



Website: <https://nexbank.mortgagebotlos.com>  
 Email: [LockDesk@nexbank.com](mailto:LockDesk@nexbank.com)  
 Phone: 469-362-8820  
 Lock Desk Hours: 9:30 - 6:00 CT

Lock Expiration		
15 Day	30 Day	45 Day
6/19/18	7/4/18	7/19/18

Rate Sheet (W)  
 6/4/18 9:37 AM

Estimated Underwriting Turn Times	2 Days
Estimated Conditions Turn Times	1 Days
Estimated Closing Docs Turn Times	1 Days

# EXECUTION. FLEXIBILITY. EXPERTISE.

## DEALS OF THE DAY

Conforming 30 Year Fixed: C30				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
3.875	98.486	98.435	98.284	
4.000	99.212	99.154	98.995	
4.125	99.977	99.919	99.760	
4.250	100.632	100.573	100.414	
4.375	101.257	101.183	101.010	
4.500	101.945	101.872	101.699	
4.625	102.620	102.547	102.374	
4.750	103.213	103.140	102.967	
4.875	103.719	103.646	103.473	
5.000	104.255	104.160	103.965	
5.125	104.810	104.715	104.520	
5.250	105.383	105.288	105.092	
5.375	105.588	105.493	105.298	
5.500	105.750	105.750	105.650	
5.625	105.750	105.750	105.650	
5.750	105.750	105.750	105.650	

Conforming 15 Year Fixed				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
3.250	98.168	98.114	97.960	
3.375	98.680	98.626	98.472	
3.500	99.683	99.629	99.474	
3.625	100.212	100.158	100.004	
3.750	100.651	100.590	100.427	
3.875	101.150	101.089	100.926	
4.000	101.654	101.592	101.430	
4.125	102.189	102.128	101.966	
4.250	102.414	102.353	102.190	
4.375	102.828	102.749	102.571	
4.500	103.328	103.266	103.104	
4.625	103.699	103.620	103.442	
4.750	104.069	103.990	103.812	
4.875	104.235	104.156	103.978	
-	-	-	-	
-	-	-	-	

Agency High Balance - AJ30				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
4.000	98.515	98.449	98.283	
4.125	99.286	99.213	99.039	
4.250	99.974	99.901	99.727	
4.375	100.556	100.483	100.310	
4.500	101.023	100.935	100.747	
4.625	101.740	101.652	101.464	
4.750	102.368	102.280	102.092	
4.875	102.904	102.816	102.629	
5.000	103.292	103.204	103.016	
5.125	103.549	103.461	103.273	
5.250	103.958	103.848	103.638	
5.375	104.478	104.368	104.158	
5.500	104.866	104.756	104.546	
5.625	105.099	104.989	104.779	
5.750	103.804	103.701	103.499	
5.875	104.288	104.186	103.983	

NexBank 30 YR Jumbo: N30		
Rate	30 Days	45 Days
4.375	99.704	99.579
4.500	100.144	100.019
4.625	100.741	100.616
4.750	101.205	101.080
4.875	101.601	101.476
5.000	101.796	101.671
5.125	101.992	101.867
5.250	102.231	102.106
5.375	102.346	102.221

VA 30 Year Fixed: V30				
Rate	15 Days	30 Days	45 Days	
3.750	99.607	99.497	99.216	
3.875	100.156	100.046	99.766	
4.000	100.976	100.866	100.586	
4.125	101.665	101.555	101.275	
4.250	102.390	102.269	101.996	
4.375	102.815	102.694	102.419	
4.500	103.313	103.191	102.918	
4.625	103.706	103.563	103.320	
4.750	103.920	103.783	103.489	
4.875	104.315	104.179	103.884	
5.000	104.750	104.750	104.517	
5.125	104.750	104.750	104.650	
5.250	104.750	104.750	104.570	
5.375	104.750	104.750	104.650	
5.500	104.750	104.750	104.650	

HomeReady 30 Year Fixed: CHR30				
Includes Program Incentive = +.250 and FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
3.875	98.861	98.810	98.759	
4.000	99.587	99.529	99.470	
4.125	100.352	100.294	100.235	
4.250	101.007	100.948	100.889	
4.375	101.632	101.558	101.485	
4.500	102.320	102.247	102.174	
4.625	102.995	102.922	102.849	
4.750	103.588	103.515	103.442	
4.875	104.094	104.021	103.948	
5.000	104.630	104.535	104.440	
5.125	105.185	105.090	104.995	
5.250	105.758	105.663	105.567	
5.375	105.963	105.868	105.773	
5.500	106.000	106.000	106.000	

**CURRENT INCENTIVES**  
 Conventional Fixed Rate with FICO > 719 = .125  
 HomeReady Loan Program = .250

Fees and Miscellaneous	
Wholesale & Correspondent w/ Docs Drawn in NexBank LOS - Conv and Gov	\$875
Correspondent Conv and Government	\$675
<b>Mortgage Connect Admin Fee</b>	
N51, N71, N101, N15, N30	\$1,150
<b>Mortgage Connect Reduced Doc Admin Fee</b>	
NR51, NR71	\$1,450
Doc Prep Fee (TX Only)	\$125

Lock Extension	
<b>Initial 3 Free Day Extension</b>	0.000
Per Day Extension	-0.035
7 Day Extension	-0.250
15 Day Extension	-0.375
Lock Commitments may not exceed 60 days	

**Relock Policy**  
 Cancelled locks may be relocked once approved with conditions, under worse case pricing, plus an 0.125 Relock Fee, for a 10 day relock period  
 If a lock has received 3 free days and is subsequently cancelled, the relock fee will change to -0.375

**Miscellaneous Information**  
**Loss Payee Clause:**  
 Dovenmuehle Mortgage Inc,  
 ISAOA, ATIMA  
 PO BOX 961292, Fort Worth, TX 76161  
**Mortgage Clause (ICPL):**  
 NexBank SSB, ISAOA, ATIMA  
 2515 McKinney Avenue, Suite 1700  
 Dallas, TX 75201  
**FHA Sponsor ID:** 2832800009  
**VA Sponsor ID:** 3200920000  
**MERS ID:** 1007531  
**FHLMC ID:** 153243  
**FNMA ID:** 27628

Contact Information		
Department	E-mail	Phone #
Main Office	N/A	800-827-4818
Lock Desk	<a href="mailto:lockdesk@nexbank.com">lockdesk@nexbank.com</a>	469-362-8820
Loan Submissions	<a href="mailto:setup@nexbank.com">setup@nexbank.com</a>	469-362-8818
Underwriting Status	<a href="mailto:conditions@nexbank.com">conditions@nexbank.com</a>	469-362-8822
Closing/Funding	<a href="mailto:closings@nexbank.com">closings@nexbank.com</a>	469-362-8832
Pre-Purchase Review	<a href="mailto:correspondentfunding@nexbank.com">correspondentfunding@nexbank.com</a>	972-934-4735

**Contact Us: 1-800-827-4818**

Need A Warehouse Line?	Underwriting Status	Broker/Correspondent Application
Conventional Fixed Rate: Page 2		Conventional ARM & HARP: Page 3
Mortgage Connect Programs: Page 4		VA Loan Programs: Page 5
FHA Loan Programs: Page 6		Conventional LLPA's: Page 7



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Rate Sheet Date: 6/4/2018 9:37

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**INCENTIVE OFFERS**  
 Conventional Fixed Rate Loan  
 Programs with FICO >719 = +.125  
 HomeReady (CHR30) = +.250

Estimated Underwriting Turn Times 2 Days  
 Estimated Conditions Turn Times 1 Days  
 Estimated Closing Docs Turn Times 1 Days

Lock Expiration  
 15 Day 30 Day 45 Day  
 6/19/18 7/4/18 7/19/18

**Conventional Fixed Rate Mortgages - Maximum Loan Amount \$453,100**

C30/C25 TXC30/TXC25				C20/TXC20				C15/TXC15				C10/TXC10			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
3.875	98.361	98.310	98.159	3.625	97.572	97.506	97.341	3.250	98.043	97.989	97.835	3.375	98.340	98.262	98.076
4.000	99.087	99.029	98.870	3.750	98.817	98.744	98.571	3.375	98.555	98.501	98.347	3.500	98.690	98.611	98.425
4.125	99.852	99.794	99.635	3.875	99.464	99.391	99.218	3.500	99.558	99.504	99.349	3.625	98.981	98.903	98.717
4.250	100.507	100.448	100.289	4.000	100.110	100.037	99.864	3.625	100.087	100.033	99.879	3.750	99.681	99.607	99.429
4.375	101.132	101.058	100.885	4.125	100.719	100.645	100.472	3.750	100.526	100.465	100.302	3.875	100.023	99.949	99.771
4.500	101.820	101.747	101.574	4.250	101.437	101.349	101.162	3.875	101.025	100.964	100.801	4.000	100.614	100.540	100.362
4.625	102.495	102.422	102.249	4.375	102.002	101.914	101.726	4.000	101.529	101.467	101.305	4.125	101.148	101.074	100.896
4.750	103.088	103.015	102.842	4.500	102.660	102.572	102.384	4.125	102.064	102.003	101.841	4.250	101.539	101.436	101.226
4.875	103.594	103.521	103.348	4.625	103.219	103.131	102.944	4.250	102.289	102.228	102.065	4.375	101.873	101.770	101.560
5.000	104.130	104.035	103.840	4.750	103.664	103.576	103.388	4.375	102.703	102.624	102.446	4.500	102.184	102.080	101.871
5.125	104.685	104.590	104.395	4.875	104.068	103.980	103.792	4.500	103.203	103.141	102.979	4.625	102.435	102.332	102.122
5.250	105.258	105.163	104.967	5.000	104.536	104.426	104.217	4.625	103.574	103.495	103.317	4.750	102.645	102.541	102.332
5.375	105.463	105.368	105.173	5.125	105.094	104.984	104.774	4.750	103.944	103.865	103.687	4.875	102.844	102.740	102.531
5.500	105.625	105.625	105.525	5.250	105.505	105.395	105.185	4.875	104.110	104.031	103.853	5.000	103.033	102.929	102.720
5.625	105.625	105.625	105.525	5.375	105.857	105.748	105.538	5.000	104.382	104.304	104.126	-	-	-	-
5.750	105.625	105.625	105.525	5.500	106.000	106.000	105.834	-	-	-	-	-	-	-	-

HomeReady 30 Yr Fixed: CHR30			
Rate	15 Days	30 Days	45 Days
3.875	98.486	98.435	98.384
4.000	99.212	99.154	99.095
4.125	99.977	99.919	99.860
4.250	100.632	100.573	100.514
4.375	101.257	101.183	101.110
4.500	101.945	101.872	101.799
4.625	102.620	102.547	102.474
4.750	103.213	103.140	103.067
4.875	103.719	103.646	103.573
5.000	104.255	104.160	104.065
5.125	104.810	104.715	104.620
5.250	105.383	105.288	105.192
5.375	105.588	105.493	105.398
5.500	105.996	105.901	105.806
5.625	106.000	106.000	105.900
5.750	106.000	106.000	105.900

**Conventional Agency High Balance**

AJ30/AJ25: 30 Yr Fixed				AJ20: 20 Yr Fixed				AJ15: 15 Yr Fixed				AJ10: 10 Yr Fixed			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
4.000	98.390	98.324	98.158	4.000	97.465	97.399	97.233	3.375	98.350	98.284	98.114	3.625	98.643	98.577	98.406
4.125	99.161	99.088	98.914	4.125	98.236	98.163	97.989	3.500	98.711	98.645	98.475	3.750	99.187	99.114	98.935
4.250	99.849	99.776	99.602	4.250	98.924	98.851	98.677	3.625	99.093	99.027	98.856	3.875	99.556	99.482	99.304
4.375	100.431	100.358	100.185	4.375	100.006	99.933	99.760	3.750	100.137	100.064	99.885	4.000	100.405	100.331	100.153
4.500	100.898	100.810	100.622	4.500	100.473	100.385	100.197	3.875	100.506	100.432	100.254	4.125	100.790	100.716	100.538
4.625	101.615	101.527	101.339	4.625	101.190	101.102	100.914	4.000	100.855	100.781	100.603	4.250	100.947	100.873	100.695
4.750	102.243	102.155	101.967	4.750	101.818	101.730	101.542	4.125	101.240	101.166	100.988	4.375	101.126	101.051	100.873
4.875	102.779	102.691	102.504	4.875	102.354	102.266	102.079	4.250	101.397	101.323	101.145	4.500	101.588	101.514	101.336
5.000	103.167	103.079	102.891	5.000	102.742	102.654	102.466	4.375	101.576	101.501	101.323	4.625	101.716	101.625	101.431
5.125	103.424	103.336	103.148	5.125	102.999	102.911	102.723	4.500	102.038	101.964	101.786	4.750	101.975	101.884	101.690
5.250	103.833	103.723	103.513	5.250	103.533	103.423	103.213	4.625	102.166	102.075	101.881	4.875	102.093	102.002	101.809
5.375	104.353	104.243	104.033	5.375	104.053	103.943	103.733	4.750	102.425	102.334	102.140	5.000	102.287	102.196	102.002
5.500	104.741	104.631	104.421	5.500	104.441	104.331	104.121	4.875	102.543	102.452	102.259	-	-	-	-
5.625	104.974	104.864	104.654	5.625	104.674	104.564	104.354	5.000	102.737	102.646	102.452	-	-	-	-
5.750	103.679	103.576	103.374	5.750	103.379	103.276	103.074	-	-	-	-	-	-	-	-
5.875	104.163	104.061	103.858	5.875	103.863	103.761	103.558	-	-	-	-	-	-	-	-



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**INCENTIVE OFFERS**  
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 Programs with FICO >719 = +.125  
 HomeReady (CHR30) = +.250

Estimated Underwriting Turn Times 2 Days  
 Estimated Conditions Turn Times 1 Days  
 Estimated Closing Docs Turn Times 1 Days

**Lock Expiration**  
 15 Day 30 Day 45 Day  
 6/19/18 7/4/18 7/19/18

**Conventional Adjustable Rate Mortgages**

Conventional 5/1 ARM: C51				Conventional 7/1 ARM: C71				Conventional 10/1 ARM: C10/1			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
3.250	98.982	98.839	98.696	3.375	98.963	98.923	98.830	3.625	99.069	98.926	98.783
3.375	99.328	99.185	99.042	3.500	99.351	99.310	99.216	3.750	99.515	99.372	99.229
3.500	99.673	99.530	99.387	3.625	99.723	99.682	99.587	3.875	99.951	99.808	99.665
3.625	100.017	99.874	99.731	3.750	100.093	100.053	99.956	4.000	100.379	100.313	100.238
3.750	100.354	100.288	100.213	3.875	100.461	100.421	100.322	4.125	100.882	100.816	100.741
3.875	100.739	100.673	100.598	4.000	100.896	100.830	100.755	4.250	101.384	101.318	101.243
4.000	100.973	100.907	100.832	4.125	101.344	101.278	101.203	4.375	101.736	101.670	101.595
4.125	101.356	101.290	101.215	4.250	101.640	101.574	101.499	4.500	102.237	102.171	102.096
4.250	101.738	101.672	101.597	4.375	102.085	102.019	101.944	4.625	102.706	102.640	102.565
4.375	102.021	101.955	101.880	4.500	102.528	102.462	102.387	4.750	103.044	102.978	102.903
4.500	102.403	102.337	102.262	4.625	102.840	102.774	102.699	-	-	-	-
4.625	102.760	102.694	102.619	4.750	103.250	103.184	103.109	-	-	-	-
4.750	102.561	102.418	102.275	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-

**Conventional Agency High Balance Adjustable Rate Mortgages**

Agency Jumbo 5/1 ARM: AJ51				Agency Jumbo 7/1 ARM: AJ71				Agency Jumbo 10/1: AJ101			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
3.750	100.225	100.082	99.939	3.500	99.061	98.918	98.775	3.625	98.834	98.768	98.693
3.875	100.525	100.382	100.239	3.625	99.417	99.274	99.131	3.750	99.312	99.246	99.171
4.000	100.838	100.695	100.552	3.750	99.784	99.641	99.498	3.875	99.789	99.723	99.648
4.125	101.155	101.012	100.869	3.875	100.153	100.010	99.867	4.000	100.266	100.200	100.125
4.250	101.497	101.431	101.356	4.000	100.519	100.376	100.233	4.125	100.742	100.676	100.601
4.375	101.728	101.662	101.587	4.125	100.920	100.854	100.779	4.250	101.249	101.183	101.108
4.500	102.109	102.043	101.968	4.250	101.368	101.302	101.227	4.375	101.755	101.689	101.614
4.625	102.489	102.423	102.348	4.375	101.814	101.748	101.673	4.500	102.261	102.195	102.120
4.750	102.770	102.704	102.629	4.500	102.112	102.046	101.971	4.625	102.616	102.550	102.475
-	-	-	-	4.625	102.558	102.492	102.417	4.750	103.121	103.055	102.980
-	-	-	-	4.750	103.005	102.939	102.864	4.875	103.593	103.527	103.452
-	-	-	-	4.875	103.321	103.255	103.180	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-

**HARP Loans**

30 Yr DU Refi Plus: C30RP				30 Yr Open Acces: C300A				15 Yr DU Refi Plus: C15RP				15 Yr Open Acces: C150A			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
3.875	98.236	98.185	98.034	4.125	97.364	97.221	96.978	3.250	97.518	97.464	97.310	3.750	97.662	97.565	97.386
4.000	98.962	98.904	98.745	4.250	98.048	97.950	97.694	3.375	98.030	97.976	97.822	3.875	98.152	98.055	97.876
4.125	99.727	99.669	99.510	4.375	98.677	98.534	98.291	3.500	98.533	98.479	98.324	4.000	98.576	98.507	98.320
4.250	100.382	100.323	100.164	4.500	99.444	99.301	99.058	3.625	99.562	99.508	99.354	4.125	99.104	99.034	98.846
4.375	101.007	100.933	100.760	4.625	100.435	100.292	100.049	3.750	100.001	99.940	99.777	4.250	100.095	99.952	99.709
4.500	101.695	101.622	101.449	4.750	101.007	100.864	100.621	3.875	100.500	100.439	100.276	4.375	100.585	100.442	100.199
4.625	102.370	102.297	102.124	4.875	101.617	101.474	101.231	4.000	101.004	100.942	100.780	4.500	100.765	100.622	100.409
4.750	102.963	102.890	102.717	5.000	101.839	101.726	101.491	4.125	101.539	101.478	101.316	4.625	101.169	101.027	100.812
4.875	103.469	103.396	103.223	5.125	102.445	102.324	102.136	4.250	101.764	101.703	101.540	4.750	101.647	101.503	101.286
5.000	104.005	103.910	103.715	5.250	102.911	102.790	102.602	4.375	102.178	102.099	101.921	4.875	102.103	101.959	101.740
5.125	104.560	104.465	104.270	5.375	103.286	103.165	102.978	4.500	102.678	102.616	102.454	5.000	102.081	101.937	101.719
5.250	105.133	105.038	104.842	5.500	103.590	103.469	103.284	4.625	103.049	102.970	102.792	-	-	-	-
5.375	105.588	105.493	105.298	-	-	-	-	4.750	103.419	103.340	103.162	-	-	-	-
5.500	105.625	105.625	105.525	-	-	-	-	4.875	103.585	103.506	103.328	-	-	-	-
5.625	105.625	105.625	105.525	-	-	-	-	5.000	104.382	104.304	104.126	-	-	-	-
5.750	105.625	105.625	105.525	-	-	-	-	-	-	-	-	-	-	-	-



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Rate Sheet Date: **6/4/2018 9:37** 2515 McKinney Avenue, Suite 1700 Dallas, TX 75201

Website: <https://nexbank.mortgagebotlos.com>  
 Email: [LockDesk@nexbank.com](mailto:LockDesk@nexbank.com)  
 Phone: 469-362-8820  
 Lock Desk Hours: 9:30 - 6:00 CT

**INCENTIVE OFFERS**  
 Conventional Fixed Rate Loan  
 Programs with FICO >719 = +.125  
 HomeReady (CHR30) = +.250

Estimated Underwriting Turn Times 2 Days  
 Estimated Conditions Turn Times 1 Days  
 Estimated Closing Docs Turn Times 1 Days

**Lock Expiration**  
 15 Day 30 Day 45 Day  
 6/19/18 7/4/18 7/19/18

**NexBank Mortgage Connect Jumbo Loan Program Full Doc QM**

5/1 ARM: N51/N51I		7/1 ARM: N71/N71I		10/1 ARM: N101/N101I		15 YR Fixed: N15	
Rate	45 Days	Rate	45 Days	Rate	45 Days	Rate	45 Days
3.875	100.000	4.000	100.000	4.125	100.000	4.250	100.000
4.000	100.500	4.125	100.500	4.250	100.500	4.375	100.500
4.125	101.000	4.250	101.000	4.375	101.000	4.500	101.000
4.250	101.250	4.375	101.250	4.500	101.250	4.625	101.250
4.375	101.500	4.500	101.500	4.625	101.500	4.750	101.500
4.500	101.750	4.625	101.750	4.750	101.750	4.875	101.750
4.625	102.000	4.750	102.000	4.875	102.000	5.000	102.000
4.750	102.250	4.875	102.250	5.000	102.250	5.125	102.250
4.875	102.500	5.000	102.500	5.125	102.500	5.250	102.500

**NexBank Mortgage Connect Jumbo Loan Program Reduced Doc Non-QM**

NR51/NR51I		NR71/NR71I	
Rate	45 Days	Rate	45 Days
5.250	100.000	5.750	100.000
5.375	100.500	5.875	100.500
5.500	101.000	6.000	101.000
5.625	101.250	6.125	101.250
5.750	101.500	6.250	101.500
5.875	101.750	6.375	101.750
6.000	102.000	6.500	102.000
6.125	102.250	6.625	102.250
6.250	102.500	6.750	102.500

NexBank Mortgage Connect Cumulative Price Adjuster	Price
Loan amount >\$1,000,000 to \$1,125,000	(0.125)
Loan amount >\$1,125,000 to \$1,250,000	(0.250)
Loan amount >\$1,250,000 to \$1,375,000	(0.375)
Loan amount >\$1,375,000 - \$2,000,000	(0.500)
Cash out	(0.500)
CLTV > 80 - 85 (Ineligible for Reduced Doc)*	(1.000)
CLTV > 85-90 (Ineligible for Reduced Doc)*	(1.250)
Interest Only (Eligible for LTV <=65)	(1.000)
Escrow waiver only eligible on Mortgage Connect Full Doc (Except CA)	(0.125)
Escrow waiver only eligible on Mortgage Connect Full Doc (CA)	0.000
*Additional FICO/Loan amount restrictions may apply. See Guidelines for details	

All Mortgage Connect programs the maximum price after adjustments for all brokered or Lender comp loan transactions is lesser of 102.500 or \$15,000 in premium. For correspondent loans, the maximum price after adjustments is capped at 102.500.

N51/N51I/NR51/NR51I	1 YR LIBOR	2/2/5	2.500	2.700
N71/N71I/NR71/NR71I/N101/N101I	1 YR LIBOR	5/2/5	2.500	2.700

Minimum FICO = 680, Maximum DTI = 43%, Additional Restrictions may apply for CLTV>80  
 Max LTV/CLTV vary by loan size and loan purpose. See matrix for details.  
 Some geographic restrictions apply. See matrix for details.  
 The interest rate floor on N51, N71, N101, NR51 and NR71 is the Margin  
 The adjustments within this box apply to both QM and Non-QM Mortgage Connect products with the exception of the N30 - 30 Year Fixed product.

**Mortgage Connect 30 Year Jumbo Fixed Full Doc QM**

30 Year Fixed: N30		
Rate	30 Days	45 Days
4.375	99.704	99.579
4.500	100.144	100.019
4.625	100.741	100.616
4.750	101.205	101.080
4.875	101.601	101.476
5.000	101.796	101.671
5.125	101.992	101.867
5.250	102.231	102.106
5.375	102.346	102.221

NexBank Mortgage Connect 30 Year Fixed Cumulative Price Adjustments								
FICO/CLTV	<=55	>55-60	>60-65	>65-70	>70-75	>75-80	>80-85	>85-90
680-699	0.250	0.125	0.000	(0.375)	(0.750)	(1.000)	(2.250)	(2.500)
700-719	0.375	0.250	0.125	0.000	(0.500)	(0.750)	(1.500)	(1.750)
720-739	0.500	0.375	0.250	0.250	0.000	(0.750)	(1.000)	(1.250)
>740	0.500	0.375	0.250	0.250	0.000	0.000	(0.750)	(0.750)
Cashout	0.00	0.00	(0.250)	(0.750)	(2.000)	NA	NA	NA
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000
Escrow Waiver for N30 (All States): 0.00								
For N30 Mortgage Connect Program, maximum price after adjustments for all brokered or lender compensation is the lesser of 102.500 or \$15,000 in premium. For correspondent loans, the maximum price after adjustments is capped at 102.500								



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 Programs with FICO >719 = +.125  
 HomeReady (CHR30) = +.250

Estimated Underwriting Turn Times	2 Days
Estimated Conditions Turn Times	1 Days
Estimated Closing Docs Turn Times	1 Days

Lock Expiration		
15 Day	30 Day	45 Day
6/19/18	7/4/18	7/19/18

**VA Loan Programs - Conforming Balances**

VA 30 Year Fixed: V30				
Rate	15 Days	30 Days	45 Days	
3.750	99.607	99.497	99.216	
3.875	100.156	100.046	99.766	
4.000	100.976	100.866	100.586	
4.125	101.665	101.555	101.275	
4.250	102.390	102.269	101.996	
4.375	102.815	102.694	102.419	
4.500	103.313	103.191	102.918	
4.625	103.706	103.563	103.320	
4.750	103.920	103.783	103.489	
4.875	104.315	104.179	103.884	
5.000	104.750	104.750	104.517	
5.125	104.750	104.750	104.650	
5.250	104.750	104.750	104.570	
5.375	104.750	104.750	104.650	
5.500	104.750	104.750	104.650	
5.625	104.750	104.750	104.650	

VA 25 Year Fixed: V25				
Rate	15 Days	30 Days	45 Days	
3.750	100.107	99.997	99.716	
3.875	100.656	100.546	100.266	
4.000	101.226	101.116	100.836	
4.125	101.665	101.555	101.275	
4.250	102.390	102.269	101.996	
4.375	102.815	102.694	102.419	
4.500	103.313	103.191	102.918	
4.625	103.706	103.563	103.320	
4.750	103.920	103.783	103.489	
4.875	104.315	104.179	103.884	
5.000	104.949	104.812	104.517	
5.125	105.129	104.986	104.743	
5.250	105.013	104.855	104.538	
5.375	105.389	105.246	105.003	
5.500	105.808	105.665	105.422	
5.625	106.214	106.071	105.828	

VA 20 Year Fixed Rate: V20				
Rate	15 Days	30 Days	45 Days	
3.750	99.982	99.872	99.591	
3.875	100.531	100.421	100.141	
4.000	101.101	100.991	100.711	
4.125	101.540	101.430	101.150	
4.250	102.265	102.144	101.871	
4.375	102.690	102.569	102.294	
4.500	103.188	103.066	102.793	
4.625	103.503	103.420	103.226	
4.750	103.795	103.658	103.364	
4.875	104.190	104.054	103.759	
5.000	104.625	104.625	104.392	
5.125	104.750	104.750	104.503	
5.250	104.750	104.750	104.538	
5.375	104.750	104.750	104.489	
5.500	104.750	104.750	104.650	
5.625	104.750	104.750	104.650	

VA 15 Year Fixed Rate: V15				
Rate	15 Days	30 Days	45 Days	
3.500	99.609	99.466	99.223	
3.625	100.027	99.884	99.641	
3.750	101.423	101.280	101.037	
3.875	101.839	101.696	101.453	
4.000	102.243	102.100	101.857	
4.125	102.635	102.492	102.249	
4.250	101.613	101.545	101.368	
4.375	102.021	101.953	101.776	
4.500	102.408	102.340	102.163	
4.625	102.702	102.634	102.457	
4.750	101.320	101.169	101.020	
4.875	101.722	101.571	101.422	
5.000	102.107	101.956	101.807	
5.125	102.476	102.324	102.175	
-	-	-	-	
-	-	-	-	

VA 5/1 ARM: V51				
Rate	15 Days	30 Days	45 Days	
3.500	99.656	99.554	99.430	
3.625	99.997	99.854	99.711	
3.750	100.410	100.267	100.124	
3.875	100.789	100.646	100.503	
4.000	101.158	101.015	100.872	
4.125	101.516	101.373	101.230	
4.250	100.875	100.822	100.723	
4.375	101.237	101.184	101.085	
4.500	101.590	101.537	101.438	
4.625	101.932	101.879	101.780	
4.750	100.776	100.723	100.584	
4.875	101.119	101.066	100.926	
5.000	101.453	101.400	101.261	
-	-	-	-	
-	-	-	-	
-	-	-	-	

VA Cumulative Price Adjusters	
VA Fixed Rate	0.000
FICO 620-639 (VA only)	(2.000)
FICO 640-659	(0.750)
FICO 660-679	(0.625)
FICO 680-699	(0.250)
FICO > 739	0.250
VA non owner occupied	(0.500)
Fixed loan amount 50,000-99,999	(0.500)
Arm loan amount 50,000-99,999	(0.375)
Loan Amount <50,000	(0.875)
5/1 Arm - 1/1/5 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed	104.50
Max price after adjustments Arm	102

**VA Loan Program - High Balance**

VA 30 YR Fixed High Balance: V30HB				
Rate	15 Days	30 Days	45 Days	
4.000	100.272	100.189	99.995	
4.125	100.644	100.501	100.258	
4.250	101.409	101.266	101.023	
4.375	101.902	101.759	101.516	
4.500	102.380	102.237	101.994	
4.625	102.843	102.700	102.457	
4.750	102.737	102.594	102.351	
4.875	103.200	103.057	102.814	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	

VA 15 YR Fixed High Balance: V15HB				
Rate	15 Days	30 Days	45 Days	
3.500	99.666	99.598	99.421	
3.625	99.965	99.897	99.720	
3.750	100.849	100.781	100.604	
3.875	101.219	101.151	100.974	
4.000	101.564	101.496	101.319	
4.125	101.824	101.756	101.579	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	

VA 5/1 High Balance ARM: V51HB				
Rate	15 Days	30 Days	45 Days	
3.625	100.024	99.881	99.638	
3.750	98.618	98.516	98.292	
3.875	99.013	98.911	98.687	
4.000	99.394	99.292	99.068	
4.125	99.693	99.591	99.367	
4.250	98.361	98.308	98.077	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	
-	-	-	-	

VA Cumulative Price Adjusters	
VA Fixed Rate	0.000
FICO 620-639 (VA only)	(2.000)
FICO 640-659	(0.500)
FICO 660-679	(0.250)
FICO 680-699	(0.125)
FICO > 739	0.250
VA non owner occupied	(0.500)
5/1 Arm - 1/1/5 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed	103.750
Max price after adjustments Arm	102



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 Programs with FICO >719 = +.125  
 HomeReady (CHR30) = +.250

Estimated Underwriting Turn Times	2 Days
Estimated Conditions Turn Times	1 Days
Estimated Closing Docs Turn Times	1 Days

Lock Expiration		
15 Day	30 Day	45 Day
6/19/18	7/4/18	7/19/18

**FHA Loan Programs - Conforming Balances**

FHA 30 Year Fixed: F30			
Rate	15 Days	30 Days	45 Days
3.375	97.655	97.557	97.293
3.500	98.244	98.146	97.882
3.625	98.819	98.721	98.456
3.750	100.007	99.905	99.651
3.875	100.556	100.454	100.201
4.000	101.376	101.274	101.021
4.125	102.065	101.963	101.710
4.250	102.790	102.670	102.395
4.375	103.215	103.093	102.820
4.500	103.712	103.592	103.317
4.625	103.983	103.863	103.588
4.750	104.320	104.183	103.889
4.875	104.715	104.579	104.284
5.000	105.349	105.212	104.917
5.125	105.335	105.198	104.903
5.250	105.414	105.254	104.939
5.375	105.539	105.396	105.153
5.500	105.958	105.815	105.572
5.625	106.364	106.221	105.978

FHA 25 Year Fixed: F25			
Rate	15 Days	30 Days	45 Days
3.750	100.507	100.405	100.151
3.875	101.056	100.954	100.701
4.000	101.626	101.524	101.271
4.125	102.065	101.963	101.710
4.250	102.790	102.670	102.395
4.375	103.215	103.093	102.820
4.500	103.712	103.592	103.317
4.625	103.983	103.863	103.588
4.750	104.320	104.183	103.889
4.875	104.715	104.579	104.284
5.000	105.349	105.212	104.917
5.125	105.335	105.198	104.903
5.250	105.414	105.254	104.939
5.375	105.539	105.396	105.153
5.500	105.958	105.815	105.572
5.625	106.364	106.221	105.978

FHA 20 Year Fixed Rate: F20			
Rate	15 Days	30 Days	45 Days
3.750	100.382	100.280	100.026
3.875	100.931	100.829	100.576
4.000	101.501	101.399	101.146
4.125	101.940	101.838	101.585
4.250	102.665	102.545	102.270
4.375	103.090	102.968	102.695
4.500	103.587	103.467	103.192
4.625	103.858	103.738	103.463
4.750	104.320	104.183	103.889
4.875	104.715	104.579	104.284
5.000	104.750	104.750	104.650
5.125	104.750	104.750	104.650
5.250	104.750	104.750	104.650
5.375	104.750	104.750	104.650
5.500	104.750	104.750	104.650
5.625	104.750	104.750	104.650

FHA 15 Year Fixed Rate: F15			
Rate	15 Days	30 Days	45 Days
3.125	97.515	97.372	97.129
3.250	98.890	98.747	98.504
3.375	99.329	99.186	98.943
3.500	100.259	100.116	99.873
3.625	100.677	100.534	100.291
3.750	101.573	101.430	101.187
3.875	101.989	101.846	101.603
4.000	102.393	102.250	102.007
4.125	102.785	102.642	102.399
4.250	102.103	102.035	101.858
4.375	102.511	102.443	102.266
4.500	102.898	102.830	102.653
4.625	103.192	103.124	102.947
4.750	101.570	101.419	101.270
4.875	101.972	101.821	101.672
5.000	102.357	102.206	102.057

FHA 5/1 ARM: F51			
Rate	15 Days	30 Days	45 Days
3.250	98.974	98.831	98.688
3.375	99.377	99.234	99.091
3.500	99.768	99.625	99.482
3.625	100.147	100.004	99.861
3.750	100.560	100.417	100.274
3.875	100.939	100.796	100.653
4.000	101.308	101.165	101.022
4.125	101.666	101.523	101.380
4.250	100.875	100.822	100.723
4.375	101.237	101.184	101.085
4.500	101.590	101.537	101.438
4.625	101.932	101.879	101.780
4.750	100.776	100.723	100.584
4.875	101.119	101.066	100.926
5.000	101.453	101.400	101.261
-	-	-	-

FHA Cumulative Price Adjusters	
FHA refinance	(0.125)
FICO 640-659	(0.750)
FICO 660-679	(0.625)
FICO 680-699	(0.250)
FICO > 739	0.250
Fixed loan amount 50,000-99,999	(0.500)
Arm loan amount 50,000-99,999	(0.375)
Loan Amount <50,000	(0.875)
5/1 Arm - 1/15 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed	104.50
Max price after adjustments Arm	102
F100 - Title Policy is mandatory, Escrow Holdback is NOT allowed. Minimum FICO = 640	



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 15 Day 30 Day 45 Day  
 6/19/18 7/4/18 7/19/18

**Conventional Loan Level Price Adjustments**

Fixed & ARM w/ Term >15 Yrs Conv. Conforming, High Balance, Home Ready, & TX Cashout								
LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95-97
>=740	0.000	(0.125)	(0.125)	(0.250)	(0.125)	(0.250)	(0.250)	(0.750)
720-739	0.000	(0.125)	(0.250)	(0.500)	(0.250)	(0.375)	(0.500)	(1.000)
700-719	0.000	(0.250)	(0.250)	(1.000)	(0.750)	(0.750)	(1.000)	(1.500)
680-699	0.000	(0.250)	(1.000)	(1.500)	(1.250)	(1.000)	(1.250)	(1.500)
660-679	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)	(2.250)
640-659	(0.750)	(1.500)	(3.000)	(3.250)	(3.500)	(3.000)	(3.000)	(3.000)
620-639	(0.750)	(1.750)	(3.250)	(3.250)	(3.500)	(3.500)	(3.500)	(4.000)

  

Subordinate financing adjustments apply to all loan terms	Subordinate Financing		All programs		HomeReady Adjuster Caps - CHR30	
	LTV Ratios	TLTV Ratios	<720	>=720	LTV > 80% and FICO >= 680 = 0.000	
	All	All	(0.375)	(0.375)	LTV > 80% and FICO <= 679 = (1.500)	
	<=65	>80 - 95	(0.250)	(0.125)	LTV <= 80% = (1.500)	
	>65 - 75	>80 - 95	(0.500)	(0.250)		
>75 - 95	>76 - 95	(0.750)	(0.500)			
Any	>95	(1.500)	(1.500)			

Cash Out Transaction-All Conventional (Except TX Cashout)				
This LTV grid applies to all Programs - All terms				
LTV	<=60	>60-70	>70-75	>75-80
740+	(0.250)	(0.375)	(0.375)	(0.750)
720-739	(0.250)	(0.750)	(0.875)	(1.000)
700-719	(0.250)	(0.875)	(0.875)	(1.000)
680-699	(0.375)	(1.000)	(1.000)	(1.625)
660-679	(0.625)	(1.125)	(1.125)	(1.875)
640-659	(0.625)	(1.625)	(1.625)	(2.625)
620-639	(0.625)	(1.625)	(1.625)	(3.125)
<620	NA	NA	NA	NA

Cash Out Transaction - Texas Cash Out				
This LTV grid applies to all Programs - All terms				
LTV	<=60	>60-70	>70-75	>75-80
740+	(0.250)	(0.375)	(0.375)	(0.750)
720-739	(0.250)	(0.750)	(0.875)	(1.000)
700-719	(0.250)	(0.875)	(0.875)	(1.000)
680-699	(0.375)	(1.000)	(1.000)	(1.625)
660-679	(0.625)	(1.125)	(1.125)	(1.875)
640-659	(0.625)	(1.625)	(1.625)	(2.625)
620-639	(0.625)	(1.625)	(1.625)	(3.125)
<620	NA	NA	NA	NA

DU RefiPlus with term >15 Years								
LTV	<=60	>60-70	>70-75	>75-80	>80-95	>95-97	>97-105	>105-115
>=740	0.000	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	0.000
720-739	0.000	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	0.000
700-719	0.000	(0.500)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	(0.500)
680-699	0.000	(0.500)	(0.750)	(0.750)	(0.750)	(0.500)	(0.500)	(0.500)
660-679	0.000	(1.000)	(1.500)	(1.750)	(1.750)	(1.250)	(1.250)	(1.250)
640-659	(0.500)	(1.250)	(2.000)	(2.250)	(2.250)	(1.750)	(1.750)	(1.750)
620-639	(0.500)	(1.500)	(2.500)	(2.750)	(2.750)	(2.500)	(2.500)	(2.500)

  

Sub financing adj apply to all loan terms	Subordinate Financing applies to all terms to maturity		Non Interest Only		High LTV	
	LTV Ratios	TLTV Ratios	<720	>=720	>95-97	(0.500)
	All	All	(0.375)	(0.375)	>97-105	(1.000)
	>65-95	>90 - 95	(0.500)	(0.250)	>105	(2.000)
	>75 - 90	>76 - 90	(0.250)	0.000	LTV > 105 not subject to price cap	
Any	>95	(1.500)	(1.500)			

Price Adj caps 1st Lien only applied to DU RefiPlus and LP Open Access: Owner occupied w LTV >80% = (.75)  
 Price Adj caps 1st lien only applied to DU RefiPlus and LP open Access: Second Home and NOO w/ LTV <80% = (2.00)

LP Open Access with term > 15 Years								
LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85-97	>97-105	>105-115
>=740	0.000	(0.250)	(0.250)	(0.500)	0.000	0.000	0.000	0.000
720-739	0.000	(0.250)	(0.500)	(0.750)	0.000	0.000	0.000	0.000
700-719	0.000	(0.500)	(1.000)	(1.250)	(0.500)	(0.500)	(0.500)	(0.500)
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.000)	(0.750)	(0.750)	(0.750)
660-679	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(1.750)	(1.750)	(1.750)
640-659	(0.500)	(1.250)	(2.750)	(3.000)	(2.750)	(2.250)	(2.250)	(2.250)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(2.750)	(2.750)	(2.750)	(2.750)

  

Sub financing adj apply to all loan terms	Subordinate Financing applies to all terms to maturity		Non Interest Only		High LTV	
	LTV Ratios	TLTV Ratios	<720	>=720	>95-97	(0.500)
	<=75	<=80	(0.375)	(0.375)	>97-105	(1.000)
	<=65	>80 - 95	(0.875)	(0.625)	>105	(2.000)
	>65 - 75	>80 - 95	(1.125)	(0.875)	LTV > 105 not subject to price cap	
>75 - 80	>76 - 95	(1.375)	(1.125)			
>80 - 90	>81 - 95	(1.375)	(0.875)			
>90 - 95	>91 - 95	(0.875)	(0.625)			
Any	>95	(1.875)	(1.875)			

Additional Loan Feature Adjustments			FIXED	ARM
Max Price Conforming Products (After Adjustments)			103.750	102.000
Escrow waiver (Except CA)			(0.125)	(0.250)
Escrow waiver (CA)			0.000	0.000
2 Unit Property > 80 LTV			(1.500)	(1.500)
2,3,4 Unit Property <= 80 LTV			(1.000)	(1.000)
Second Home LTV > 85%			(0.250)	(0.250)
Adjustable Rate Mortgages LTV > 90			NA	(0.250)
Attached Condo with LTV > 75 and term to maturity > 15 years			(0.750)	(0.750)
Investment Property LTV <=75 (limits may apply see product matrix for details)			(2.125)	(2.125)
Investment Property LTV >75-80 (limits may apply see product matrix for details)			(3.375)	(3.375)
Investment Property LTV >80-85 (limits may apply see product matrix for details)			(4.125)	(4.125)
Agency High Balance Investment Property Additional Adjustment			(0.500)	(0.500)
Loan Amount 75,000 - 99,999			(0.375)	(0.375)
Loan Amount 50,000 - 74,999			(0.750)	(0.750)
Loan Amount < 50,000			(1.000)	(1.000)
Agency High Balance ARM LTV > 75			NA	(1.500)
Agency High Balance ARM LTV <=75			NA	(0.750)
Agency High Balance all purchase or R/T refinance			(0.250)	(0.250)
Agency High Balance Cash out			(1.000)	(1.000)
All Conv Fixed & ARM loan programs w/ FICO 620-679, NA Refi+, OA, CHR			(0.250)	(0.250)

No Admin Fee Option: Conv & Gov't Only		Relock Policy	
Loan Amount	Price Adjustment	Cancelled locks may be relocked once approved with conditions, under worse case pricing, plus an .125 Relock Fee, for a 10 day relock period	
< \$50,000	(2.125)	*If a lock has received 3 free days and is subsequently cancelled, the relock fee will change to -.375	
\$50,000 - \$74,999	(1.500)		
\$75,000 - \$99,999	(1.000)		
\$100,000 - \$149,999	(0.750)		
\$150,000 - \$224,999	(0.500)		
\$225,000 - \$324,999	(0.375)		
\$325,000-424,100	(0.250)		
\$424,101-\$520,000	(0.1875)		
>\$520,000	(0.150)		
TX Doc Prep Fee Ineligible for Fee Waiver		Extension Fees	
		3 Free Days	7 Day: -0.250
		Per Day:	-0.035 15 Day: -0.375

**Conventional LPMI Price Adjustments**

LPMI - all programs except CHR30					
LTV and Program	680-699	700-719	720-739	740-759	>=760
>80-85 Fixed 30, 25, 5/1-10/1	(1.010)	(0.860)	(0.750)	(0.640)	(0.530)
>85-90 Fixed 30, 25, 5/1-10/1	(2.700)	(2.210)	(1.840)	(1.500)	(1.050)
>90-95 Fixed 30, 25, 5/1-10/1	(3.560)	(2.890)	(2.440)	(1.950)	(1.390)
>95-97 Fixed 30, 25 only	(4.610)	(3.710)	(3.110)	(2.440)	(1.690)
>80-85 Fixed <=20	(0.730)	(0.580)	(0.570)	(0.460)	(0.450)
>85-90 Fixed <=20	(2.420)	(1.930)	(1.660)	(1.320)	(0.870)
>90-95 Fixed <=20	(3.280)	(2.610)	(2.260)	(1.770)	(1.210)
>95-97 Fixed <=20	(4.330)	(3.430)	(2.930)	(2.260)	(1.510)
Second home	(0.700)	(0.700)	(0.490)	(0.250)	(0.250)
Rate/Term Refinance	(0.530)	(0.530)	0.000	0.000	0.000
Loan Amount >\$650,000	(1.400)	(1.400)	(0.880)	(0.400)	(0.400)
Investment Property	(0.500)	(0.500)	(0.380)	(0.380)	(0.340)

LPMI - Primary home only - CHR30 only					
LTV and Program	680-699	700-719	720-739	740-759	>=760
>80-85 CHR30 (12% coverage)	(1.150)	(1.000)	(0.900)	(0.750)	(0.620)
>85-90 CHR30 (25% coverage)	(2.700)	(2.210)	(1.840)	(1.500)	(1.050)
>90-95 CHR30 (25% coverage)	(3.080)	(2.480)	(2.100)	(1.690)	(1.200)
>95-97 CHR30 (25% coverage)	(3.450)	(2.780)	(2.360)	(1.880)	(1.310)

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