | 102.231 | 102.061 | 4.990          | 102.133 | 102.103 | 101.933 | 4.490          | 100.911 | 100.881 | 100.711 |
| 5.000          | 102.324 | 102.294 | 102.124 | 5.000          | 102.277 | 102.247 | 102.077 | 5.000          | 102.149 | 102.119 | 101.949 | 4.500          | 100.928 | 100.898 | 100.728 |
| 5.125          | 102.559 | 102.529 | 102.359 | 5.125          | 102.510 | 102.480 | 102.310 | 5.125          | 102.375 | 102.345 | 102.175 | 4.625          | 101.112 | 101.082 | 100.912 |
| 5.250          | 102.827 | 102.797 | 102.627 | 5.250          | 102.794 | 102.764 | 102.594 | 5.250          | 102.673 | 102.643 | 102.473 | 4.750          | 101.673 | 101.643 | 101.473 |
| 5.375          | 103.063 | 103.033 | 102.863 | 5.375          | 103.028 | 102.998 | 102.828 | 5.375          | 102.900 | 102.870 | 102.700 | 4.875          | 101.830 | 101.800 | 101.630 |
| 5.490          | 103.254 | 103.224 | 103.054 | 5.490          | 103.218 | 103.188 | 103.018 | 5.490          | 103.084 | 103.054 | 102.884 | 4.990          | 101.950 | 101.920 | 101.750 |
| 5.500          | 103.270 | 103.240 | 103.070 | 5.500          | 103.234 | 103.204 | 103.034 | 5.500          | 103.099 | 103.069 | 102.899 | 5.000          | 101.959 | 101.929 | 101.759 |
| 5.625          | 103.451 | 103.421 | 103.251 | 5.625          | 103.414 | 103.384 | 103.214 | 5.625          | 103.274 | 103.244 | 103.074 | 5.125          | 102.070 | 102.040 | 101.870 |

| 5 Year FHA SL ARM |        |        |        | 30 Year FHA SL Jumbo |         |         |         | 25 Year FHA SL Jumbo |         |         |         | 20 Year FHA SL Jumbo |         |         |         |
|-------------------|--------|--------|--------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|
| Rate              | 15-Day | 30-Day | 45-Day | Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                 | 15-Day  | 30-Day  | 45-Day  |
| 3.375             | 98.413 | 98.383 | 98.213 | 3.750                | 98.352  | 98.322  | 98.152  | 3.750                | 98.265  | 98.235  | 98.065  | 3.750                | 98.189  | 98.159  | 97.989  |
| 3.490             | 98.658 | 98.628 | 98.458 | 3.875                | 98.938  | 98.908  | 98.738  | 3.875                | 98.826  | 98.796  | 98.626  | 3.875                | 98.714  | 98.684  | 98.514  |
| 3.500             | 98.678 | 98.648 | 98.478 | 3.990                | 99.426  | 99.396  | 99.226  | 3.990                | 99.299  | 99.269  | 99.099  | 3.990                | 99.155  | 99.125  | 98.955  |
| 3.625             | 98.903 | 98.873 | 98.703 | 4.000                | 99.467  | 99.437  | 99.267  | 4.000                | 99.339  | 99.309  | 99.139  | 4.000                | 99.192  | 99.162  | 98.992  |
| 3.750             | 99.156 | 99.126 | 98.956 | 4.125                | 99.872  | 99.842  | 99.672  | 4.125                | 99.741  | 99.711  | 99.541  | 4.125                | 99.572  | 99.542  | 99.372  |
| 3.875             | 99.393 | 99.363 | 99.193 | 4.250                | 100.285 | 100.255 | 100.085 | 4.250                | 100.218 | 100.188 | 100.018 | 4.250                | 100.124 | 100.094 | 99.924  |
| 3.990             | 99.584 | 99.554 | 99.384 | 4.375                | 100.708 | 100.678 | 100.508 | 4.375                | 100.634 | 100.604 | 100.434 | 4.375                | 100.517 | 100.487 | 100.317 |
| 4.000             | 99.600 | 99.570 | 99.400 | 4.490                | 101.034 | 101.004 | 100.834 | 4.490                | 100.958 | 100.928 | 100.758 | 4.490                | 100.827 | 100.797 | 100.627 |
|                   |        |        |        | 4.500                | 101.060 | 101.030 | 100.860 | 4.500                | 100.984 | 100.954 | 100.784 | 4.500                | 100.852 | 100.822 | 100.652 |
|                   |        |        |        | 4.625                | 101.384 | 101.354 | 101.184 | 4.625                | 101.306 | 101.276 | 101.106 | 4.625                | 101.161 | 101.131 | 100.961 |
|                   |        |        |        | 4.750                | 101.542 | 101.512 | 101.342 | 4.750                | 101.495 | 101.465 | 101.295 | 4.750                | 101.386 | 101.356 | 101.186 |
|                   |        |        |        | 4.875                | 101.846 | 101.816 | 101.646 | 4.875                | 101.798 | 101.768 | 101.598 | 4.875                | 101.678 | 101.648 | 101.478 |
|                   |        |        |        | 4.990                | 102.058 | 102.028 | 101.858 | 4.990                | 102.011 | 101.981 | 101.811 | 4.990                | 101.883 | 101.853 | 101.683 |
|                   |        |        |        | 5.000                | 102.074 | 102.044 | 101.874 | 5.000                | 102.027 | 101.997 | 101.827 | 5.000                | 101.899 | 101.869 | 101.699 |
|                   |        |        |        | 5.125                | 102.309 | 102.279 | 102.109 | 5.125                | 102.260 | 102.230 | 102.060 | 5.125                | 102.125 | 102.095 | 101.925 |
|                   |        |        |        | 5.250                | 102.577 | 102.547 | 102.377 | 5.250                | 102.544 | 102.514 | 102.344 | 5.250                | 102.423 | 102.393 | 102.223 |
|                   |        |        |        | 5.375                | 102.813 | 102.783 | 102.613 | 5.375                | 102.778 | 102.748 | 102.578 | 5.375                | 102.650 | 102.620 | 102.450 |
|                   |        |        |        | 5.490                | 103.004 | 102.974 | 102.804 | 5.490                | 102.968 | 102.938 | 102.768 | 5.490                | 102.834 | 102.804 | 102.634 |
|                   |        |        |        | 5.500                | 103.020 | 102.990 | 102.820 | 5.500                | 102.984 | 102.954 | 102.784 | 5.500                | 102.849 | 102.819 | 102.649 |
|                   |        |        |        | 5.625                | 103.201 | 103.171 | 103.001 | 5.625                | 103.164 | 103.134 | 102.964 | 5.625                | 103.024 | 102.994 | 102.824 |

| 15 Year FHA SL Jumbo |         |         |         | 5 Year FHA SL Jumbo ARM |        |        |        |
|----------------------|---------|---------|---------|-------------------------|--------|--------|--------|
| Rate                 | 15-Day  | 30-Day  | 45-Day  | Rate                    | 15-Day | 30-Day | 45-Day |
| 3.250                | 98.151  | 98.121  | 97.951  | 3.375                   | 98.288 | 98.258 | 98.088 |
| 3.375                | 98.595  | 98.565  | 98.395  | 3.490                   | 98.533 | 98.503 | 98.333 |
| 3.490                | 98.952  | 98.922  | 98.752  | 3.500                   | 98.553 | 98.523 | 98.353 |
| 3.500                | 98.981  | 98.951  | 98.781  | 3.625                   | 98.778 | 98.748 | 98.578 |
| 3.625                | 99.332  | 99.302  | 99.132  | 3.750                   | 99.031 | 99.001 | 98.831 |
| 3.750                | 99.646  | 99.616  | 99.446  | 3.875                   | 99.268 | 99.238 | 99.068 |
| 3.875                | 99.991  | 99.961  | 99.791  | 3.990                   | 99.459 | 99.429 | 99.259 |
| 3.990                | 100.266 | 100.236 | 100.066 | 4.000                   | 99.475 | 99.445 | 99.275 |
| 4.000                | 100.288 | 100.258 | 100.088 |                         |        |        |        |
| 4.125                | 100.531 | 100.501 | 100.331 |                         |        |        |        |
| 4.250                | 100.344 | 100.314 | 100.144 |                         |        |        |        |
| 4.375                | 100.458 | 100.428 | 100.258 |                         |        |        |        |
| 4.490                | 100.661 | 100.631 | 100.461 |                         |        |        |        |
| 4.500                | 100.678 | 100.648 | 100.478 |                         |        |        |        |
| 4.625                | 100.862 | 100.832 | 100.662 |                         |        |        |        |
| 4.750                | 101.423 | 101.393 | 101.223 |                         |        |        |        |
| 4.875                | 101.580 | 101.550 | 101.380 |                         |        |        |        |
| 4.990                | 101.700 | 101.670 | 101.500 |                         |        |        |        |
| 5.000                | 101.709 | 101.679 | 101.509 |                         |        |        |        |
| 5.125                | 101.820 | 101.790 | 101.620 |                         |        |        |        |

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# VA Full Doc Pricing

Monday, May 16, 2022

## 30 Year VA Full Doc

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.750 | 98.313  | 98.283  | 98.113  |
| 3.875 | 98.902  | 98.872  | 98.702  |
| 3.990 | 99.397  | 99.367  | 99.197  |
| 4.000 | 99.439  | 99.409  | 99.239  |
| 4.125 | 99.864  | 99.834  | 99.664  |
| 4.250 | 100.162 | 100.132 | 99.962  |
| 4.375 | 100.589 | 100.559 | 100.389 |
| 4.490 | 100.904 | 100.874 | 100.704 |
| 4.500 | 100.929 | 100.899 | 100.729 |
| 4.625 | 101.221 | 101.191 | 101.021 |
| 4.750 | 101.370 | 101.340 | 101.170 |
| 4.875 | 101.624 | 101.594 | 101.424 |
| 4.990 | 101.742 | 101.712 | 101.542 |
| 5.000 | 101.748 | 101.718 | 101.548 |
| 5.125 | 101.830 | 101.800 | 101.630 |
| 5.250 | 102.280 | 102.250 | 102.080 |
| 5.375 | 102.382 | 102.352 | 102.182 |
| 5.490 | 102.440 | 102.410 | 102.240 |
| 5.500 | 102.444 | 102.414 | 102.244 |
| 5.625 | 102.481 | 102.451 | 102.281 |

## 25 Year VA Full Doc

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.750 | 98.256  | 98.226  | 98.056  |
| 3.875 | 98.820  | 98.790  | 98.620  |
| 3.990 | 99.298  | 99.268  | 99.098  |
| 4.000 | 99.338  | 99.308  | 99.138  |
| 4.125 | 99.757  | 99.727  | 99.557  |
| 4.250 | 100.120 | 100.090 | 99.920  |
| 4.375 | 100.539 | 100.509 | 100.339 |
| 4.490 | 100.851 | 100.821 | 100.651 |
| 4.500 | 100.876 | 100.846 | 100.676 |
| 4.625 | 101.166 | 101.136 | 100.966 |
| 4.750 | 101.346 | 101.316 | 101.146 |
| 4.875 | 101.597 | 101.567 | 101.397 |
| 4.990 | 101.717 | 101.687 | 101.517 |
| 5.000 | 101.724 | 101.694 | 101.524 |
| 5.125 | 101.808 | 101.778 | 101.608 |
| 5.250 | 102.268 | 102.238 | 102.068 |
| 5.375 | 102.371 | 102.341 | 102.171 |
| 5.490 | 102.431 | 102.401 | 102.231 |
| 5.500 | 102.434 | 102.404 | 102.234 |
| 5.625 | 102.472 | 102.442 | 102.272 |

## 20 Year VA Full Doc

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.750 | 98.149  | 98.119  | 97.949  |
| 3.875 | 98.676  | 98.646  | 98.476  |
| 3.990 | 99.121  | 99.091  | 98.921  |
| 4.000 | 99.159  | 99.129  | 98.959  |
| 4.125 | 99.554  | 99.524  | 99.354  |
| 4.250 | 99.997  | 99.967  | 99.797  |
| 4.375 | 100.393 | 100.363 | 100.193 |
| 4.490 | 100.692 | 100.662 | 100.492 |
| 4.500 | 100.716 | 100.686 | 100.516 |
| 4.625 | 100.994 | 100.964 | 100.794 |
| 4.750 | 101.207 | 101.177 | 101.007 |
| 4.875 | 101.445 | 101.415 | 101.245 |
| 4.990 | 101.559 | 101.529 | 101.359 |
| 5.000 | 101.565 | 101.535 | 101.365 |
| 5.125 | 101.646 | 101.616 | 101.446 |

## 15 Year VA Full Doc

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.250 | 98.019  | 97.989  | 97.819  |
| 3.375 | 98.469  | 98.439  | 98.269  |
| 3.490 | 98.834  | 98.804  | 98.634  |
| 3.500 | 98.864  | 98.834  | 98.664  |
| 3.625 | 99.229  | 99.199  | 99.029  |
| 3.750 | 99.526  | 99.496  | 99.326  |
| 3.875 | 99.894  | 99.864  | 99.694  |
| 3.990 | 100.195 | 100.165 | 99.995  |
| 4.000 | 100.219 | 100.189 | 100.019 |
| 4.125 | 100.517 | 100.487 | 100.317 |
| 4.250 | 100.416 | 100.386 | 100.216 |
| 4.375 | 100.412 | 100.382 | 100.212 |
| 4.490 | 100.598 | 100.568 | 100.398 |
| 4.500 | 100.612 | 100.582 | 100.412 |
| 4.625 | 100.655 | 100.625 | 100.455 |
| 4.750 | 101.221 | 101.191 | 101.021 |
| 4.875 | 101.347 | 101.317 | 101.147 |
| 4.990 | 101.435 | 101.405 | 101.235 |
| 5.000 | 101.441 | 101.411 | 101.241 |
| 5.125 | 101.517 | 101.487 | 101.317 |

## 5 Year VA Full Doc ARM

| Rate  | 15-Day | 30-Day | 45-Day |
|-------|--------|--------|--------|
| 3.375 | 98.112 | 98.082 | 97.912 |
| 3.490 | 98.356 | 98.326 | 98.156 |
| 3.500 | 98.375 | 98.345 | 98.175 |
| 3.625 | 98.598 | 98.568 | 98.398 |
| 3.750 | 98.831 | 98.801 | 98.631 |
| 3.875 | 99.067 | 99.037 | 98.867 |
| 3.990 | 99.257 | 99.227 | 99.057 |
| 4.000 | 99.272 | 99.242 | 99.072 |

## 30 Year VA Full Doc Jumbo

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.750 | 97.988  | 97.958  | 97.788  |
| 3.875 | 98.577  | 98.547  | 98.377  |
| 3.990 | 99.072  | 99.042  | 98.872  |
| 4.000 | 99.114  | 99.084  | 98.914  |
| 4.125 | 99.539  | 99.509  | 99.339  |
| 4.250 | 99.912  | 99.882  | 99.712  |
| 4.375 | 100.339 | 100.309 | 100.139 |
| 4.490 | 100.654 | 100.624 | 100.454 |
| 4.500 | 100.679 | 100.649 | 100.479 |
| 4.625 | 100.971 | 100.941 | 100.771 |
| 4.750 | 101.120 | 101.090 | 100.920 |
| 4.875 | 101.374 | 101.344 | 101.174 |
| 4.990 | 101.492 | 101.462 | 101.292 |
| 5.000 | 101.498 | 101.468 | 101.298 |
| 5.125 | 101.580 | 101.550 | 101.380 |
| 5.250 | 102.030 | 102.000 | 101.830 |
| 5.375 | 102.132 | 102.102 | 101.932 |
| 5.490 | 102.190 | 102.160 | 101.990 |
| 5.500 | 102.194 | 102.164 | 101.994 |
| 5.625 | 102.231 | 102.201 | 102.031 |

## 25 Year VA Full Doc Jumbo

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.750 | 97.931  | 97.901  | 97.731  |
| 3.875 | 98.495  | 98.465  | 98.295  |
| 3.990 | 98.973  | 98.943  | 98.773  |
| 4.000 | 99.013  | 98.983  | 98.813  |
| 4.125 | 99.432  | 99.402  | 99.232  |
| 4.250 | 99.870  | 99.840  | 99.670  |
| 4.375 | 100.289 | 100.259 | 100.089 |
| 4.490 | 100.601 | 100.571 | 100.401 |
| 4.500 | 100.626 | 100.596 | 100.426 |
| 4.625 | 100.916 | 100.886 | 100.716 |
| 4.750 | 101.096 | 101.066 | 100.896 |
| 4.875 | 101.347 | 101.317 | 101.147 |
| 4.990 | 101.467 | 101.437 | 101.267 |
| 5.000 | 101.474 | 101.444 | 101.274 |
| 5.125 | 101.558 | 101.528 | 101.358 |
| 5.250 | 102.018 | 101.988 | 101.818 |
| 5.375 | 102.121 | 102.091 | 101.921 |
| 5.490 | 102.181 | 102.151 | 101.981 |
| 5.500 | 102.184 | 102.154 | 101.984 |
| 5.625 | 102.222 | 102.192 | 102.022 |

## 15 Year VA Full Doc Jumbo

| Rate  | 15-Day  | 30-Day  | 45-Day  |
|-------|---------|---------|---------|
| 3.250 | 97.769  | 97.739  | 97.569  |
| 3.375 | 98.219  | 98.189  | 98.019  |
| 3.490 | 98.584  | 98.554  | 98.384  |
| 3.500 | 98.614  | 98.584  | 98.414  |
| 3.625 | 98.979  | 98.949  | 98.779  |
| 3.750 | 99.276  | 99.246  | 99.076  |
| 3.875 | 99.644  | 99.614  | 99.444  |
| 3.990 | 99.945  | 99.915  | 99.745  |
| 4.000 | 99.969  | 99.939  | 99.769  |
| 4.125 | 100.267 | 100.237 | 100.067 |
| 4.250 | 100.166 | 100.136 | 99.966  |
| 4.375 | 100.162 | 100.132 | 99.962  |
| 4.490 | 100.348 | 100.318 | 100.148 |
| 4.500 | 100.362 | 100.332 | 100.162 |
| 4.625 | 100.405 | 100.375 | 100.205 |
| 4.750 | 100.971 | 100.941 | 100.771 |
| 4.875 | 101.097 | 101.067 | 100.897 |
| 4.990 | 101.185 | 101.155 | 100.985 |
| 5.000 | 101.191 | 101.161 | 100.991 |
| 5.125 | 101.267 | 101.237 | 101.067 |

## 5 Year VA Full Doc Jumbo ARM

| Rate  | 15-Day | 30-Day | 45-Day |
|-------|--------|--------|--------|
| 3.375 | 97.987 | 97.957 | 97.787 |
| 3.490 | 98.231 | 98.201 | 98.031 |
| 3.500 | 98.250 | 98.220 | 98.050 |
| 3.625 | 98.473 | 98.443 | 98.273 |
| 3.750 | 98.706 | 98.676 | 98.506 |
| 3.875 | 98.942 | 98.912 | 98.742 |
| 3.990 | 99.132 | 99.102 | 98.932 |
| 4.000 | 99.147 | 99.117 | 98.947 |

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# VA IRRRL Pricing

Monday, May 16, 2022

| 30 Year VA Streamline |         |         |         | 25 Year VA Streamline |         |         |         | 15 Year VA Streamline |         |         |         | 5 Year VA Streamline ARM |        |        |        |
|-----------------------|---------|---------|---------|-----------------------|---------|---------|---------|-----------------------|---------|---------|---------|--------------------------|--------|--------|--------|
| Rate                  | 15-Day  | 30-Day  | 45-Day  | Rate                  | 15-Day  | 30-Day  | 45-Day  | Rate                  | 15-Day  | 30-Day  | 45-Day  | Rate                     | 15-Day | 30-Day | 45-Day |
| 3.750                 | 98.313  | 98.283  | 98.113  | 3.750                 | 98.256  | 98.226  | 98.056  | 3.250                 | 98.019  | 97.989  | 97.819  | 3.375                    | 98.112 | 98.082 | 97.912 |
| 3.875                 | 98.902  | 98.872  | 98.702  | 3.875                 | 98.820  | 98.790  | 98.620  | 3.375                 | 98.469  | 98.439  | 98.269  | 3.490                    | 98.356 | 98.326 | 98.156 |
| 3.990                 | 99.397  | 99.367  | 99.197  | 3.990                 | 99.298  | 99.268  | 99.098  | 3.490                 | 98.834  | 98.804  | 98.634  | 3.500                    | 98.375 | 98.345 | 98.175 |
| 4.000                 | 99.439  | 99.409  | 99.239  | 4.000                 | 99.338  | 99.308  | 99.138  | 3.500                 | 98.864  | 98.834  | 98.664  | 3.625                    | 98.598 | 98.568 | 98.398 |
| 4.125                 | 99.864  | 99.834  | 99.664  | 4.125                 | 99.757  | 99.727  | 99.557  | 3.625                 | 99.229  | 99.199  | 99.029  | 3.750                    | 98.831 | 98.801 | 98.631 |
| 4.250                 | 100.162 | 100.132 | 99.962  | 4.250                 | 100.120 | 100.090 | 99.920  | 3.750                 | 99.526  | 99.496  | 99.326  | 3.875                    | 99.067 | 99.037 | 98.867 |
| 4.375                 | 100.589 | 100.559 | 100.389 | 4.375                 | 100.539 | 100.509 | 100.339 | 3.875                 | 99.894  | 99.864  | 99.694  | 3.990                    | 99.257 | 99.227 | 99.057 |
| 4.490                 | 100.904 | 100.874 | 100.704 | 4.490                 | 100.851 | 100.821 | 100.651 | 3.990                 | 100.195 | 100.165 | 99.995  | 4.000                    | 99.272 | 99.242 | 99.072 |
| 4.500                 | 100.929 | 100.899 | 100.729 | 4.500                 | 100.876 | 100.846 | 100.676 | 4.000                 | 100.219 | 100.189 | 100.019 |                          |        |        |        |
| 4.625                 | 101.221 | 101.191 | 101.021 | 4.625                 | 101.166 | 101.136 | 100.966 | 4.125                 | 100.517 | 100.487 | 100.317 |                          |        |        |        |
| 4.750                 | 101.370 | 101.340 | 101.170 | 4.750                 | 101.346 | 101.316 | 101.146 | 4.250                 | 100.416 | 100.386 | 100.216 |                          |        |        |        |
| 4.875                 | 101.624 | 101.594 | 101.424 | 4.875                 | 101.597 | 101.567 | 101.397 | 4.375                 | 100.412 | 100.382 | 100.212 |                          |        |        |        |
| 4.990                 | 101.742 | 101.712 | 101.542 | 4.990                 | 101.717 | 101.687 | 101.517 | 4.490                 | 100.598 | 100.568 | 100.398 |                          |        |        |        |
| 5.000                 | 101.748 | 101.718 | 101.548 | 5.000                 | 101.724 | 101.694 | 101.524 | 4.500                 | 100.612 | 100.582 | 100.412 |                          |        |        |        |
| 5.125                 | 101.830 | 101.800 | 101.630 | 5.125                 | 101.808 | 101.778 | 101.608 | 4.625                 | 100.655 | 100.625 | 100.455 |                          |        |        |        |
| 5.250                 | 102.280 | 102.250 | 102.080 | 5.250                 | 102.268 | 102.238 | 102.068 | 4.750                 | 101.221 | 101.191 | 101.021 |                          |        |        |        |
| 5.375                 | 102.382 | 102.352 | 102.182 | 5.375                 | 102.371 | 102.341 | 102.171 | 4.875                 | 101.347 | 101.317 | 101.147 |                          |        |        |        |
| 5.490                 | 102.440 | 102.410 | 102.240 | 5.490                 | 102.431 | 102.401 | 102.231 | 4.990                 | 101.435 | 101.405 | 101.235 |                          |        |        |        |
| 5.500                 | 102.444 | 102.414 | 102.244 | 5.500                 | 102.434 | 102.404 | 102.234 | 5.000                 | 101.441 | 101.411 | 101.241 |                          |        |        |        |
| 5.625                 | 102.481 | 102.451 | 102.281 | 5.625                 | 102.472 | 102.442 | 102.272 | 5.125                 | 101.517 | 101.487 | 101.317 |                          |        |        |        |

| 30 Year VA Streamline Jumbo |         |         |         | 25 Year VA Streamline Jumbo |         |         |         | 15 Year VA Streamline Jumbo |         |         |         | 5 Year VA Streamline Jumbo ARM |        |        |        |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|--------------------------------|--------|--------|--------|
| Rate                        | 15-Day  | 30-Day  | 45-Day  | Rate                        | 15-Day  | 30-Day  | 45-Day  | Rate                        | 15-Day  | 30-Day  | 45-Day  | Rate                           | 15-Day | 30-Day | 45-Day |
| 3.750                       | 97.988  | 97.958  | 97.788  | 3.750                       | 97.931  | 97.901  | 97.731  | 3.250                       | 97.769  | 97.739  | 97.569  | 3.375                          | 97.987 | 97.957 | 97.787 |
| 3.875                       | 98.577  | 98.547  | 98.377  | 3.875                       | 98.495  | 98.465  | 98.295  | 3.375                       | 98.219  | 98.189  | 98.019  | 3.490                          | 98.231 | 98.201 | 98.031 |
| 3.990                       | 99.072  | 99.042  | 98.872  | 3.990                       | 98.973  | 98.943  | 98.773  | 3.490                       | 98.584  | 98.554  | 98.384  | 3.500                          | 98.250 | 98.220 | 98.050 |
| 4.000                       | 99.114  | 99.084  | 98.914  | 4.000                       | 99.013  | 98.983  | 98.813  | 3.500                       | 98.614  | 98.584  | 98.414  | 3.625                          | 98.473 | 98.443 | 98.273 |
| 4.125                       | 99.539  | 99.509  | 99.339  | 4.125                       | 99.432  | 99.402  | 99.232  | 3.625                       | 98.979  | 98.949  | 98.779  | 3.750                          | 98.706 | 98.676 | 98.506 |
| 4.250                       | 99.912  | 99.882  | 99.712  | 4.250                       | 99.870  | 99.840  | 99.670  | 3.750                       | 99.276  | 99.246  | 99.076  | 3.875                          | 98.942 | 98.912 | 98.742 |
| 4.375                       | 100.339 | 100.309 | 100.139 | 4.375                       | 100.289 | 100.259 | 100.089 | 3.875                       | 99.644  | 99.614  | 99.444  | 3.990                          | 99.132 | 99.102 | 98.932 |
| 4.490                       | 100.654 | 100.624 | 100.454 | 4.490                       | 100.601 | 100.571 | 100.401 | 3.990                       | 99.945  | 99.915  | 99.745  | 4.000                          | 99.147 | 99.117 | 98.947 |
| 4.500                       | 100.679 | 100.649 | 100.479 | 4.500                       | 100.626 | 100.596 | 100.426 | 4.000                       | 99.969  | 99.939  | 99.769  |                                |        |        |        |
| 4.625                       | 100.971 | 100.941 | 100.771 | 4.625                       | 100.916 | 100.886 | 100.716 | 4.125                       | 100.267 | 100.237 | 100.067 |                                |        |        |        |
| 4.750                       | 101.120 | 101.090 | 100.920 | 4.750                       | 101.096 | 101.066 | 100.896 | 4.250                       | 100.166 | 100.136 | 99.966  |                                |        |        |        |
| 4.875                       | 101.374 | 101.344 | 101.174 | 4.875                       | 101.347 | 101.317 | 101.147 | 4.375                       | 100.162 | 100.132 | 99.962  |                                |        |        |        |
| 4.990                       | 101.492 | 101.462 | 101.292 | 4.990                       | 101.467 | 101.437 | 101.267 | 4.490                       | 100.348 | 100.318 | 100.148 |                                |        |        |        |
| 5.000                       | 101.498 | 101.468 | 101.298 | 5.000                       | 101.474 | 101.444 | 101.274 | 4.500                       | 100.362 | 100.332 | 100.162 |                                |        |        |        |
| 5.125                       | 101.580 | 101.550 | 101.380 | 5.125                       | 101.558 | 101.528 | 101.358 | 4.625                       | 100.405 | 100.375 | 100.205 |                                |        |        |        |
| 5.250                       | 102.030 | 102.000 | 101.830 | 5.250                       | 102.018 | 101.988 | 101.818 | 4.750                       | 100.971 | 100.941 | 100.771 |                                |        |        |        |
| 5.375                       | 102.132 | 102.102 | 101.932 | 5.375                       | 102.121 | 102.091 | 101.921 | 4.875                       | 101.097 | 101.067 | 100.897 |                                |        |        |        |
| 5.490                       | 102.190 | 102.160 | 101.990 | 5.490                       | 102.181 | 102.151 | 101.981 | 4.990                       | 101.185 | 101.155 | 100.985 |                                |        |        |        |
| 5.500                       | 102.194 | 102.164 | 101.994 | 5.500                       | 102.184 | 102.154 | 101.984 | 5.000                       | 101.191 | 101.161 | 100.991 |                                |        |        |        |
| 5.625                       | 102.231 | 102.201 | 102.031 | 5.625                       | 102.222 | 102.192 | 102.022 | 5.125                       | 101.267 | 101.237 | 101.067 |                                |        |        |        |

## Government LLPAs

| Commitment Period  |       | Misc   |
|--------------------|-------|--|
| 60 Day Commitment  | 0.130 | VA Non-C/O LTV 95.01-100 (Excludes RM Serviced IRRRLs) 0.125 |
| 90 Day Commitment  | 0.500 | VA Full Doc Refi LTV > 90% 1.125                             |
| 180 Day Commitment | 1.250 | VA LTV > 100% (Excludes RM Serviced IRRRLs) 0.500            |
|                    |       | Detroit Home Loan -0.300                                     |
|                    |       | VA ARM LTV > 90 4.000  |

| Extensions, Relocks, Product Flips        |              | Geography                                 |
|---|--------------|---|
| 1st/2nd 5 Day Extension                   | 0.125        | New York Property (Excludes Co-Ops) 0.250 |
| 1st/2nd 15 Day Extension                  | 0.250        | New Jersey 0.250                          |
| 3rd+ 15 Day Extension                     | WOM or 0.250 |   |
| Rate Relock (Prior expired rate locks)    | WOM or 0.250 |   |
| Product Flip (ARM to Fixed, Fixed to ARM) | 0.125        |   |

| UPB/FICO |        |         |         |         | Government FICO Adjusters |  |
|----------|--------|---------|---------|---------|---------------------------|--|
|          | <640   | 640-679 | 680-719 | 720-759 | 760+                      |  |
| < 100k   | 1.459  | 1.448   | 1.438   | 1.422   | 1.411                     | <620 (Excludes VA Full Doc Jumbos) 2.000 |
| 100-149k | -0.071 | -0.090  | -0.101  | -0.111  | -0.117                    | 620-639 1.750                            |
| 150-199k | -0.317 | -0.328  | -0.344  | -0.353  | -0.375                    | 640-659 1.000                            |
| 200-299k | -0.551 | -0.572  | -0.579  | -0.583  | -0.584                    |  |
| 300-399k | -0.384 | -0.408  | -0.415  | -0.420  | -0.427                    |  |
| 400k+    | -0.449 | -0.463  | -0.483  | -0.495  | -0.502                    |  |

| ARM Cap |       |        |        |
|---------|-------|--------|--------|
| Product | Cap   | Margin | 1Y CMT |
| ARM Cap | 1/1/5 | 2.00%  | 0.00%  |

\*Rate Premium Cap = 106.00

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# Non-Agency Jumbo Pricing & LLPAs

Monday, May 16, 2022

| 30 Year "Jumbo Smart" |         |         |         |
|-----------------------|---------|---------|---------|
| Rate                  | 15-Day  | 30-Day  | 45-Day  |
| 4.500                 | 96.318  | 96.288  | 96.118  |
| 4.625                 | 96.967  | 96.937  | 96.767  |
| 4.750                 | 97.545  | 97.515  | 97.345  |
| 4.875                 | 98.049  | 98.019  | 97.849  |
| 4.990                 | 98.447  | 98.417  | 98.247  |
| 5.125                 | 98.831  | 98.801  | 98.631  |
| 5.250                 | 99.263  | 99.233  | 99.063  |
| 5.375                 | 99.600  | 99.570  | 99.400  |
| 5.500                 | 99.864  | 99.834  | 99.664  |
| 5.625                 | 100.060 | 100.030 | 99.860  |
| 5.750                 | 100.190 | 100.160 | 99.990  |
| 5.875                 | 100.256 | 100.226 | 100.056 |
| 5.990                 | 100.902 | 100.872 | 100.702 |
| 6.125                 | 100.990 | 100.960 | 100.790 |

## Non-Agency Jumbo LLPAs

| Commitment Period                         |              | Geography                        |        |
|---|--------------|----------------------------------|--------|
| 60-Day Commitment                         | 0.130        | Jumbo New York                   | 0.250  |
|   |              | New Jersey                       | 0.125  |
|   |              | California                       | 0.250  |
| Extensions, Rlocks, Product Flips         |              | Property Type                    |        |
| 2nd 15 Day Extension                      | 0.250        | Jumbo Co-Op (NY only)            | 1.000  |
| 3rd+ 15 Day Extension                     | WOM or 0.250 |                                  |        |
| Rate Rlock                                | WOM or 0.250 |                                  |        |
| Product Flip (ARM to Fixed, Fixed to ARM) | 0.125        |                                  |        |
| Investment Property                       |              | Units                            |        |
| Jumbo 30Y Investment Property             | 2.000        | Jumbo 2 Unit Property            | 0.750  |
| Second Home                               |              | Jumbo Caps                       |        |
| Second Home <= 70% LTV                    | 0.250        | RJT30                            | -2.500 |
| Second Home >70% LTV                      | 0.500        |                                  |        |
| Miscellaneous & Promotional Adjustments   |              | Purpose                          |        |
| Jumbo Loan Amount Exception               | 2.500        | R/T Refinance > 80               | 0.250  |
| Sub Financing (CLTV>LTV)                  | 0.25         | Jumbo 30Y Cash Out <= 65% LTV    | 0.125  |
|   |              | Jumbo 30Y Cash Out 65.01-70% LTV | 0.375  |
|   |              | Jumbo 30Y Cash Out 70.01-75% LTV | 0.625  |
|   |              | Jumbo 30Y Cash Out 75.01-80% LTV | 0.875  |
|   |              | Jumbo 30Y Cash Out 80.01-85% LTV | 1.500  |
|   |              | Jumbo 30Y Cash Out > 85% LTV     | 1.750  |

| 30 Year LTV/FICO |          |              |              |              |              |              |       |
|------------------|----------|--------------|--------------|--------------|--------------|--------------|-------|
| FICO/LTV         | <=60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | > 85% |
| >=800            | -0.500   | -0.500       | -0.375       | -0.375       | -0.250       | 1.750        | 2.250 |
| 760-799          | -0.500   | -0.500       | -0.250       | -0.250       | -0.250       | 1.750        | 2.250 |
| 740-759          | -0.375   | -0.250       | -0.125       | -0.125       | -0.125       | 2.125        | 2.875 |
| 720-739          | -0.250   | -0.125       | 0.000        | 0.000        | 0.125        | 2.375        | 3.125 |
| 700-719          | 0.000    | 0.125        | 0.250        | 0.375        | 0.375        | 2.750        | 3.375 |
| 680-699          | 0.375    | 0.500        | 0.750        | 0.875        | 1.250        | 3.125        | 4.000 |

\*Adjustment looks to greater of LTV/CLTV/HLTV

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# Lender Paid Mortgage Insurance Adjustments

Monday, May 16, 2022

## LPMI Price Adjustments

| 30-21 Years Fixed & ARMs |           |         |         |         |         |         |         |         |         |         |
|--------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                          | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| **LTV 80.01%-85%         | 0.380     | 0.420   | 0.460   | 0.540   | 0.820   | 0.960   | 1.130   | 1.670   | 1.730   | 1.850   |
| 85.01%-90%               | 0.870     | 0.920   | 0.970   | 1.250   | 1.800   | 2.090   | 2.230   | 3.800   | 4.100   | 4.140   |
| 90.01%-95%               | 1.270     | 1.500   | 1.520   | 1.950   | 2.570   | 3.110   | 3.400   | 5.780   | 6.000   | 6.080   |
| 95.01%-97%               | 1.920     | 1.950   | 1.960   | 3.040   | 3.550   | 4.450   | 4.700   | 7.740   | 8.250   | 8.310   |

| 30 Year Fixed: Freddie Home Possible |           |         |         |         |         |         |         |         |         |         |
|--------------------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                      | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| **LTV 80.01%-85%                     | 0.380     | 0.420   | 0.460   | 0.540   | 0.820   | 0.960   | 1.130   | 1.670   | 1.730   | 1.850   |
| 85.01%-90%                           | 0.870     | 0.920   | 0.970   | 1.250   | 1.800   | 2.090   | 2.230   | 3.800   | 4.100   | 4.140   |
| 90.01%-95%                           | 1.190     | 1.410   | 1.410   | 1.880   | 2.420   | 2.900   | 3.250   | 4.900   | 5.100   | 5.190   |
| 95.01%-97%                           | 1.540     | 1.540   | 1.540   | 2.530   | 2.820   | 3.510   | 3.690   | 5.780   | 5.890   | 6.200   |

| 20-8 Years Fixed |           |         |         |         |         |         |         |         |         |         |
|------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                  | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| **LTV 80.01%-85% | 0.200     | 0.200   | 0.200   | 0.260   | 0.510   | 0.530   | 0.530   | 0.530   | 0.550   | 0.650   |
| 85.01%-90%       | 0.560     | 0.560   | 0.580   | 0.690   | 0.760   | 0.800   | 1.160   | 1.480   | 1.510   | 1.550   |
| 90.01%-95%       | 0.830     | 0.830   | 0.840   | 1.040   | 1.210   | 1.360   | 2.190   | 2.800   | 2.920   | 3.070   |
| 95.01%-97%       | 1.130     | 1.220   | 1.290   | 1.450   | 1.480   | 1.750   | 3.470   | 4.490   | 4.780   | 5.100   |

## Additional Adjustments (Adjustments are Cumulative)

| Misc Adjustments |           |         |         |         |         |         |         |         |         |         |
|------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                  | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 2nd Home         | 0.360     | 0.360   | 0.360   | 0.390   | 0.490   | 0.600   | 0.700   | 1.230   | 1.270   | 1.350   |
| 3-4 Units        | 1.020     | 1.020   | 1.020   | 1.190   | 1.330   | 1.500   | 1.750   | 1.900   | 2.000   | 2.630   |
| Inv. Prop        | 1.020     | 1.020   | 1.020   | 1.190   | 1.330   | 1.500   | 1.750   | N/A     | N/A     | N/A     |
| Cash Out         | 0.490     | 0.490   | 0.490   | 0.550   | 0.750   | 0.875   | 1.125   | 1.500   | 1.625   | 1.875   |

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