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Lending rates as of : Monday, August 3rd, 2020, 8:06:56 AM



Rates are subject to change without notice

PROGRAM HIGHLIGHTS																						
AGENCY LOANS	FHA	NICHE PROGRAMS																				
Industry Leading Price! DU INSTITUTION ID# 725911	FHA Lender Mortgagee ID# 0038900004 Industry Leading Price! Streamline FHA loans accepted	Non QM - Interest Only & Reduced Documentation!																				
GENERAL INFORMATION AND FEE SCHEDULE																						
FEE SCHEDULE	CPL & Mortgage Clause	Agency Loan Limits																				
Conventional Loans CA \$1,135 CO, OR, UT, WA \$1,070 AZ, FL, IL, MD, MI, NJ, OH, PA \$995 Government Loans Standard FHA & VA (CA) \$1,135 Standard FHA & VA (CO, OR, UT, WA) \$1,070 Standard FHA & VA (AZ, FL, IL, MD, MI, NJ, OH, PA) \$995 Streamline FHA & VA IRRRL (all states) \$595 Arches Delegated Jumbo \$1,295 Non-QM Products \$1,500 Flood Cert (all states) \$10 CDA - desktop appraisal reviews (all states) \$90	Nexera Holding LLC ISOA/ATIMA 2200 Powell Street Suit 340 Emeryville, CA 94608	<table border="1"> <thead> <tr> <th colspan="2">Standard Conforming</th> <th colspan="2">High Balance</th> </tr> </thead> <tbody> <tr> <td>1 Unit</td> <td>\$510,400</td> <td>1 Unit</td> <td>\$765,600</td> </tr> <tr> <td>2 Unit</td> <td>\$653,550</td> <td>2 Unit</td> <td>\$980,325</td> </tr> <tr> <td>3 Unit</td> <td>\$789,950</td> <td>3 Unit</td> <td>\$1,184,925</td> </tr> <tr> <td>4 Unit</td> <td>\$981,700</td> <td>4 Unit</td> <td>\$1,472,550</td> </tr> </tbody> </table>	Standard Conforming		High Balance		1 Unit	\$510,400	1 Unit	\$765,600	2 Unit	\$653,550	2 Unit	\$980,325	3 Unit	\$789,950	3 Unit	\$1,184,925	4 Unit	\$981,700	4 Unit	\$1,472,550
Standard Conforming		High Balance																				
1 Unit	\$510,400	1 Unit	\$765,600																			
2 Unit	\$653,550	2 Unit	\$980,325																			
3 Unit	\$789,950	3 Unit	\$1,184,925																			
4 Unit	\$981,700	4 Unit	\$1,472,550																			
LOCK POLICY																						
LOCK DESK	LOCK EXTENSIONS																					
Lock Desk Hours - Monday-Friday 8:30AM-5:00PM PST Forward Lock File Delivery Deadlines: 45 & 60 Day Locks - 5 Calendar Days otherwise will be cancelled	2.5bps/day (.025) Extended locks cannot expire on a weekend or holiday																					
CONTACT INFORMATION																						
Website	Phone	Email																				
<a href="http://www.newfiwholesale.com">www.newfiwholesale.com</a>	888.415.1620 Mon - Fri 8AM-5PM Pacific	locks@newfi.com																				

**JUMBO - ARCHES - DUNES**  
**ARCHES LOCK REQUESTS MUST BE SUBMITTED BY 3:30PM PST**

30 YR - ARCHES - DUNES				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	0.503	0.628	0.753	0.847
3.125%	0.166	0.291	0.416	0.509
3.250%	-0.118	0.007	0.132	0.226
3.375%	-0.250	-0.125	0.000	0.094
3.500%	-0.370	-0.245	-0.120	-0.026
3.625%	-0.450	-0.330	-0.205	-0.112
3.750%	-	-0.450	-0.363	-0.269
3.875%	-	-	-0.450	-0.431
4.000%	-	-	-	-0.450

15 YR - ARCHES - DUNES				
Rate	15-Day	30-Day	45-Day	60-Day
2.750%	1.204	1.329	1.454	1.579
2.875%	0.876	1.001	1.126	1.251
3.000%	0.564	0.689	0.814	0.939
3.125%	0.319	0.444	0.569	0.694
3.250%	0.050	0.175	0.300	0.425
3.375%	-0.106	0.019	0.144	0.269
3.500%	-0.222	-0.097	0.028	0.153
3.625%	-0.265	-0.140	-0.015	0.110
3.750%	-0.396	-0.271	-0.146	-0.021
3.875%	-0.450	-0.450	-0.450	-0.374
4.000%	-	-	-	-0.412

5/1 ARM - ARCHES - DUNES				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	4.718	4.843	4.968	-
3.125%	4.306	4.431	4.556	4.681
3.250%	3.586	3.711	3.836	3.961
3.375%	3.195	3.320	3.445	3.570
3.500%	2.766	2.891	3.016	3.141
3.625%	2.340	2.465	2.590	2.715
3.750%	2.187	2.312	2.437	2.562
3.875%	1.765	1.890	2.015	2.140
4.000%	1.345	1.470	1.595	1.720
4.125%	1.073	1.198	1.323	1.448
4.250%	0.806	0.931	1.056	1.181

7/1 ARM - ARCHES - DUNES					
Rate	15-Day	30-Day	45-Day	60-Day	
3.125%	4.834	4.959	-	-	
3.250%	4.080	4.205	4.330	4.455	
3.375%	3.672	3.797	3.922	4.047	
3.500%	3.294	3.419	3.544	3.669	
3.625%	2.939	3.064	3.189	3.314	
3.750%	2.337	2.462	2.587	2.712	
3.875%	2.009	2.134	2.259	2.384	
4.000%	1.724	1.849	1.974	2.099	
4.125%	1.439	1.564	1.689	1.814	
4.250%	1.155	1.280	1.405	1.530	

10/1 ARM - ARCHES - DUNES					
Rate	15-Day	30-Day	45-Day	60-Day	
3.375%	4.438	4.563	4.688	4.813	
3.500%	3.852	3.977	4.102	4.227	
3.625%	3.321	3.446	3.571	3.696	
3.750%	2.660	2.785	2.910	3.035	
3.875%	2.337	2.462	2.587	2.712	
4.000%	2.020	2.145	2.270	2.395	
4.125%	1.703	1.828	1.953	2.078	
4.250%	1.396	1.521	1.646	1.771	

Change request made to locked loans on the Arches program will result in WORST CASE PRICING (price on the day the loan was locked vs. current market). Term Changes -ie: Moving from a 15 yr term to a 30 Yr term. Change in note rate that exceeds .25% (up or down). Loan amount change exceeding 10% of the current Loan amount (up or down).

### PRICE ADJUSTMENTS

\*\*\*Self-Employed Income NOT Allowed\*\*\*

#### Owner Occupied Adjustments

FICO	CLTV									
	<=50%	50.01% -55.00%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%	
Purchase										
800+	-0.900	-0.900	-0.650	-0.650	-0.525	-0.400	-0.150	N/A	N/A	
780-799	-0.900	-0.900	-0.650	-0.650	-0.525	-0.400	-0.150	N/A	N/A	
760-779	-0.650	-0.650	-0.650	-0.650	-0.525	-0.275	0.100	N/A	N/A	
740-759	-0.650	-0.650	-0.525	-0.400	-0.275	-0.150	0.100	N/A	N/A	
720-739	-0.650	-0.650	-0.525	-0.400	-0.275	-0.025	0.350	N/A	N/A	
700-719	-0.400	-0.400	-0.275	-0.150	0.100	0.600	0.850	N/A	N/A	
R/T Refinance										
800+	-0.650	-0.650	-0.400	-0.400	-0.275	-0.150	0.100	N/A	N/A	
780-799	-0.650	-0.650	-0.400	-0.400	-0.275	-0.150	0.100	N/A	N/A	
760-779	-0.400	-0.400	-0.400	-0.400	-0.275	-0.025	0.350	N/A	N/A	
740-759	-0.400	-0.400	-0.275	-0.150	-0.025	0.100	0.350	N/A	N/A	
720-739	-0.400	-0.400	-0.275	-0.150	-0.025	0.225	0.600	N/A	N/A	
700-719	-0.150	-0.150	-0.025	0.100	0.350	0.850	1.100	N/A	N/A	
Cash-Out										
800+	-0.650	-0.650	0.100	0.600	1.225	1.850	3.100	N/A	N/A	
780-799	-0.650	-0.650	0.100	0.600	1.225	1.850	3.100	N/A	N/A	
760-779	-0.400	-0.400	0.100	0.600	1.225	1.975	3.350	N/A	N/A	
740-759	-0.400	-0.400	0.225	0.850	1.475	2.100	3.350	N/A	N/A	
720-739	-0.400	-0.400	0.225	0.850	1.475	2.225	3.600	N/A	N/A	
700-719	-0.150	-0.150	0.475	1.100	1.850	2.850	N/A	N/A	N/A	

#### 2nd Home Adjustments

FICO	CLTV									
	<=50%	50.01% -55.00%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%	
Purchase										
800+	-0.900	-0.900	-0.650	-0.650	-0.525	-0.400	-0.150	N/A	N/A	
780-799	-0.900	-0.900	-0.650	-0.650	-0.525	-0.400	-0.150	N/A	N/A	
760-779	-0.650	-0.650	-0.650	-0.650	-0.525	-0.275	0.100	N/A	N/A	
740-759	-0.650	-0.650	-0.525	-0.400	-0.275	-0.150	0.100	N/A	N/A	
720-739	-0.650	-0.650	-0.525	-0.400	-0.275	-0.025	0.350	N/A	N/A	
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
R/T Refinance										
800+	-0.650	-0.650	-0.400	-0.400	-0.275	-0.150	0.100	N/A	N/A	
780-799	-0.650	-0.650	-0.400	-0.400	-0.275	-0.150	0.100	N/A	N/A	
760-779	-0.400	-0.400	-0.400	-0.400	-0.275	-0.025	0.350	N/A	N/A	
740-759	-0.400	-0.400	-0.275	-0.150	-0.025	0.100	0.350	N/A	N/A	
720-739	-0.400	-0.400	-0.275	-0.150	-0.025	0.225	0.600	N/A	N/A	
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Cash-Out										
800+	-0.650	-0.650	0.100	0.600	1.225	N/A	N/A	N/A	N/A	
780-799	-0.650	-0.650	0.100	0.600	1.225	N/A	N/A	N/A	N/A	
760-779	-0.400	-0.400	0.100	0.600	1.225	N/A	N/A	N/A	N/A	
740-759	-0.400	-0.400	0.225	0.850	1.475	N/A	N/A	N/A	N/A	
720-739	-0.400	-0.400	0.225	0.850	N/A	N/A	N/A	N/A	N/A	
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

#### Non-Owner Occupied Adjustments

FICO	CLTV									
	<=50%	50.01% -55.00%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%	
Purchase										
800+	-0.150	-0.150	0.100	0.600	0.725	N/A	N/A	N/A	N/A	
780-799	-0.150	-0.150	0.100	0.600	0.725	N/A	N/A	N/A	N/A	
760-779	0.100	0.100	0.100	0.600	0.725	N/A	N/A	N/A	N/A	
740-759	0.100	0.100	0.225	0.850	0.975	N/A	N/A	N/A	N/A	
720-739	0.100	0.100	0.225	0.850	0.975	N/A	N/A	N/A	N/A	
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
R/T Refinance										
800+	0.100	0.100	0.350	0.850	0.975	N/A	N/A	N/A	N/A	
780-799	0.100	0.100	0.350	0.850	0.975	N/A	N/A	N/A	N/A	
760-779	0.350	0.350	0.350	0.850	0.975	N/A	N/A	N/A	N/A	
740-759	0.350	0.350	0.475	1.100	1.225	N/A	N/A	N/A	N/A	
720-739	0.350	0.350	0.475	1.100	1.225	N/A	N/A	N/A	N/A	
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

**Other Adjustments**

	CLTV									
	<=50%	50.01% -55.00%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%	
>=\$1,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	

MAX PRICE - Loan Amount < \$1MM = 100.350 (-.350); Loan Amount >= \$1MM = 100.600 (-.600)  
 Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing  
 Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.  
 Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z

**JUMBO - ARCHES - TOWERS**  
**ARCHES LOCK REQUESTS MUST BE SUBMITTED BY 3:30PM PST**

30 YR - ARCHES - TOWERS				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	0.895	0.978	1.061	1.144
3.125%	0.437	0.520	0.603	0.686
3.250%	-0.021	0.062	0.145	0.228
3.375%	-0.086	-0.003	0.080	0.163
3.500%	-0.151	-0.068	0.015	0.098
3.625%	-0.070	0.013	0.096	0.179
3.750%	0.011	0.094	0.177	0.260
3.875%	-0.130	-0.047	0.036	0.119
4.000%	-0.271	-0.188	-0.105	-0.022
4.125%	-0.270	-0.187	-0.104	-0.021
4.250%	-0.269	-0.186	-0.103	-0.020
4.375%	-0.271	-0.188	-0.105	-0.022
4.500%	-0.272	-0.189	-0.106	-0.023
4.625%	-0.255	-0.172	-0.089	-0.006
4.750%	-0.236	-0.153	-0.070	0.013

15 YR - ARCHES - TOWERS				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	2.533	2.616	2.699	2.782
3.125%	2.417	2.500	2.583	2.666
3.250%	2.302	2.385	2.468	2.551
3.375%	2.085	2.168	2.251	2.334
3.500%	1.869	1.952	2.035	2.118
3.625%	1.784	1.867	1.950	2.033
3.750%	1.699	1.782	1.865	1.948
3.875%	1.453	1.536	1.619	1.702

5/1 ARM - ARCHES - TOWERS				
Rate	15-Day	30-Day	45-Day	60-Day
3.125%	1.704	1.787	1.870	1.953
3.250%	1.299	1.382	1.465	1.548
3.375%	0.991	1.074	1.157	1.240
3.500%	0.720	0.803	0.886	0.969
3.625%	0.572	0.655	0.738	0.821
3.750%	0.455	0.538	0.621	0.704
3.875%	0.479	0.562	0.645	0.728
4.000%	0.528	0.611	0.694	0.777
4.125%	0.492	0.575	0.658	0.741
4.250%	0.454	0.537	0.620	0.703
4.375%	0.488	0.571	0.654	0.737
4.500%	0.522	0.605	0.688	0.771
4.625%	0.509	0.592	0.675	0.758
4.750%	0.495	0.578	0.661	0.744

7/1 ARM - ARCHES - TOWERS				
Rate	15-Day	30-Day	45-Day	60-Day
3.000%	2.096	2.179	2.262	2.345
3.125%	1.690	1.773	1.856	1.939
3.250%	1.284	1.367	1.450	1.533
3.375%	0.977	1.060	1.143	1.226
3.500%	0.671	0.754	0.837	0.920
3.625%	0.514	0.597	0.680	0.763
3.750%	0.398	0.481	0.564	0.647
3.875%	0.397	0.480	0.563	0.646
4.000%	0.412	0.495	0.578	0.661
4.125%	0.403	0.486	0.569	0.652
4.250%	0.387	0.470	0.553	0.636
4.375%	0.371	0.454	0.537	0.620
4.500%	0.340	0.423	0.506	0.589
4.625%	0.316	0.399	0.482	0.565
4.750%	0.275	0.358	0.441	0.524

10/1 ARM - ARCHES - TOWERS				
Rate	15-Day	30-Day	45-Day	60-Day
3.125%	1.664	1.747	1.830	1.913
3.250%	1.317	1.400	1.483	1.566
3.375%	1.084	1.167	1.250	1.333
3.500%	0.851	0.934	1.017	1.100
3.625%	0.675	0.758	0.841	0.924
3.750%	0.516	0.599	0.682	0.765
3.875%	0.455	0.538	0.621	0.704
4.000%	0.414	0.497	0.580	0.663
4.125%	0.354	0.437	0.520	0.603
4.250%	0.294	0.377	0.460	0.543
4.375%	0.238	0.321	0.404	0.487
4.500%	0.171	0.254	0.337	0.420
4.625%	0.115	0.198	0.281	0.364
4.750%	0.048	0.131	0.214	0.297

Change request made to locked loans on the Arches program will result in WORST CASE PRICING (price on the day the loan was locked vs. current market). Term Changes -ie: Moving from a 15 yr term to a 30 Yr term. Change in note rate that exceeds .25% (up or down). Loan amount change exceeding 10% of the current Loan amount (up or down).

**PRICE ADJUSTMENTS**

\*\*\*Self-Employed Income NOT Allowed\*\*\*

Owner Occupied

Fixed Rate Adjustments - Purchase

Fixed Rate Adjustments - Purchase

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.900	-0.900	-0.900	-0.713	-0.525	-0.275	-0.150	N/A	N/A
780-799	-0.775	-0.775	-0.775	-0.713	-0.400	-0.275	-0.025	N/A	N/A
760-779	-0.775	-0.775	-0.775	-0.588	-0.400	-0.150	0.100	N/A	N/A
740-759	-0.650	-0.650	-0.650	-0.463	-0.150	0.100	0.350	N/A	N/A
720-739	-0.400	-0.400	-0.400	-0.338	-0.150	0.225	0.600	N/A	N/A
700-719	-0.400	-0.400	-0.400	-0.213	0.100	0.475	0.975	N/A	N/A

Owner Occupied

Fixed Rate Adjustments - Rate & Term

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.400	-0.400	-0.400	-0.275	-0.150	-0.025	0.100	N/A	N/A
780-799	-0.275	-0.275	-0.275	-0.275	-0.025	-0.025	0.225	N/A	N/A
760-779	-0.275	-0.275	-0.275	-0.150	-0.025	0.100	0.350	N/A	N/A
740-759	-0.150	-0.150	-0.150	-0.025	0.225	0.350	0.600	N/A	N/A
720-739	0.100	0.100	0.100	0.100	0.225	0.475	0.850	N/A	N/A
700-719	0.100	0.100	0.100	0.225	0.475	0.725	1.225	N/A	N/A

Owner Occupied

ARM Adjustments - Purchase

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.775	-0.775	-0.775	-0.713	-0.525	-0.275	-0.150	N/A	N/A
780-799	-0.775	-0.775	-0.775	-0.713	-0.400	-0.275	-0.025	N/A	N/A
760-779	-0.775	-0.775	-0.775	-0.588	-0.400	-0.150	0.100	N/A	N/A
740-759	-0.650	-0.650	-0.650	-0.463	-0.150	0.100	0.350	N/A	N/A
720-739	-0.400	-0.400	-0.400	-0.338	-0.150	0.225	0.600	N/A	N/A
700-719	-0.400	-0.400	-0.400	-0.213	0.100	0.475	0.975	N/A	N/A

Owner Occupied

ARM Adjustments - Rate & Term

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.275	-0.275	-0.275	-0.275	-0.150	-0.025	0.100	N/A	N/A
780-799	-0.275	-0.275	-0.275	-0.275	-0.025	-0.025	0.225	N/A	N/A
760-779	-0.275	-0.275	-0.275	-0.150	-0.025	0.100	0.350	N/A	N/A
740-759	-0.150	-0.150	-0.150	-0.025	0.225	0.350	0.600	N/A	N/A
720-739	0.100	0.100	0.100	0.100	0.225	0.475	0.850	N/A	N/A
700-719	0.100	0.100	0.100	0.225	0.475	0.725	1.225	N/A	N/A

Owner Occupied

Fixed Rate Adjustments - Cash-Out

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.150	-0.150	-0.150	0.100	0.350	0.725	1.100	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.100	0.475	0.725	1.225	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.225	0.475	0.850	1.350	N/A	N/A
740-759	0.100	0.100	0.100	0.350	0.725	1.100	1.600	N/A	N/A
720-739	0.350	0.350	0.350	0.475	0.725	1.225	1.850	N/A	N/A
700-719	0.350	0.350	0.350	0.600	0.975	1.475	N/A	N/A	N/A

Owner Occupied

ARM Adjustments - Cash-Out

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.025	-0.025	-0.025	0.100	0.350	0.725	1.100	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.100	0.475	0.725	1.225	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.225	0.475	0.850	1.350	N/A	N/A
740-759	0.100	0.100	0.100	0.350	0.725	1.100	1.600	N/A	N/A
720-739	0.350	0.350	0.350	0.475	0.725	1.225	1.850	N/A	N/A
700-719	0.350	0.350	0.350	0.600	0.975	1.475	N/A	N/A	N/A

2nd Home

Fixed Rate - Purchase

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.900	-0.900	-0.900	-0.713	-0.525	-0.275	0.350	N/A	N/A
780-799	-0.775	-0.775	-0.775	-0.713	-0.400	-0.275	0.475	N/A	N/A
760-779	-0.775	-0.775	-0.775	-0.588	-0.400	-0.150	0.600	N/A	N/A
740-759	-0.650	-0.650	-0.650	-0.463	-0.150	0.100	0.850	N/A	N/A
720-739	-0.400	-0.400	-0.400	-0.338	-0.150	0.225	1.100	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home

Fixed Rate - Rate & Term

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.400	-0.400	-0.400	-0.275	-0.150	-0.025	0.600	N/A	N/A
780-799	-0.275	-0.275	-0.275	-0.275	-0.025	-0.025	0.725	N/A	N/A
760-779	-0.275	-0.275	-0.275	-0.150	-0.025	0.100	0.850	N/A	N/A
740-759	-0.150	-0.150	-0.150	-0.025	0.225	0.350	1.100	N/A	N/A
720-739	0.100	0.100	0.100	0.100	0.225	0.475	1.350	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home

ARM Adjustments - Purchase

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.775	-0.775	-0.775	-0.713	-0.525	-0.275	0.350	N/A	N/A
780-799	-0.775	-0.775	-0.775	-0.713	-0.400	-0.275	0.475	N/A	N/A
760-779	-0.775	-0.775	-0.775	-0.588	-0.400	-0.150	0.600	N/A	N/A
740-759	-0.650	-0.650	-0.650	-0.463	-0.150	0.100	0.850	N/A	N/A
720-739	-0.400	-0.400	-0.400	-0.338	-0.150	0.225	1.100	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home

ARM Adjustments - Rate & Term

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.275	-0.275	-0.275	-0.275	-0.150	-0.025	0.600	N/A	N/A
780-799	-0.275	-0.275	-0.275	-0.275	-0.025	-0.025	0.725	N/A	N/A
760-779	-0.275	-0.275	-0.275	-0.150	-0.025	0.100	0.850	N/A	N/A
740-759	-0.150	-0.150	-0.150	-0.025	0.225	0.350	1.100	N/A	N/A
720-739	0.100	0.100	0.100	0.100	0.225	0.475	1.350	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home

Fixed Rate Adjustments - Cash-Out

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.150	-0.150	-0.150	0.100	0.350	N/A	N/A	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.100	0.475	N/A	N/A	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.225	0.475	N/A	N/A	N/A	N/A
740-759	0.100	0.100	0.100	0.350	0.725	N/A	N/A	N/A	N/A
720-739	0.350	0.350	0.350	0.475	N/A	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home

ARM Adjustments - Cash-Out

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.025	-0.025	-0.025	0.100	0.350	N/A	N/A	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.100	0.475	N/A	N/A	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.225	0.475	N/A	N/A	N/A	N/A
740-759	0.100	0.100	0.100	0.350	0.725	N/A	N/A	N/A	N/A
720-739	0.350	0.350	0.350	0.475	N/A	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Non-Owner Occupied

Fixed Rate Adjustments - Purchase

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.150	-0.150	-0.150	0.288	0.975	N/A	N/A	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.288	1.100	N/A	N/A	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.413	1.100	N/A	N/A	N/A	N/A
740-759	0.100	0.100	0.100	0.538	1.350	N/A	N/A	N/A	N/A
720-739	0.350	0.350	0.350	0.663	1.350	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Non-Owner Occupied

Fixed Rate Adjustments - Rate & Term

	CLTV								
FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	0.350	0.350	0.350	0.725	1.350	N/A	N/A	N/A	N/A
780-799	0.475	0.475	0.475	0.725	1.475	N/A	N/A	N/A	N/A
760-779	0.475	0.475	0.475	0.850	1.475	N/A	N/A	N/A	N/A
740-759	0.600	0.600	0.600	0.975	1.725	N/A	N/A	N/A	N/A
720-739	0.850	0.850	0.850	1.100	1.725	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Non-Owner Occupied

ARM Adjustments - Purchase

ARM Adjustments - Purchase

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.025	-0.025	-0.025	0.288	0.975	N/A	N/A	N/A	N/A
780-799	-0.025	-0.025	-0.025	0.288	1.100	N/A	N/A	N/A	N/A
760-779	-0.025	-0.025	-0.025	0.413	1.100	N/A	N/A	N/A	N/A
740-759	0.100	0.100	0.100	0.538	1.350	N/A	N/A	N/A	N/A
720-739	0.350	0.350	0.350	0.663	1.350	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Non-Owner Occupied

ARM Adjustments - Rate & Term

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	0.475	0.475	0.475	0.725	1.350	N/A	N/A	N/A	N/A
780-799	0.475	0.475	0.475	0.725	1.475	N/A	N/A	N/A	N/A
760-779	0.475	0.475	0.475	0.850	1.475	N/A	N/A	N/A	N/A
740-759	0.600	0.600	0.600	0.975	1.725	N/A	N/A	N/A	N/A
720-739	0.850	0.850	0.850	1.100	1.725	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Other Adjustments

	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
Condo	0.000	0.000	0.000	0.000	0.125	0.250	0.500	N/A	N/A
2-Unit	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A	N/A
3-Unit	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A
4-Unit	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A
>=\$1,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
>\$1.5M <=\$2M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
>\$2M <=\$2.5M	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A	N/A
>\$2.5M <=\$3M	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A	N/A

MAX PRICE - Loan Amount < \$1MM = 100.250 (-.250); Loan Amount >= \$1MM = 100.500 (-.500)

Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing

Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.

Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z

JUMBO - ARCHES - GARDEN

ARCHES LOCK REQUESTS MUST BE SUBMITTED BY 3:30PM PST

Rate	15 YR - ARCHES - GARDEN			
	15-Day	30-Day	45-Day	60-Day
2.250%	2.525	2.587	2.650	2.596
2.375%	2.057	2.120	2.182	2.136
2.500%	1.609	1.672	1.734	1.694
2.625%	1.188	1.251	1.313	1.278
2.750%	0.803	0.865	0.928	0.897
2.875%	0.460	0.523	0.585	0.560
3.000%	0.169	0.231	0.294	0.276
3.125%	-0.065	-0.002	0.060	0.053
3.250%	-0.232	-0.169	-0.107	-0.099
3.375%	-0.316	-0.253	-0.191	-0.175
3.500%	-0.399	-0.336	-0.274	-0.251

Rate	5/1 ARM - ARCHES - GARDEN			
	15-Day	30-Day	45-Day	60-Day
2.250%	2.535	2.597	2.660	2.536
2.375%	2.145	2.208	2.270	2.154
2.500%	1.761	1.823	1.886	1.777
2.625%	1.386	1.448	1.511	1.410
2.750%	1.025	1.087	1.150	1.057
2.875%	0.681	0.744	0.806	0.725
3.000%	0.359	0.422	0.484	0.417
3.125%	0.064	0.126	0.189	0.140
3.250%	-0.201	-0.139	-0.076	-0.102
3.375%	-0.334	-0.271	-0.209	-0.223
3.500%	-0.466	-0.404	-0.341	-0.344

Rate	7/1 ARM - ARCHES - GARDEN			
	15-Day	30-Day	45-Day	60-Day
2.250%	2.532	2.594	2.657	2.594
2.375%	2.071	2.133	2.196	2.142
2.500%	1.637	1.700	1.762	1.728
2.625%	1.236	1.299	1.361	1.355
2.750%	0.872	0.935	0.997	1.023
2.875%	0.550	0.612	0.675	0.730
3.000%	0.273	0.335	0.398	0.478
3.125%	0.045	0.108	0.170	0.265
3.250%	-0.128	-0.065	-0.003	0.091
3.375%	-0.215	-0.152	-0.090	0.004
3.500%	-0.301	-0.238	-0.176	-0.083

10/1 ARM - ARCHES - GARDEN				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	2.527	2.589	2.652	2.562
2.375%	2.004	2.066	2.129	2.047
2.500%	1.503	1.565	1.628	1.552
2.625%	1.032	1.095	1.157	1.085
2.750%	0.601	0.664	0.726	0.658
2.875%	0.218	0.281	0.343	0.281
3.000%	-0.107	-0.045	0.018	-0.038
3.125%	-0.367	-0.305	-0.242	-0.286
3.250%	-0.553	-0.491	-0.428	-0.456
3.375%	-0.646	-0.584	-0.521	-0.541
3.500%	-0.739	-0.677	-0.614	-0.626

Change request made to locked loans on the Arches program will result in WORST CASE PRICING (price on the day the loan was locked vs. current market). Change in note rate that exceeds .25% (up or down). Loan amount change exceeding 10% of the current Loan amount (up or down).

**PRICE ADJUSTMENTS**

\*\*\*Self-Employed Income NOT Allowed\*\*\*

**Purchase & Rate/Term Adjustments**

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.140	-0.015	-0.015	0.110	0.110	0.110	0.235	N/A	N/A
780-799	-0.140	-0.015	-0.015	0.110	0.110	0.110	0.235	N/A	N/A
760-779	-0.015	-0.015	-0.015	0.110	0.110	0.110	0.360	N/A	N/A
740-759	-0.015	-0.015	0.110	0.110	0.235	0.235	0.485	N/A	N/A
720-739	0.110	0.110	0.110	0.235	0.360	0.360	0.610	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Cash-Out Adjustments**

FICO	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
800+	-0.140	-0.015	0.235	0.360	N/A	N/A	N/A	N/A	N/A
780-799	-0.140	-0.015	0.235	0.360	N/A	N/A	N/A	N/A	N/A
760-779	-0.015	-0.015	0.235	0.360	N/A	N/A	N/A	N/A	N/A
740-759	-0.015	-0.015	0.360	0.360	N/A	N/A	N/A	N/A	N/A
720-739	0.110	0.110	0.360	0.485	N/A	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Other Adjustments**

	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
<= \$1MM	-0.250	0.000	0.000	0.125	0.250	0.500	0.500	N/A	N/A
>\$1MM <= \$1.5MM	-0.250	0.000	0.000	0.250	0.500	0.500	0.500	N/A	N/A
>\$1.5MM <= \$2.0MM	-0.125	0.000	0.000	0.250	0.500	0.500	0.500	N/A	N/A
>\$2.0MM <= \$2.5MM	-0.125	0.000	0.000	0.250	0.500	N/A	N/A	N/A	N/A

CA	0.000	0.000	0.000	0.125	0.250	0.500	0.500	N/A	N/A
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>=\$1,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
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Owner Occupied Only. SFR/PUD & Condo Only.

MAX PRICE - Loan Amount < \$1MM = 100.240 (-.240); Loan Amount >= \$1MM = 100.490 (-.490)

Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing

Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.

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**JUMBO - ARCHES - ROCK**  
**ARCHES LOCK REQUESTS MUST BE SUBMITTED BY 3:30PM PST**



Other Adjustments

Condo	0.000	0.000	0.000	0.000	0.100	0.200	0.300	N/A	N/A
2 unit property	0.000	0.000	0.000	0.050	0.100	N/A	N/A	N/A	N/A
3 unit property	0.000	0.000	0.000	0.050	0.100	N/A	N/A	N/A	N/A
4 unit property	0.000	0.000	0.000	0.050	0.100	N/A	N/A	N/A	N/A

  

>=\$1,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
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MAX PRICE - Loan Amount < \$1MM = 101.000 (-1.000); Loan Amount >= \$1MM = 101.250 (-1.250)  
 Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing  
 Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.  
 Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z

**HIGH BALANCE - ARCHES - DUNES**  
**ARCHES LOCK REQUESTS MUST BE SUBMITTED BY 3:30PM PST**

30 YR FIXED HB - ARCHES - DUNES					
Rate	15-Day	30-Day	45-Day	60-Day	
3.000%	0.503	0.628	0.753	0.847	
3.125%	0.166	0.291	0.416	0.509	
3.250%	-0.118	0.007	0.132	0.226	
3.375%	-0.250	-0.125	0.000	0.094	
3.500%	-0.370	-0.245	-0.120	-0.026	
3.625%	-0.450	-0.330	-0.205	-0.112	
3.750%	-	-0.450	-0.363	-0.269	
3.875%	-	-	-0.450	-0.431	
4.000%	-	-	-	-0.450	

Change request made to locked loans on the Arches program will result in WORST CASE PRICING (price on the day the loan was locked vs. current market).  
 Change in note rate that exceeds .25% (up or down). Loan amount change exceeding 10% of the current Loan amount (up or down).

**PRICE ADJUSTMENTS**

\*\*\*Self-Employed Income NOT Allowed\*\*\*

Owner Occupied Adjustments

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
Purchase									
800+	-0.750	-0.750	-0.500	-0.500	-0.375	-0.250	0.000	N/A	N/A
780-799	-0.750	-0.750	-0.500	-0.500	-0.375	-0.250	0.000	N/A	N/A
760-779	-0.500	-0.500	-0.500	-0.500	-0.375	-0.125	0.250	N/A	N/A
740-759	-0.500	-0.500	-0.375	-0.250	-0.125	0.000	0.250	N/A	N/A
720-739	-0.500	-0.500	-0.375	-0.250	-0.125	0.125	0.500	N/A	N/A
700-719	-0.250	-0.250	-0.125	0.000	0.250	0.750	1.000	N/A	N/A
680-699	0.625	0.625	0.750	1.500	1.750	2.000	3.000	N/A	N/A
660-679	1.000	1.000	1.500	2.250	3.500	4.000	5.000	N/A	N/A
R/T Refinance									
800+	-0.500	-0.500	-0.250	-0.250	-0.125	0.000	0.250	N/A	N/A
780-799	-0.500	-0.500	-0.250	-0.250	-0.125	0.000	0.250	N/A	N/A
760-779	-0.250	-0.250	-0.250	-0.250	-0.125	0.125	0.500	N/A	N/A
740-759	-0.250	-0.250	-0.125	0.000	0.125	0.250	0.500	N/A	N/A
720-739	-0.250	-0.250	-0.125	0.000	0.125	0.375	0.750	N/A	N/A
700-719	0.000	0.000	0.125	0.250	0.500	1.000	1.250	N/A	N/A
680-699	0.875	0.875	1.000	1.750	2.000	2.250	3.250	N/A	N/A
660-679	1.250	1.250	1.750	2.500	3.750	4.250	5.250	N/A	N/A
Cash-Out									
800+	-0.500	-0.500	0.250	0.750	1.375	2.000	3.250	N/A	N/A
780-799	-0.500	-0.500	0.250	0.750	1.375	2.000	3.250	N/A	N/A
760-779	-0.250	-0.250	0.250	0.750	1.375	2.125	3.500	N/A	N/A
740-759	-0.250	-0.250	0.375	1.000	1.625	2.250	3.500	N/A	N/A
720-739	-0.250	-0.250	0.375	1.000	1.625	2.375	3.750	N/A	N/A
700-719	0.000	0.000	0.625	1.250	2.000	3.000	4.250	N/A	N/A
680-699	0.875	0.875	1.500	2.750	3.500	4.250	6.250	N/A	N/A

2nd Home Adjustments

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
Purchase									
800+	-0.750	-0.750	-0.500	-0.500	-0.375	-0.250	0.000	N/A	N/A
780-799	-0.750	-0.750	-0.500	-0.500	-0.375	-0.250	0.000	N/A	N/A
760-779	-0.500	-0.500	-0.500	-0.500	-0.375	-0.125	0.250	N/A	N/A
740-759	-0.500	-0.500	-0.375	-0.250	-0.125	0.000	0.250	N/A	N/A
720-739	-0.500	-0.500	-0.375	-0.250	-0.125	0.125	0.500	N/A	N/A
700-719	-0.250	-0.250	-0.125	0.000	0.250	0.750	1.000	N/A	N/A
680-699	0.625	0.625	0.750	1.500	1.750	2.000	3.000	N/A	N/A
R/T Refinance									
800+	-0.500	-0.500	-0.250	-0.250	-0.125	0.000	0.250	N/A	N/A
780-799	-0.500	-0.500	-0.250	-0.250	-0.125	0.000	0.250	N/A	N/A
760-779	-0.250	-0.250	-0.250	-0.250	-0.125	0.125	0.500	N/A	N/A
740-759	-0.250	-0.250	-0.125	0.000	0.125	0.250	0.500	N/A	N/A
720-739	-0.250	-0.250	-0.125	0.000	0.125	0.375	0.750	N/A	N/A
700-719	0.000	0.000	0.125	0.250	0.500	1.000	1.250	N/A	N/A
680-699	0.875	0.875	1.000	1.750	2.000	2.250	3.250	N/A	N/A
Cash-Out									
800+	-0.500	-0.500	0.250	0.750	1.375	2.000	N/A	N/A	N/A
780-799	-0.500	-0.500	0.250	0.750	1.375	2.000	N/A	N/A	N/A
760-779	-0.250	-0.250	0.250	0.750	1.375	2.125	N/A	N/A	N/A
740-759	-0.250	-0.250	0.375	1.000	1.625	2.250	N/A	N/A	N/A
720-739	-0.250	-0.250	0.375	1.000	1.625	2.375	N/A	N/A	N/A
700-719	0.000	0.000	0.625	1.250	2.000	3.000	N/A	N/A	N/A
680-699	0.875	0.875	1.500	2.750	3.500	4.250	N/A	N/A	N/A

### Non-Owner Adjustments

FICO	CLTV								
	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
Purchase									
800+	0.000	0.000	0.250	0.750	0.875	1.750	3.000	N/A	N/A
780-799	0.000	0.000	0.250	0.750	0.875	1.750	3.000	N/A	N/A
760-779	0.250	0.250	0.250	0.750	0.875	1.875	3.250	N/A	N/A
740-759	0.250	0.250	0.375	1.000	1.125	2.000	3.250	N/A	N/A
720-739	0.250	0.250	0.375	1.000	1.125	2.125	3.500	N/A	N/A
700-719	0.500	0.500	0.625	1.250	1.500	2.750	4.000	N/A	N/A
680-699	1.375	1.375	1.500	2.750	3.000	4.000	N/A	N/A	N/A
R/T Refinance									
800+	0.250	0.250	0.500	1.000	1.125	2.000	3.250	N/A	N/A
780-799	0.250	0.250	0.500	1.000	1.125	2.000	3.250	N/A	N/A
760-779	0.500	0.500	0.500	1.000	1.125	2.125	3.510	N/A	N/A
740-759	0.500	0.500	0.625	1.250	1.375	2.250	3.650	N/A	N/A
720-739	0.500	0.500	0.625	1.250	1.375	2.375	3.930	N/A	N/A
700-719	0.750	0.750	0.875	1.500	1.750	3.000	5.000	N/A	N/A
680-699	1.625	1.625	1.750	3.000	3.250	4.250	N/A	N/A	N/A

MAX PRICE - Loan Amount < \$1MM = 100.200 (-.200); Loan Amount >= \$1MM = 100.450 (-.450)

Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing

Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.

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## FHA FIXED RATE PRODUCTS

FHA 30 YR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-1.511	-1.315	-1.130	-1.085
2.375%	-1.999	-1.803	-1.618	-1.573
2.500%	-2.366	-2.170	-1.985	-1.940
2.625%	-2.663	-2.467	-2.282	-2.238
2.750%	-2.829	-2.644	-2.488	-2.425
2.875%	-3.029	-2.804	-2.648	-2.586
3.000%	-3.175	-2.950	-2.793	-2.731
3.125%	-3.353	-3.128	-2.972	-2.909
3.250%	-2.445	-2.191	-2.093	-2.012
3.375%	-2.695	-2.441	-2.343	-2.262
3.500%	-2.950	-2.696	-2.597	-2.517
3.625%	-3.136	-2.882	-2.784	-2.703
3.750%	-3.112	-2.829	-2.886	-2.788
3.875%	-3.056	-2.773	-2.830	-2.731
4.000%	-2.765	-2.482	-2.539	-2.441
4.125%	-3.060	-2.777	-2.834	-2.736

FHA 15 YR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-0.066	0.072	0.138	0.182
2.375%	-0.427	-0.289	-0.223	-0.179
2.500%	-0.754	-0.616	-0.550	-0.506
2.625%	-1.050	-0.912	-0.846	-0.802
2.750%	-1.798	-1.691	-1.611	-1.548
2.875%	-1.688	-1.581	-1.501	-1.439
3.000%	-2.143	-2.036	-1.956	-1.894
3.125%	-2.555	-2.448	-2.368	-2.306
3.250%	-0.813	-0.847	-0.753	-0.673
3.375%	-1.212	-1.245	-1.152	-1.071
3.500%	-1.535	-1.569	-1.475	-1.394
3.625%	-1.500	-1.534	-1.440	-1.359
3.750%	-0.537	-0.601	-0.494	-0.395
3.875%	-0.729	-0.793	-0.686	-0.587
4.000%	-0.784	-0.848	-0.741	-0.642
4.125%	-0.754	-0.818	-0.711	-0.612

FHA 30 YR FIXED HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	0.289	0.384	0.614	0.659
2.375%	-0.131	-0.035	0.195	0.240
2.500%	-0.359	-0.263	-0.033	0.012
2.625%	-0.479	-0.383	-0.153	-0.108
2.750%	-0.575	-0.450	-0.220	-0.157
2.875%	-0.781	-0.656	-0.426	-0.363
3.000%	-0.809	-0.684	-0.454	-0.391
3.125%	-0.814	-0.690	-0.460	-0.397
3.250%	-0.237	-0.083	0.085	0.166
3.375%	-0.527	-0.373	-0.204	-0.124
3.500%	-0.621	-0.467	-0.299	-0.218
3.625%	-0.661	-0.507	-0.339	-0.258
3.750%	0.831	1.014	1.005	1.104
3.875%	0.934	1.118	1.108	1.207
4.000%	1.190	1.373	1.364	1.462
4.125%	1.047	1.230	1.220	1.319

FHA 15 YR FIXED HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.375%	2.998	-	-	-
2.500%	2.801	2.939	-	-
2.625%	2.638	2.776	2.991	-
2.750%	0.486	0.593	0.787	0.849
2.875%	0.761	0.868	1.062	1.125
3.000%	0.632	0.739	0.933	0.996
3.125%	0.343	0.450	0.644	0.707
3.250%	0.964	0.931	1.101	1.182
3.375%	0.667	0.633	0.804	0.884
3.500%	0.394	0.361	0.531	0.612
3.625%	0.404	0.371	0.541	0.622
3.750%	1.616	1.552	1.759	1.858
3.875%	1.371	1.307	1.514	1.613
4.000%	1.357	1.293	1.500	1.599
4.125%	1.283	1.219	1.426	1.525
4.250%	1.940	1.933	2.129	2.246

FHA 30 YR FIXED STREAMLINE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-1.511	-1.315	-1.130	-1.085
2.375%	-1.999	-1.803	-1.618	-1.573
2.500%	-2.366	-2.170	-1.985	-1.940
2.625%	-2.663	-2.467	-2.282	-2.238
2.750%	-2.829	-2.644	-2.488	-2.425
2.875%	-3.029	-2.804	-2.648	-2.586
3.000%	-3.175	-2.950	-2.793	-2.731
3.125%	-3.353	-3.128	-2.972	-2.909
3.250%	-2.445	-2.191	-2.093	-2.012
3.375%	-2.695	-2.441	-2.343	-2.262
3.500%	-2.950	-2.696	-2.597	-2.517
3.625%	-3.136	-2.882	-2.784	-2.703
3.750%	-3.112	-2.829	-2.886	-2.788
3.875%	-3.056	-2.773	-2.830	-2.731
4.000%	-2.765	-2.482	-2.539	-2.441
4.125%	-3.060	-2.777	-2.834	-2.736

FHA 15 YR FIXED STREAMLINE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-0.066	0.072	0.138	0.182
2.375%	-0.427	-0.289	-0.223	-0.179
2.500%	-0.754	-0.616	-0.550	-0.506
2.625%	-1.050	-0.912	-0.846	-0.802
2.750%	-1.798	-1.691	-1.611	-1.548
2.875%	-1.688	-1.581	-1.501	-1.439
3.000%	-2.143	-2.036	-1.956	-1.894
3.125%	-2.555	-2.448	-2.368	-2.306
3.250%	-0.813	-0.847	-0.753	-0.673
3.375%	-1.212	-1.245	-1.152	-1.071
3.500%	-1.535	-1.569	-1.475	-1.394
3.625%	-1.500	-1.534	-1.440	-1.359
3.750%	-0.537	-0.601	-0.494	-0.395
3.875%	-0.729	-0.793	-0.686	-0.587
4.000%	-0.784	-0.848	-0.741	-0.642
4.125%	-0.754	-0.818	-0.711	-0.612

FHA 30 YR FIXED STREAMLINE HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	0.289	0.289	0.614	0.659
2.375%	-0.131	-0.131	0.195	0.240
2.500%	-0.359	-0.359	-0.033	0.012
2.625%	-0.479	-0.479	-0.153	-0.108
2.750%	-0.575	-0.575	-0.220	-0.157
2.875%	-0.781	-0.781	-0.426	-0.363
3.000%	-0.809	-0.809	-0.454	-0.391
3.125%	-0.814	-0.814	-0.460	-0.397
3.250%	-0.237	-0.237	0.085	0.166
3.375%	-0.527	-0.527	-0.204	-0.124
3.500%	-0.621	-0.621	-0.299	-0.218
3.625%	-0.661	-0.661	-0.339	-0.258
3.750%	0.831	0.831	1.005	1.104
3.875%	0.934	0.934	1.108	1.207
4.000%	1.190	1.190	1.364	1.462
4.125%	1.047	1.047	1.220	1.319

FHA 15 YR FIXED STREAMLINE HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.375%	2.998	2.998	-	-
2.500%	2.801	2.801	-	-
2.625%	2.638	2.638	2.991	-
2.750%	0.486	0.486	0.787	0.849
2.875%	0.761	0.761	1.062	1.125
3.000%	0.632	0.632	0.933	0.996
3.125%	0.343	0.343	0.644	0.707
3.250%	0.964	0.964	1.101	1.182
3.375%	0.667	0.667	0.804	0.884
3.500%	0.394	0.394	0.531	0.612
3.625%	0.404	0.404	0.541	0.622
3.750%	1.616	1.616	1.759	1.858
3.875%	1.371	1.371	1.514	1.613
4.000%	1.357	1.357	1.500	1.599
4.125%	1.283	1.283	1.426	1.525
4.250%	1.940	1.940	2.129	2.246

## PRICE ADJUSTMENTS

FHA FICO ADJUSTMENTS		
	Total Loan Amount	
FICO	<= 225k	> 225K
780+	0.125	0.000
760 - 779	0.125	0.000
740 - 759	0.125	0.000
720 - 739	0.125	0.000
700 - 719	0.250	0.000
680 - 699	0.250	0.000
660 - 679	0.625	0.375

Additional Adjustments	
Streamline	0.125
Investment Property	0.500
Base Loan Amount	1.500

All loan level price adjustments are cumulative

Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing

Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.

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## VA FIXED RATE PRODUCTS

VA 30 YR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	
2.250%	-0.565	-0.139	-0.184	-0.139	
2.375%	-0.935	-0.510	-0.554	-0.510	
2.500%	-1.144	-0.719	-0.763	-0.719	
2.625%	-1.422	-0.997	-1.041	-0.997	
2.750%	-1.895	-1.451	-1.514	-1.451	
2.875%	-1.865	-1.421	-1.484	-1.421	
3.000%	-2.018	-1.574	-1.637	-1.574	
3.125%	-2.122	-1.678	-1.741	-1.678	
3.250%	-1.362	-0.929	-1.009	-0.929	
3.375%	-1.329	-0.896	-0.976	-0.896	
3.500%	-1.488	-1.054	-1.135	-1.054	
3.625%	-1.497	-1.064	-1.144	-1.064	
3.750%	-1.955	-1.630	-1.729	-1.630	
3.875%	-1.878	-1.554	-1.652	-1.554	
4.000%	-1.855	-1.530	-1.629	-1.530	
4.125%	-2.118	-1.794	-1.892	-1.794	

VA 15 YR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	
2.250%	1.869	2.117	2.073	2.117	
2.375%	1.551	1.799	1.754	1.799	
2.500%	1.258	1.506	1.462	1.506	
2.625%	0.987	1.235	1.191	1.235	
2.750%	-0.134	0.115	0.053	0.115	
2.875%	-0.051	0.198	0.136	0.198	
3.000%	-0.381	-0.132	-0.195	-0.132	
3.125%	-0.697	-0.448	-0.510	-0.448	
3.250%	0.664	0.804	0.724	0.804	
3.375%	0.373	0.513	0.433	0.513	
3.500%	0.140	0.281	0.201	0.281	
3.625%	0.242	0.383	0.302	0.383	
3.750%	0.916	1.058	0.960	1.058	
3.875%	0.808	0.950	0.852	0.950	
4.000%	0.829	0.970	0.872	0.970	
4.125%	0.926	1.068	0.969	1.068	

VA 30 YR FIXED HIGH BALANCE					
Rate	15-Day	30-Day	45-Day	60-Day	
2.250%	1.592	1.362	1.592	1.637	
2.375%	1.352	1.122	1.352	1.396	
2.500%	1.179	0.949	1.179	1.224	
2.625%	1.010	0.780	1.010	1.055	
2.750%	1.404	1.174	1.404	1.467	
2.875%	1.012	0.782	1.012	1.074	
3.000%	0.986	0.756	0.986	1.048	
3.125%	1.004	0.774	1.004	1.067	
3.250%	1.206	1.038	1.206	1.287	
3.375%	1.258	1.090	1.258	1.338	
3.500%	1.216	1.047	1.216	1.296	
3.625%	1.313	1.145	1.313	1.393	
3.750%	2.295	2.305	2.295	2.394	
3.875%	2.430	2.440	2.430	2.529	
4.000%	2.205	2.214	2.205	2.303	
4.125%	2.077	2.086	2.077	2.176	

VA 15 YR FIXED HIGH BALANCE					
Rate	15-Day	30-Day	45-Day	60-Day	
2.250%	-	4.992	-	-	
2.375%	4.980	4.764	4.980	-	
2.500%	4.777	4.562	4.777	4.822	
2.625%	4.596	4.380	4.596	4.640	
2.750%	2.552	2.358	2.552	2.614	
2.875%	2.553	2.359	2.553	2.615	
3.000%	2.530	2.336	2.530	2.592	
3.125%	2.300	2.106	2.300	2.363	
3.250%	2.486	2.316	2.486	2.567	
3.375%	2.261	2.091	2.261	2.342	
3.500%	2.046	1.876	2.046	2.127	
3.625%	2.091	1.921	2.091	2.172	
3.750%	3.115	2.908	3.115	3.214	
3.875%	2.920	2.713	2.920	3.019	
4.000%	2.833	2.625	2.833	2.931	
4.125%	2.766	2.558	2.766	2.865	

## PRICE ADJUSTMENTS

Full Doc LTV - State Adjusters										
	AZ, CA, CO, OR, UT		MD		MI, WA		PA		FL, IL, NJ, OH	
	LTV > 90% <= 95%	LTV > 95%	LTV > 90% <= 95%	LTV > 95%	LTV > 90% <= 95%	LTV > 95%	LTV > 90% <= 95%	LTV > 95%	LTV > 90% <= 95%	LTV > 95%
740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125
720-739	0.000	0.000	0.000	0.000	0.000	0.125	0.000	0.125	0.000	0.125
700 - 719	0.000	0.000	0.000	0.000	0.000	0.125	0.000	0.125	0.125	0.125
680 - 699	0.000	0.250	0.000	0.375	0.000	0.500	0.000	0.500	0.125	0.625
660 - 679	0.125	0.500	0.125	0.750	0.125	0.875	0.125	1.000	0.250	1.250

VA FICO ADJUSTMENTS		
	Total Loan Amount	
FICO	<= 225k	> 225K
780+	0.125	0.000
760 - 779	0.125	0.000
740 - 759	0.125	0.000
720 - 739	0.125	0.000
700 - 719	0.250	0.000
680 - 699	0.250	0.000
660 - 679	0.500	0.375

Additional Adjustments	
Cash-Out	0.250
Total Loan Amount > \$1,000,000	0.250
Base Loan Amount < \$150,000	1.500

All loan level price adjustments are cumulative

Prices are indicative and subject to change without notice. Please log into Newfi Wholesale portal to obtain live lock pricing

Not all price adjustments are effective for all products. Please refer to Newfi Wholesale product guide for complete eligibility rules.

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## VA IRRL PRODUCTS

VA IRRL 30 YR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-0.565	-0.139	-0.184	-0.139
2.375%	-0.935	-0.510	-0.554	-0.510
2.500%	-1.144	-0.719	-0.763	-0.719
2.625%	-1.422	-0.997	-1.041	-0.997
2.750%	-1.895	-1.451	-1.514	-1.451
2.875%	-1.865	-1.421	-1.484	-1.421
3.000%	-2.018	-1.574	-1.637	-1.574
3.125%	-2.122	-1.678	-1.741	-1.678
3.250%	-1.362	-0.929	-1.009	-0.929
3.375%	-1.329	-0.896	-0.976	-0.896
3.500%	-1.488	-1.054	-1.135	-1.054
3.625%	-1.497	-1.064	-1.144	-1.064
3.750%	-1.955	-1.630	-1.729	-1.630
3.875%	-1.878	-1.554	-1.652	-1.554
4.000%	-1.855	-1.530	-1.629	-1.530
4.125%	-2.118	-1.794	-1.892	-1.794

VA IRRL 15 YR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.869	2.117	2.073	2.117
2.375%	1.551	1.799	1.754	1.799
2.500%	1.258	1.506	1.462	1.506
2.625%	0.987	1.235	1.191	1.235
2.750%	-0.134	0.115	0.053	0.115
2.875%	-0.051	0.198	0.136	0.198
3.000%	-0.381	-0.132	-0.195	-0.132
3.125%	-0.697	-0.448	-0.510	-0.448
3.250%	0.664	0.804	0.724	0.804
3.375%	0.373	0.513	0.433	0.513
3.500%	0.140	0.281	0.201	0.281
3.625%	0.242	0.383	0.302	0.383
3.750%	0.916	1.058	0.960	1.058
3.875%	0.808	0.950	0.852	0.950
4.000%	0.829	0.970	0.872	0.970
4.125%	0.926	1.068	0.969	1.068

VA IRRL 30 YR FIXED HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.592	1.362	1.592	1.637
2.375%	1.352	1.122	1.352	1.396
2.500%	1.179	0.949	1.179	1.224
2.625%	1.010	0.780	1.010	1.055
2.750%	1.404	1.174	1.404	1.467
2.875%	1.012	0.782	1.012	1.074
3.000%	0.986	0.756	0.986	1.048
3.125%	1.004	0.774	1.004	1.067
3.250%	1.206	1.038	1.206	1.287
3.375%	1.258	1.090	1.258	1.338
3.500%	1.216	1.047	1.216	1.296
3.625%	1.313	1.145	1.313	1.393
3.750%	2.295	2.305	2.295	2.394
3.875%	2.430	2.440	2.430	2.529
4.000%	2.205	2.214	2.205	2.303
4.125%	2.077	2.086	2.077	2.176

**VA IRRL 15 YR FIXED HIGH BALANCE**

<b>Rate</b>	<b>15-Day</b>	<b>30-Day</b>	<b>45-Day</b>	<b>60-Day</b>
2.250%	-	4.992	-	-
2.375%	4.980	4.764	4.980	-
2.500%	4.777	4.562	4.777	4.822
2.625%	4.596	4.380	4.596	4.640
2.750%	2.552	2.358	2.552	2.614
2.875%	2.553	2.359	2.553	2.615
3.000%	2.530	2.336	2.530	2.592
3.125%	2.300	2.106	2.300	2.363
3.250%	2.486	2.316	2.486	2.567
3.375%	2.261	2.091	2.261	2.342
3.500%	2.046	1.876	2.046	2.127
3.625%	2.091	1.921	2.091	2.172
3.750%	3.115	2.908	3.115	3.214
3.875%	2.920	2.713	2.920	3.019
4.000%	2.833	2.625	2.833	2.931
4.125%	2.766	2.558	2.766	2.865

PRICE ADJUSTMENTS

VA FICO ADJUSTMENTS		
FICO	Total Loan Amount	
	<= 225k	> 225K
780+	0.125	0.000
760 - 779	0.125	0.000
740 - 759	0.125	0.000
720 - 739	0.125	0.000
700 - 719	0.250	0.000
680 - 699	0.250	0.000
660 - 679	0.500	0.375

IRRL LTV - State Adjusters

AZ, CA, CO, OR, UT	LTV > 80% <= 85%	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100 <= 105%
780+	0.000	0.000	0.000	0.000	0.125
760-779	0.000	0.000	0.000	0.125	0.125
740-759	0.000	0.000	0.000	0.125	0.375
720-739	0.000	0.000	0.000	0.250	0.625
700-719	0.000	0.000	0.125	0.375	0.875
680-699	0.000	0.000	0.125	0.750	1.375
660-679	0.000	0.000	0.125	1.000	1.875

MD	LTV > 80% <= 85%	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100 <= 105%
780+	0.000	0.000	0.000	0.000	0.125
760-779	0.000	0.000	0.000	0.125	0.125
740-759	0.000	0.000	0.000	0.125	0.375
720-739	0.000	0.000	0.125	0.250	0.750
700-719	0.000	0.000	0.125	0.500	1.125
680-699	0.000	0.125	0.250	0.875	1.625
660-679	0.000	0.125	0.375	1.375	2.250

MI, WA	LTV > 80% <= 85%	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100 <= 105%
780+	0.000	0.000	0.000	0.125	0.125
760-779	0.000	0.000	0.000	0.125	0.125
740-759	0.000	0.000	0.125	0.125	0.375
720-739	0.000	0.125	0.125	0.250	0.750
700-719	0.000	0.125	0.125	0.625	1.125
680-699	0.000	0.125	0.250	1.000	1.750
660-679	0.000	0.125	0.500	1.625	2.500

PA	LTV > 80% <= 85%	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100 <= 105%
780+	0.000	0.000	0.000	0.125	0.125
760-779	0.000	0.000	0.125	0.125	0.125
740-759	0.000	0.000	0.125	0.125	0.250
720-739	0.000	0.125	0.125	0.250	0.750
700-719	0.000	0.125	0.125	0.500	1.125
680-699	0.000	0.125	0.250	1.000	1.750
660-679	0.000	0.125	0.375	1.625	2.500

FL, IL, NJ, OH	LTV > 80% <= 85%	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100 <= 105%
780+	0.000	0.000	0.125	0.125	0.125
760-779	0.000	0.125	0.125	0.125	0.250
740-759	0.000	0.125	0.125	0.250	0.250
720-739	0.125	0.125	0.125	0.375	0.875
700-719	0.125	0.125	0.250	0.750	1.375
680-699	0.125	0.250	0.375	1.500	2.250
660-679	0.125	0.250	1.000	2.250	3.250

NOO Adjustments

	LTV > 85% <= 90%	LTV > 90% <= 95%	LTV > 95% <= 100%	LTV > 100% <= 105%
780+	0.000	0.000	0.000	0.125
760-779	0.000	0.000	0.125	0.125
740-759	0.000	0.000	0.125	0.375
720-739	0.000	0.125	0.250	0.750
700-719	0.000	0.125	0.500	1.000
680-699	0.125	0.125	0.875	1.500
660-679	0.125	0.250	1.250	2.125

Additional Adjustments	
Total Loan Amount > \$1,000,000	0.250
Base Loan Amount < \$150,000	1.500

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### FANNIE MAE HOMEReadY PRODUCTS

30 YEAR FIXED FNMA HOMEReadY				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.024	1.024	1.167	1.310
2.375%	0.255	0.255	0.398	0.541
2.500%	-0.473	-0.473	-0.330	-0.187
2.625%	-1.154	-1.154	-1.011	-0.868
2.750%	-1.715	-1.715	-1.572	-1.429
2.875%	-2.145	-2.145	-2.002	-1.859
3.000%	-2.523	-2.523	-2.380	-2.237
3.125%	-2.859	-2.859	-2.716	-2.573
3.250%	-3.040	-3.040	-2.897	-2.754
3.375%	-3.389	-3.389	-3.246	-3.103
3.500%	-3.705	-3.705	-3.562	-3.419
3.625%	-3.992	-3.992	-3.849	-3.706
3.750%	-3.499	-3.499	-3.356	-3.213
3.875%	-3.796	-3.796	-3.653	-3.510
4.000%	-4.061	-4.061	-3.918	-3.775
4.125%	-4.294	-4.294	-4.151	-4.008

30 YEAR FIXED FNMA HOMEReadY HIGH BALANCE				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	2.220	2.220	2.363	2.506
2.375%	1.445	1.445	1.588	1.731
2.500%	0.712	0.712	0.855	0.998
2.625%	0.026	0.026	0.169	0.312
2.750%	-0.540	-0.540	-0.397	-0.254
2.875%	-0.976	-0.976	-0.833	-0.690
3.000%	-1.319	-1.319	-1.176	-1.033
3.125%	-1.571	-1.571	-1.428	-1.285
3.250%	-1.536	-1.536	-1.393	-1.250
3.375%	-1.889	-1.889	-1.746	-1.603
3.500%	-2.158	-2.158	-2.015	-1.872
3.625%	-2.342	-2.342	-2.199	-2.056
3.750%	-1.754	-1.754	-1.611	-1.468
3.875%	-2.040	-2.040	-1.897	-1.754
4.000%	-2.247	-2.247	-2.104	-1.961
4.125%	-2.371	-2.371	-2.228	-2.085

### PRICE ADJUSTMENTS

LTV/FICO	<=60%	60.01%-70%	70.01%-75%	75.01%-80%	80.01%-85%	85.01%-90%	90.01%-95%	>95%
>=740	0.000	0.250	0.250	0.500	0.000	0.000	0.125	0.125
720-739	0.000	0.250	0.500	0.750	0.000	0.000	0.125	0.125
700-719	0.000	0.500	1.000	1.250	0.000	0.000	0.125	0.125
680-699	0.000	0.500	1.250	1.500	0.000	0.000	0.125	0.125
660-679	0.000	1.000	1.500	1.500	1.500	1.500	1.625	1.625

Multi Family 2- 4 Unit LTV/FICO Adjusters				
LTV/FICO	<=60%	60.01%-70%	70.01%-75%	75.01%-80%
>=740	1.000	1.000	1.000	1.000
720-739	1.000	1.000	1.000	0.750
700-719	1.000	1.000	0.500	0.250
680-699	1.000	1.000	0.250	0.000
660-679	1.000	0.500	0.000	0.000

Condo LTV/FICO Adjusters				
LTV/FICO	<=60%	60.01%-70%	70.01%-75%	75.01%-80%
>=740	0.000	0.000	0.000	0.750
720-739	0.000	0.000	0.000	0.750
700-719	0.000	0.000	0.000	0.250
680-699	0.000	0.000	0.000	0.000
660-679	0.000	0.000	0.000	0.000

HIGH BALANCE		
Purch, R/T Refi	FIXED	0.250
Cash-Out Refinance	FIXED	1.000

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### FNMA CONVENTIONAL PURCHASE / RATE & TERM

Fannie Mae 30yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.259	1.259	1.402	1.545
2.375%	0.490	0.490	0.633	0.776
2.500%	-0.238	-0.238	-0.095	0.048
2.625%	-0.919	-0.919	-0.776	-0.633
2.750%	-1.480	-1.480	-1.337	-1.194
2.875%	-1.910	-1.910	-1.767	-1.624
3.000%	-2.276	-2.276	-2.133	-1.990
3.125%	-2.584	-2.584	-2.441	-2.298
3.250%	-2.805	-2.805	-2.662	-2.519
3.375%	-3.154	-3.154	-3.011	-2.868
3.500%	-3.451	-3.451	-3.308	-3.165
3.625%	-3.701	-3.701	-3.558	-3.415
3.750%	-3.260	-3.260	-3.117	-2.974
3.875%	-3.544	-3.544	-3.401	-3.258
4.000%	-3.785	-3.785	-3.642	-3.499
4.125%	-3.984	-3.984	-3.841	-3.698

Fannie Mae 20yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	0.914	0.914	1.057	1.200
2.375%	0.177	0.177	0.320	0.463
2.500%	-0.516	-0.516	-0.373	-0.230
2.625%	-1.167	-1.167	-1.024	-0.881
2.750%	-1.670	-1.670	-1.527	-1.384
2.875%	-2.089	-2.089	-1.946	-1.803
3.000%	-2.407	-2.407	-2.264	-2.121
3.125%	-2.677	-2.677	-2.534	-2.391
3.250%	-2.781	-2.781	-2.638	-2.495
3.375%	-3.122	-3.122	-2.979	-2.836
3.500%	-3.387	-3.387	-3.244	-3.101
3.625%	-3.614	-3.614	-3.471	-3.328
3.750%	-3.302	-3.302	-3.159	-3.016
3.875%	-3.576	-3.576	-3.433	-3.290
4.000%	-3.797	-3.797	-3.654	-3.511
4.125%	-3.987	-3.987	-3.844	-3.701

Fannie Mae 15yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	-0.373	-0.373	-0.224	-0.081
2.375%	-0.863	-0.863	-0.714	-0.571
2.500%	-1.326	-1.326	-1.177	-1.034
2.625%	-1.716	-1.716	-1.567	-1.424
2.750%	-2.052	-2.052	-1.903	-1.760
2.875%	-2.341	-2.341	-2.192	-2.049
3.000%	-2.592	-2.592	-2.443	-2.300
3.125%	-2.530	-2.530	-2.381	-2.238
3.250%	-2.817	-2.817	-2.668	-2.525
3.375%	-3.056	-3.056	-2.907	-2.764
3.500%	-3.260	-3.260	-3.111	-2.968

Fannie Mae 30yr Fixed High Balance				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	2.320	2.320	2.463	2.606
2.375%	1.545	1.545	1.688	1.831
2.500%	0.812	0.812	0.955	1.098
2.625%	0.126	0.126	0.269	0.412
2.750%	-0.440	-0.440	-0.297	-0.154
2.875%	-0.876	-0.876	-0.733	-0.590
3.000%	-1.219	-1.219	-1.076	-0.933
3.125%	-1.471	-1.471	-1.328	-1.185
3.250%	-1.436	-1.436	-1.293	-1.150
3.375%	-1.789	-1.789	-1.646	-1.503
3.500%	-2.058	-2.058	-1.915	-1.772
3.625%	-2.242	-2.242	-2.099	-1.956
3.750%	-1.654	-1.654	-1.511	-1.368
3.875%	-1.940	-1.940	-1.797	-1.654
4.000%	-2.147	-2.147	-2.004	-1.861
4.125%	-2.271	-2.271	-2.128	-1.985

Fannie Mae 15yr Fixed High Balance				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.573	1.573	1.722	1.865
2.375%	1.083	1.083	1.232	1.375
2.500%	0.620	0.620	0.769	0.912
2.625%	0.230	0.230	0.379	0.522
2.750%	-0.107	-0.107	0.042	0.185
2.875%	-0.354	-0.354	-0.205	-0.062
3.000%	-0.530	-0.530	-0.381	-0.238
3.125%	-0.584	-0.584	-0.435	-0.292
3.250%	-0.871	-0.871	-0.722	-0.579
3.375%	-1.062	-1.062	-0.913	-0.770
3.500%	-1.182	-1.182	-1.033	-0.890

**PRICE ADJUSTMENTS**

LTV / FICO (Terms > 15 years only)

	<60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
>=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

2nd Home LTV > 85	0.250
Investment Property LTV <= 75	2.125
Investment Property LTV >75 and <=80	3.375
Investment Property LTV >80	4.125
2-4 Units	1.000
Attached Condo >75 LTV & Term > 15yrs	0.750
High Bal Purch & RT	0.250

Loans with Secondary Financing			
Sub Financing		0.375	
LTV	(CLTV)	(<720)	(>=720)
<=65	80.01-95	0.500	0.250
65.01-75	80.01-95	0.750	>0.500
75.01-95	76.01-95	1.000	>0.750
<=95	95.01-97	1.500	1.500

LPMI Single Premium Rate Card							
Lender Paid Non-Refundable Single Premium, >20 Year Fixed Rate Purchase, R&T, Primary Residence							
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	1.950%	2.750%	3.500%	4.150%	5.200%	6.900%	7.650%
95% to 90.01%	1.600%	2.250%	2.800%	3.300%	4.050%	5.400%	5.900%
90% to 85.01%	1.200%	1.700%	2.100%	2.500%	3.050%	4.150%	4.500%
85% and below%	0.620%	0.750%	0.900%	1.000%	1.150%	1.550%	1.700%
Lender Paid Non-Refundable Single Premium, <=20 Year Fixed Rate Purchase, R&T, Primary Residence							
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	1.300%	1.800%	2.200%	2.700%	3.400%	4.600%	5.250%
95% to 90.01%	1.000%	1.300%	1.600%	1.900%	2.350%	3.100%	3.500%
90% to 85.01%	0.620%	0.750%	0.850%	1.000%	1.150%	1.450%	1.650%
85% and below%	0.450%	0.470%	0.500%	0.550%	0.600%	0.750%	0.800%
Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659
Second Home	0.25	0.25	0.49	0.70	0.70	1.23	1.23

Other Adjustments

Escrow Waiver Fee	0.125
Credit Score < 660	0.250
Loan amount <\$150,000	1.500
Loan Amount >= \$325k Standard Conforming	-0.125
Loan Amount >= \$400k Standard Conforming***	-0.375

\*\*\*loan amount adjusters are not cumulative

All loan level price adjustments are cumulative

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**FNMA CONVENTIONAL CASH-OUT**

Fannie Mae 30yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	1.067	1.192	1.317	1.442
2.375%	0.329	0.454	0.579	0.704
2.500%	-0.394	-0.269	-0.144	-0.019
2.625%	-1.090	-0.965	-0.840	-0.715
2.750%	-1.757	-1.632	-1.507	-1.382
2.875%	-2.345	-2.220	-2.095	-1.970
3.000%	-2.736	-2.611	-2.486	-2.361
3.125%	-2.582	-2.457	-2.332	-2.207
3.250%	-3.080	-2.955	-2.830	-2.705
3.375%	-3.435	-3.310	-3.185	-3.060
3.500%	-3.711	-3.586	-3.461	-3.336
3.625%	-3.895	-3.770	-3.645	-3.520
3.750%	-3.493	-3.368	-3.243	-3.118
3.875%	-3.729	-3.604	-3.479	-3.354
4.000%	-3.961	-3.836	-3.711	-3.586
4.125%	-4.045	-3.920	-3.795	-3.670

Fannie Mae 20yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
2.250%	0.881	1.006	1.131	1.256
2.375%	0.172	0.297	0.422	0.547
2.500%	-0.604	-0.479	-0.354	-0.229
2.625%	-1.306	-1.181	-1.056	-0.931
2.750%	-1.877	-1.752	-1.627	-1.502
2.875%	-2.221	-2.096	-1.971	-1.846
3.000%	-2.555	-2.430	-2.305	-2.180
3.125%	-2.557	-2.432	-2.307	-2.182
3.250%	-2.980	-2.855	-2.730	-2.605
3.375%	-3.352	-3.227	-3.102	-2.977
3.500%	-3.625	-3.500	-3.375	-3.250
3.625%	-3.721	-3.596	-3.471	-3.346
3.750%	-3.467	-3.342	-3.217	-3.092
3.875%	-3.774	-3.649	-3.524	-3.399
4.000%	-3.953	-3.828	-3.703	-3.578
4.125%	-3.983	-3.858	-3.733	-3.608

Fannie Mae 15yr Fixed				
Rate	15-Day	30-Day	45-Day	60-Day
1.750%	0.913	1.038	1.163	1.288
1.875%	0.366	0.491	0.616	0.741
2.000%	-0.160	-0.035	0.090	0.215
2.125%	-0.706	-0.581	-0.456	-0.331
2.250%	-1.179	-1.054	-0.929	-0.804
2.375%	-1.568	-1.443	-1.318	-1.193
2.500%	-2.048	-1.923	-1.798	-1.673
2.625%	-2.362	-2.237	-2.112	-1.987
2.750%	-2.741	-2.616	-2.491	-2.366
2.875%	-2.891	-2.766	-2.641	-2.516
3.000%	-3.025	-2.900	-2.775	-2.650
3.125%	-3.021	-2.896	-2.771	-2.646
3.250%	-3.324	-3.199	-3.074	-2.949
3.375%	-3.606	-3.481	-3.356	-3.231
3.500%	-3.569	-3.444	-3.319	-3.194

Fannie Mae 30yr Fixed High Balance				
Rate	15-Day	30-Day	45-Day	60-Day
2.500%	0.786	0.911	1.036	1.161
2.625%	0.090	0.215	0.340	0.465
2.750%	-0.576	-0.451	-0.326	-0.201
2.875%	-1.164	-1.039	-0.914	-0.789
3.000%	-1.555	-1.430	-1.305	-1.180
3.125%	-1.089	-0.964	-0.839	-0.714
3.250%	-1.587	-1.462	-1.337	-1.212
3.375%	-1.942	-1.817	-1.692	-1.567
3.500%	-2.218	-2.093	-1.968	-1.843
3.625%	-2.402	-2.277	-2.152	-2.027
3.750%	-1.250	-1.125	-1.000	-0.875
3.875%	-1.486	-1.361	-1.236	-1.111
4.000%	-1.718	-1.593	-1.468	-1.343
4.125%	-1.802	-1.677	-1.552	-1.427

Fannie Mae 15yr Fixed High Balance				
Rate	15-Day	30-Day	45-Day	60-Day
1.875%	2.590	2.715	2.840	2.965
2.000%	2.064	2.189	2.314	2.439
2.125%	1.519	1.644	1.769	1.894
2.250%	1.046	1.171	1.296	1.421
2.375%	0.657	0.782	0.907	1.032
2.500%	-0.629	-0.504	-0.379	-0.254
2.625%	-0.943	-0.818	-0.693	-0.568
2.750%	-1.322	-1.197	-1.072	-0.947
2.875%	-1.472	-1.347	-1.222	-1.097
3.000%	-1.606	-1.481	-1.356	-1.231
3.125%	-1.602	-1.477	-1.352	-1.227
3.250%	-1.030	-0.905	-0.780	-0.655
3.375%	-1.312	-1.187	-1.062	-0.937
3.500%	-1.275	-1.150	-1.025	-0.900

## PRICE ADJUSTMENTS

LTV / FICO (Terms > 15 years only)

	<60	60.01-70	70.01-75	75.01-80
>=740	0.000	0.250	0.250	0.500
720-739	0.000	0.250	0.500	0.750
700-719	0.000	0.500	1.000	1.250
680-699	0.000	0.500	1.250	1.750

2nd Home LTV > 85	0.250
Investment Property LTV <= 75	2.125
Investment Property LTV >75 and <=80	3.375
Investment Property LTV >80	4.125
2-4 Units	1.000
Attached Condo >75 LTV & Term > 15yrs	0.750
High Bal Cashout Refl	1.000

Cash Out Refinance

	<=60	60.01-70	70.01-75	75.01-80
>=740	0.375	0.625	0.625	0.875
720-739	0.375	1.000	1.000	1.125
700-719	0.375	1.000	1.000	1.125
680-699	0.375	1.125	1.125	1.750

Loans with Secondary Financing			
Sub Financing		0.375	
LTV	(CLTV)	(<720)	(>=720)
<=65	80.01 - 95	0.500	0.250
65.01 - 75	80.01 - 95	0.750	0.500
75.01 - 95	76.01 - 95	1.000	0.750

Other Adjustments

Escrow Waiver Fee	0.125
Cash-Out	0.500
Loan amount <\$150,000	1.500
Loan Amount >= \$325k Standard Conforming	-0.125
Loan Amount >= \$400k Standard Conforming***	-0.375

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