

California Wholesale Rate Sheet

Improved pricing on loan amounts from \$300,000 to the conforming limit!

Check out our improved cash out pricing!

Special Pricing is here for Conv & FHA!!

PRODUCT HIGHLIGHTS

Please Note: Rate Sheets are provided for pricing purposes only and do not necessarily reflect product eligibility or availability. Please refer to the Product Guidelines located in the NewRez Lending Library in order to determine product eligibility and/or availability for a given loan scenario.

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MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
2.875	(3.122)	→ (0.050)			
2.750	(2.416)	→ (0.041)	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.248)	→ (0.009)	2.500	(2.910)	→ (0.005)
2.375	(2.862)	→ (0.007)	2.375	(2.469)	→ (0.005)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.625	(2.388)	→ 0.023	2.625	(3.213)	→ (0.005)
3.500	(2.298)	→ 0.024	2.500	(2.785)	→ (0.005)

LOCK POLICIES

Hours: Price release - 6:59 AM EST on the following business day

Pricing on-line: www.NewRezWholesale.com

In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com

In order to remain locked, a full file must be submitted within 10 days for a 30-day lock, 15 days for a 45-day lock, or 20 days for a 60-day lock or greater.

Lock Extension Info

- 1st-3rd Extension - 2 bps/day
- 4th Extension or more - 4 bps/day
- Extended loans cannot expire on a weekend or holiday.
- Max number of days to extend is 45 days per request.

Expiration Dates

7 Day Extension	1/28/2021
15 Day Lock/Extension	2/5/2021
30 Day Lock/Extension	2/22/2021
45 Day Lock/Extension	3/8/2021
60 Day Lock	3/22/2021
90 Day Lock	4/21/2021

Relock Policy

Pricing is based on worst case pricing: current market vs locked less a relock fee.

15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600
30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800

If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)

GENERAL INFORMATION

Fee Info

Lender Fees - Conforming & Government	\$995
Lender Fees - FHA Streamline & VA IRRRL	\$495
Desk Review - LA \$1MM-\$1.5MM	\$200
Desk Review - Transferred Appraisal	\$200
Risk Report - Transferred Appraisal	\$25
Flood Fee (<i>excluded from No Lender Fee Calculation</i>)	\$6
Tax Service Fee (<i>excluded from No Lender Fee Calculation</i>)	\$80
**Lender fees must be included in block one of the initial LE.	
No Lender Fee options are available through the pricing engine online.	

Agency Loan Limits

1 Unit	\$548,250
2 Unit	\$702,000
3 Unit	\$848,500
4 Unit	\$1,054,500

Mortgagee Clause (Wholesale)

NewRez LLC ISAOA ATIMA PO Box 7050 TROY, MI 48007-7050
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CORPORATE CONTACTS

NewRez	(888) 988-1695	GoNewRez@NewRez.com
Fax	(484) 594-1998	
Website		NewRezWholesale.com
Lock Desk		LockRequest@NewRez.com

* Rates are subject to change without notice

* Additional products, not on the rate sheet, are available through the portal. Contact your Relationship Manager for more details.

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.670)	(5.667)	(5.695)	(5.622)
4.375	(5.329)	(5.327)	(5.354)	(5.282)
4.250	(5.490)	(5.474)	(5.488)	(5.402)
4.125	(5.150)	(5.134)	(5.147)	(5.061)
4.000	(4.797)	(4.781)	(4.794)	(4.708)
3.875	(4.431)	(4.415)	(4.429)	(4.343)
3.750	(4.656)	(4.605)	(4.585)	(4.464)
3.625	(4.290)	(4.240)	(4.219)	(4.098)
3.500	(3.912)	(3.862)	(3.841)	(3.720)
3.375	(3.522)	(3.471)	(3.451)	(3.330)
3.250	(5.271)	(5.151)	(5.062)	(4.872)
3.125	(4.880)	(4.761)	(4.671)	(4.482)
3.000	(4.477)	(4.358)	(4.268)	(4.079)
2.990	(4.464)	(4.345)	(4.255)	(4.066)
2.875	(4.062)	(3.942)	(3.853)	(3.663)
2.750	(3.866)	(3.743)	(3.671)	(3.488)
2.625	(3.450)	(3.338)	(3.255)	(3.072)
2.500	(3.022)	(2.910)	(2.827)	(2.644)
2.375	(2.582)	(2.469)	(2.387)	(2.204)
2.250	(2.129)	(2.016)	(1.934)	(1.751)
2.125	(0.563)	(0.451)	(0.368)	(0.185)
2.000	(0.110)	0.002	0.085	0.268
1.990	(0.081)	0.031	0.114	0.297
1.875	0.361	0.474	0.557	0.739
1.750	0.833	0.946	1.028	1.211

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.420)	(5.417)	(5.445)	(5.372)
4.375	(5.079)	(5.077)	(5.104)	(5.032)
4.250	(5.240)	(5.224)	(5.238)	(5.152)
4.125	(4.900)	(4.884)	(4.897)	(4.811)
4.000	(4.547)	(4.531)	(4.544)	(4.458)
3.875	(4.181)	(4.165)	(4.179)	(4.093)
3.750	(4.406)	(4.355)	(4.335)	(4.214)
3.625	(4.040)	(3.990)	(3.969)	(3.848)
3.500	(3.662)	(3.612)	(3.591)	(3.470)
3.375	(3.272)	(3.221)	(3.201)	(3.080)
3.250	(5.021)	(4.901)	(4.812)	(4.622)
3.125	(4.630)	(4.511)	(4.421)	(4.232)
3.000	(4.227)	(4.108)	(4.018)	(3.829)
2.990	(4.214)	(4.095)	(4.005)	(3.816)
2.875	(3.812)	(3.692)	(3.603)	(3.413)
2.750	(3.616)	(3.503)	(3.421)	(3.238)
2.625	(3.325)	(3.213)	(3.130)	(2.947)
2.500	(2.897)	(2.785)	(2.702)	(2.519)
2.375	(2.457)	(2.344)	(2.262)	(2.079)
2.250	(2.004)	(1.891)	(1.809)	(1.626)
2.125	(0.438)	(0.326)	(0.243)	(0.060)
2.000	0.015	0.127	0.210	0.393
1.990	0.044	0.156	0.239	0.422
1.875	0.486	0.599	0.682	0.864
1.750	0.958	1.071	1.153	1.336

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(4.325)	(4.322)	(4.350)	(4.277)
4.375	(3.984)	(3.982)	(4.009)	(3.937)
4.250	(4.145)	(4.129)	(4.143)	(4.057)
4.125	(3.805)	(3.789)	(3.802)	(3.716)
4.000	(3.452)	(3.436)	(3.449)	(3.363)
3.875	(3.086)	(3.070)	(3.084)	(2.998)
3.750	(3.311)	(3.260)	(3.240)	(3.159)
3.625	(2.945)	(2.895)	(2.874)	(2.753)
3.500	(2.567)	(2.517)	(2.496)	(2.375)
3.375	(2.177)	(2.126)	(2.106)	(1.985)
3.250	(3.926)	(3.806)	(3.717)	(3.527)
3.125	(3.535)	(3.416)	(3.326)	(3.137)
3.000	(3.132)	(3.013)	(2.923)	(2.734)
2.990	(3.119)	(3.000)	(2.910)	(2.721)
2.875	(2.717)	(2.597)	(2.508)	(2.318)
2.750	(2.521)	(2.408)	(2.326)	(2.143)
2.625	(2.105)	(1.993)	(1.910)	(1.727)
2.500	(1.677)	(1.565)	(1.482)	(1.299)
2.375	(1.237)	(1.124)	(1.042)	(0.859)
2.250	(0.784)	(0.671)	(0.589)	(0.406)
2.125	0.782	0.894	0.977	1.160
2.000	1.235	1.347	1.430	1.613
1.990	1.264	1.376	1.459	1.642
1.875	1.706	1.819	1.902	2.084
1.750	2.178	2.291	2.373	2.556

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(3.304)	(3.274)	(3.274)	(3.174)
3.625	(2.381)	(2.371)	(2.392)	(2.313)
3.500	(2.349)	(2.340)	(2.361)	(2.281)
3.375	(2.318)	(2.309)	(2.330)	(2.250)
3.250	(2.287)	(2.278)	(2.298)	(2.219)
3.125	(2.264)	(2.200)	(2.165)	(2.031)
3.000	(2.236)	(2.172)	(2.137)	(2.003)
2.875	(2.215)	(2.150)	(2.116)	(1.981)
2.750	(2.193)	(2.129)	(2.095)	(1.960)
2.625	(1.157)	(1.065)	(1.003)	(0.840)
2.500	(1.142)	(1.050)	(0.988)	(0.826)
2.375	(1.111)	(1.019)	(0.957)	(0.795)
2.250	(1.062)	(0.970)	(0.908)	(0.746)
2.125	0.612	0.698	0.753	0.908
2.000	0.665	0.750	0.805	0.960
1.875	0.732	0.817	0.872	1.028
1.750	0.816	0.901	0.956	1.111

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.804)	(2.774)	(2.774)	(2.674)
3.625	(1.881)	(1.871)	(1.892)	(1.813)
3.500	(1.849)	(1.840)	(1.861)	(1.781)
3.375	(1.818)	(1.809)	(1.830)	(1.750)
3.250	(1.787)	(1.778)	(1.798)	(1.719)
3.125	(1.764)	(1.700)	(1.665)	(1.531)
3.000	(1.736)	(1.672)	(1.637)	(1.503)
2.875	(1.715)	(1.650)	(1.616)	(1.481)
2.750	(1.693)	(1.629)	(1.595)	(1.460)
2.625	(0.782)	(0.690)	(0.628)	(0.465)
2.500	(0.767)	(0.675)	(0.613)	(0.451)
2.375	(0.736)	(0.644)	(0.582)	(0.420)
2.250	(0.687)	(0.595)	(0.533)	(0.371)
2.125	0.987	1.073	1.128	1.283
2.000	1.040	1.125	1.180	1.335
1.875	1.107	1.192	1.247	1.403
1.750	1.191	1.276	1.331	1.486

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.957)	(2.907)	(2.886)	(2.765)
3.375	(2.567)	(2.516)	(2.496)	(2.375)
3.250	(3.691)	(3.571)	(3.482)	(3.292)
3.125	(3.300)	(3.181)	(3.091)	(2.902)
3.000	(2.897)	(2.778)	(2.688)	(2.499)
2.990	(2.884)	(2.765)	(2.675)	(2.486)
2.875	(2.482)	(2.362)	(2.273)	(2.083)
2.750	(3.410)	(3.298)	(3.215)	(3.032)
2.625	(2.995)	(2.882)	(2.800)	(2.617)
2.500	(2.567)	(2.454)	(2.372)	(2.189)
2.375	(2.126)	(2.014)	(1.931)	(1.748)
2.250	(1.673)	(1.561)	(1.478)	(1.295)
2.125	0.923	1.036	1.119	1.301
2.000	1.376	1.489	1.572	1.754
1.990	1.405	1.518	1.601	1.783
1.875	1.848	1.961	2.043	2.226
1.750	2.320	2.432	2.515	2.698

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.500	(2.657)	(2.607)	(2.586)	(2.465)
3.375	(2.267)	(2.216)	(2.196)	(2.075)
3.250	(3.391)	(3.271)	(3.182)	(2.992)
3.125	(3.000)	(2.881)	(2.791)	(2.602)
3.000	(2.597)	(2.478)	(2.388)	(2.199)
2.990	(2.584)	(2.465)	(2.375)	(2.186)
2.875	(2.182)	(2.062)	(1.973)	(1.783)
2.750	(3.110)	(2.998)	(2.915)	(2.732)
2.625	(2.820)	(2.707)	(2.625)	(2.442)
2.500	(2.392)	(2.279)	(2.197)	(2.014)
2.375	(1.951)	(1.839)	(1.756)	(1.573)
2.250	(1.498)	(1.386)	(1.303)	(1.120)
2.125	1.098	1.211	1.294	1.476
2.000	1.551	1.664	1.747	1.929
1.990	1.580	1.693	1.776	1.958
1.875	2.023	2.136	2.218	2.401
1.750	2.495	2.607	2.690	2.873

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.623)	(2.473)	(2.323)	(2.173)
4.000	(2.582)	(2.432)	(2.282)	(2.132)
3.875	(2.540)	(2.390)	(2.240)	(2.090)
3.750	(2.498)	(2.348)	(2.198)	(2.048)
3.625	(2.272)	(2.122)	(1.972)	(1.822)
3.500	(2.196)	(2.046)	(1.896)	(1.746)
3.375	(2.121)	(1.971)	(1.821)	(1.671)
3.250	(2.045)	(1.895)	(1.745)	(1.595)
3.125	(1.612)	(1.462)	(1.312)	(1.162)
3.000	(1.467)	(1.317)	(1.167)	(1.017)
2.875	(1.323)	(1.173)	(1.023)	(0.873)
2.750	(1.178)	(1.028)	(0.878)	(0.728)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.223)	(2.073)	(1.923)	(1.773)
4.000	(2.182)	(2.032)	(1.882)	(1.732)
3.875	(2.140)	(1.990)	(1.840)	(1.690)
3.750	(2.098)	(1.948)	(1.798)	(1.648)
3.625	(1.872)	(1.722)	(1.572)	(1.422)
3.500	(1.796)	(1.646)	(1.496)	(1.346)
3.375	(1.721)	(1.571)	(1.421)	(1.271)
3.250	(1.645)	(1.495)	(1.345)	(1.195)
3.125	(1.212)	(1.062)	(0.912)	(0.762)
3.000	(1.067)	(0.917)	(0.767)	(0.617)
2.875	(0.923)	(0.773)	(0.623)	(0.473)
2.750	(0.778)	(0.628)	(0.478)	(0.328)

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.778)	(2.628)	(2.478)	(2.328)
4.000	(2.737)	(2.587)	(2.437)	(2.287)
3.875	(2.695)	(2.545)	(2.395)	(2.245)
3.750	(2.653)	(2.503)	(2.353)	(2.203)
3.625	(2.427)	(2.277)	(2.127)	(1.977)
3.500	(2.351)	(2.201)	(2.051)	(1.901)
3.375	(2.276)	(2.126)	(1.976)	(1.826)
3.250	(2.200)	(2.050)	(1.900)	(1.750)
3.125	(1.767)	(1.617)	(1.467)	(1.317)
3.000	(1.622)	(1.472)	(1.322)	(1.172)
2.875	(1.478)	(1.328)	(1.178)	(1.028)
2.750	(1.333)	(1.183)	(1.033)	(0.883)

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.478)	(2.328)	(2.178)	(2.028)
4.000	(2.437)	(2.287)	(2.137)	(1.987)
3.875	(2.395)	(2.245)	(2.095)	(1.945)
3.750	(2.353)	(2.203)	(2.053)	(1.903)
3.625	(2.127)	(1.977)	(1.827)	(1.677)
3.500	(2.051)	(1.901)	(1.751)	(1.601)
3.375	(1.976)	(1.826)	(1.676)	(1.526)
3.250	(1.900)	(1.750)	(1.600)	(1.450)
3.125	(1.467)	(1.317)	(1.167)	(1.017)
3.000	(1.322)	(1.172)	(1.022)	(0.872)
2.875	(1.178)	(1.028)	(0.878)	(0.728)
2.750	(1.033)	(0.883)	(0.733)	(0.583)

Loan Level Price Adjustments				
Credit Score	< 560		N/A	
	560-579		N/A	
	580-599		N/A	
	600-619		N/A	
	620-639		2.000	
	640-659		1.000	
	660-			

Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed					Fannie Mae 30yr Fixed				
15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
4.750 (6.479)	(6.340)	(6.289)	(6.135)		4.750 (6.479)	(6.340)	(6.289)	(6.135)		4.625 (7.113)	(7.044)	(6.979)	(6.800)	
4.625 (6.469)	(6.356)	(6.326)	(6.149)		4.625 (6.469)	(6.356)	(6.326)	(6.149)		4.500 (6.986)	(6.917)	(6.852)	(6.673)	
4.500 (6.298)	(6.184)	(6.153)	(6.078)		4.500 (6.298)	(6.184)	(6.153)	(6.078)		4.375 (6.508)	(6.439)	(6.374)	(6.195)	
4.375 (6.070)	(5.956)	(5.927)	(5.750)		4.375 (6.070)	(5.956)	(5.927)	(5.750)		4.250 (6.637)	(6.568)	(6.500)	(6.321)	
4.250 (5.802)	(5.688)	(5.659)	(5.482)		4.250 (5.802)	(5.688)	(5.659)	(5.482)		4.125 (6.437)	(6.337)	(6.270)	(6.094)	
4.125 (5.843)	(5.796)	(5.790)	(5.631)		4.125 (5.843)	(5.796)	(5.790)	(5.631)		4.000 (6.297)	(6.196)	(6.124)	(5.938)	
4.000 (6.038)	(5.992)	(5.999)	(5.827)		4.000 (6.038)	(5.992)	(5.999)	(5.827)		3.875 (6.618)	(6.559)	(6.491)	(6.308)	
3.900 (6.044)	(5.577)	(5.556)	(5.392)		3.900 (6.044)	(5.577)	(5.556)	(5.392)		3.875 (5.972)	(5.871)	(5.796)	(5.616)	
3.875 (5.380)	(5.334)	(5.333)	(5.169)		3.875 (5.380)	(5.334)	(5.333)	(5.169)		3.750 (5.551)	(5.451)	(5.372)	(5.186)	
3.750 (5.012)	(4.965)	(4.964)	(4.800)		3.750 (5.012)	(4.965)	(4.964)	(4.800)		3.625 (5.916)	(5.817)	(5.737)	(5.548)	
3.625 (5.863)	(5.750)	(5.667)	(5.484)		3.625 (5.863)	(5.750)	(5.667)	(5.484)		3.500 (5.630)	(5.524)	(5.437)	(5.250)	
3.500 (5.555)	(5.412)	(5.384)	(5.215)		3.500 (5.555)	(5.412)	(5.384)	(5.215)		3.375 (5.256)	(5.151)	(5.061)	(4.882)	
3.375 (5.170)	(5.026)	(4.998)	(4.827)		3.375 (5.170)	(5.026)	(4.998)	(4.827)		3.250 (6.744)	(6.638)	(6.546)	(6.366)	
3.250 (4.606)	(4.460)	(4.432)	(4.259)		3.250 (4.606)	(4.460)	(4.432)	(4.259)		3.125 (6.461)	(6.365)	(6.272)	(6.091)	
3.125 (4.205)	(4.098)	(4.075)	(3.875)		3.125 (4.205)	(4.098)	(4.075)	(3.875)		3.000 (6.092)	(6.006)	(5.913)	(5.738)	
3.000 (3.854)	(3.746)	(3.722)	(3.519)		3.000 (3.854)	(3.746)	(3.722)	(3.519)		2.900 (6.055)	(5.969)	(5.856)	(5.686)	
2.900 (3.816)	(3.706)	(3.683)	(3.480)		2.900 (3.816)	(3.706)	(3.683)	(3.480)		2.875 (6.618)	(6.559)	(6.415)	(6.257)	
2.875 (3.231)	(3.122)	(3.091)	(2.885)		2.875 (3.231)	(3.122)	(3.091)	(2.885)		2.750 (2.989)	(2.903)	(2.786)	(2.620)	
2.750 (2.528)	(2.416)	(2.377)	(2.168)		2.750 (2.528)	(2.416)	(2.377)	(2.168)		2.625 (2.693)	(2.626)	(2.408)	(2.270)	
2.625 (1.817)	(1.695)	(1.642)	(1.442)		2.625 (1.817)	(1.695)	(1.642)	(1.442)		2.500 (2.196)	(2.129)	(1.911)	(1.773)	
2.500 (1.258)	(1.138)	(1.088)	(0.879)		2.500 (1.258)	(1.138)	(1.088)	(0.879)		2.375 (1.558)	(1.492)	(1.274)	(1.138)	
2.375 (0.368)	(0.269)	(0.200)	(0.031)		2.375 (0.368)	(0.269)	(0.200)	(0.031)		2.250 (0.805)	(0.738)	(0.519)	(0.380)	
2.250 0.377	0.476	0.545	0.713		2.250 0.377	0.476	0.545	0.713		2.125 0.167	0.269	0.374	0.547	
2.125 1.221	1.320	1.389	1.558		2.125 1.221	1.320	1.389	1.558		2.000 1.106	1.207	1.313	1.496	
2.000 2.138	2.237	2.306	2.475		2.000 2.138	2.237	2.306	2.475		1.900 2.211	2.278	2.485	2.653	
1.900 2.201	2.300	2.369	2.538		1.900 2.201	2.300	2.369	2.538						

Loan Level Price Adjustments														
		< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	≥ 780			
All Fixed Conforming (does not apply to terms ≤ 15yrs)	LTV	≤ 60	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250			
		60.01-70	NA	NA	2.250	2.250	1.750	1.000	0.500	0.250	0.250			
		70.01-75	NA	NA	3.000	3.000	2.250	1.500	1.000	0.500	0.250			
		75.01-80	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250			
		80.01-85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250			
		85.01-90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250			
		90.01-95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250			
		95.01-97	NA	NA	2.250	1.750	1.000	0.750	0.500	0.250	0.250			
		97.01-99	NA	NA	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380		
		99.01-99	NA	NA	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380		
Cash-Out	LTV	≤ 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375			
		60.01-75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625			
		75.01-80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875			
		< 620	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	≥ 800		
		Premium Adjusters	Rate & Term Ref	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
		Manufactured Home	NA	1.300	1.300	1.300	1.000	0.700	0.500	0.350	0.250	0.150		
		2nd Home	NA	1.230	1.230	1.230	0.700	0.480	0.250	0.250	0.250	0.250		
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.330	1.190	1.190	1.190	1.190		
		DTI <= 45	NA	0.850	0.400	0.420	0.380	0.320	0.230	0.170	0.110	0.110		
		90.01-95	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.380	0.280	0.280		
90.01-95	NA	1.530	1.270	1.120	1.000	0.720	0.440	0.350	0.350	0.350				
95.01-97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380				
Lender Paid Adj.	LTV	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360		
		85.01-90	NA	1.810	1.550	1.510	1.150	0.850	0.680	0.520	0.470	0.470		
		90.01-95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840		
		95.01-97	NA	6.290	5.720	5.260	3.920	3.120	2.650	2.060	1.390	1.310		
		≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470		
		85.01-90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830		
		90.01-95	NA	5.080	4.580	4.210	3.180	2.570	2.180	1.740	1.260	1.160		
		95.01-97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330		
		Subordinate Financing Excludes Community Seconds®	LTV	≤ 65	CLTV	< 720	≥ 720	Loan Amount		Purchase		Refinance		
				65.01-75	80.01-95	0.500	0.250	≤ \$50,000	1.250	1.250	1.250	1.250		
75.01-85	90.01-95			0.750	0.500	\$50,000-\$99,999	0.500	0.500	0.500	0.500				
85.01-90	90.01-95			1.000	0.750	\$100,000-\$149,999	0.250	0.250	0.250	0.250				
90.01-95	90.01-95			1.000	0.750	\$150,000-\$199,999	0.000	0.000	0.000	0.000				
95.01-97	90.01-95			1.500	1.500	\$200,000-\$249,999	0.000	0.000	0.000	0.000				
97.01-99	90.01-95			1.500	1.500	\$250,000-\$299,999	0.000	0.000	0.000	0.000				
99.01-99	90.01-95			1.500	1.500	\$300,000-\$399,999	0.000	0.000	0.000	0.000				
ALL	ALL			0.375	1.000	\$400,000-\$499,999	0.000	0.000	0.000	0.000				
ALL	ALL			0.375	1.000	\$500,000+ Conforming Lmt	0.000	0.000	0.000	0.000				
Misc Adjusters	LTV	Manufactured Home	3.000											
		Attached Condo ≥ 7% LTV (1st Day Term)	0.150											
		CA Escrow Waiver (Full or Taxes Only)	0.150											
		CA Escrow Waiver (Insurance Only)	0.000											
		Second Home < 85	0.250											
		< 75	2.125											
		75.01-80	2.375											
		> 80	4.125											
		Additional Cashout LTV/FICO Adjustments	LTV	660-679	680-699	700-719	720-739	High Balance Adjustments		Purchase-RT Ref.		C/O Ref.		
				< 600	600-659	660-719	720-779	≥ 780	≤ \$25,000	1.250	1.250	1.250	1.250	
600-659	660-719			720-779	780-839	> \$25,000	0.500	0.500	0.500	0.500				
660-719	720-779			780-839	840-899	High Balance	0.000	0.000	0.000	0.000				
720-779	780-839			840-899	900-959	Agency Adverse Market Refinance Fee (All Refinances, > \$25,000)	0.000	0.000	0.000	0.000				
780-839	840-899			900-959	960-1019	90 Day Lock (FIRM Only)	1.500	1.500	1.500	1.500				
840-899	900-959			960-1019	1020-1079									
900-959	960-1019			1020-1079	1080-1139									
960-1019	1020-1079			1080-1139	1140-1199									
1020-1079	1080-1139			1140-1199	1200-1259									
Special Pricing*	LTV	660-679	680-699	700-719	720-739	Special Pricing*		Special Pricing*		Special Pricing*				
		< 600	600-659	660-719	720-779	Special Pricing*		Special Pricing*		Special Pricing*				
		600-659	660-719	720-779	780-839	Special Pricing*		Special Pricing*		Special Pricing*				
		660-719	720-779	780-839	840-899	Special Pricing*		Special Pricing*		Special Pricing*				
		720-779	780-839	840-899	900-959	Special Pricing*		Special Pricing*		Special Pricing*				
		780-839	840-899	900-959	960-1019	Special Pricing*		Special Pricing*		Special Pricing*				
		840-899	900-959	960-1019	1020-1079	Special Pricing*		Special Pricing*		Special Pricing*				
		900-959	960-1019	1020-1079	1080-1139	Special Pricing*		Special Pricing*		Special Pricing*				

Freddie Mac - Conforming Fixed Rate Products

Table with 18 columns and 10 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and rates (4.750, 4.625, 4.500, 4.375, 4.250, 4.125, 4.000, 3.875, 3.750, 3.625, 3.500, 3.375, 3.250, 3.125, 3.000, 2.875, 2.750, 2.625, 2.500).

Table with 18 columns and 10 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and rates (4.375, 4.250, 4.125, 4.000, 3.875, 3.750, 3.625, 3.500, 3.375, 3.250, 3.125, 3.000, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.875, 1.750).

Table with 18 columns and 10 rows of interest rate data for various terms (15 Day, 30 Day, 45 Day, 60 Day) and rates (4.625, 4.500, 4.375, 4.250, 4.125, 4.000, 3.875, 3.750, 3.625, 3.500, 3.375, 3.250, 3.125, 3.000, 2.875, 2.750, 2.625, 2.500, 2.375, 2.250, 2.125, 2.000, 1.875, 1.750).

Loan Level Price Adjustments

Table with columns for loan types (All Fixed Conforming, Cash-Out) and rows for LTV and DTI ratios across various rate ranges.

Table with columns for Lender Paid MI Adj. and rows for LTV and Term ratios across various rate ranges.

Table with columns for Subordinate Financing, Misc Adjusters, Non Owner Occupied, and Number of Units across various rate ranges.

Table with columns for Additional Cashout LTV/FICO Adjustments, Agency Adverse Market Refinance Fee, and Special Pricing across various rate ranges.

No Lender Fee options are available through the pricing engine online. Max YSP -6.000



FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.750	(3.690)	(3.688)	(3.716)	(3.643)
4.625	(4.677)	(4.675)	(4.703)	(4.630)
4.500	(4.375)	(4.373)	(4.401)	(4.328)
4.375	(4.092)	(4.090)	(4.117)	(4.045)
4.250	(3.771)	(3.769)	(3.796)	(3.724)
4.125	(3.916)	(3.914)	(3.941)	(3.869)
4.000	(3.627)	(3.624)	(3.652)	(3.580)
3.900	(3.667)	(3.665)	(3.692)	(3.620)
3.875	(3.309)	(3.306)	(3.334)	(3.261)
3.750	(2.925)	(2.923)	(2.950)	(2.878)
3.625	(4.313)	(4.311)	(4.338)	(4.266)
3.500	(3.999)	(3.997)	(4.024)	(3.952)
3.375	(3.613)	(3.611)	(3.638)	(3.566)
3.250	(3.132)	(3.130)	(3.157)	(3.085)
3.125	(3.714)	(3.712)	(3.739)	(3.667)
3.000	(3.369)	(3.367)	(3.394)	(3.322)
2.900	(3.396)	(3.394)	(3.421)	(3.349)
2.750	(2.917)	(2.915)	(2.942)	(2.870)
2.625	(2.344)	(2.342)	(2.369)	(2.297)
2.500	(1.657)	(1.655)	(1.682)	(1.610)
2.375	(0.899)	(0.897)	(0.924)	(0.852)
2.250	(0.086)	(0.084)	(0.111)	(0.039)
2.125	(0.659)	(0.657)	(0.684)	(0.612)
2.000	(1.422)	(1.420)	(1.447)	(1.375)
1.875	(2.258)	(2.256)	(2.283)	(2.211)

FNMA HomeReady™ 25 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(4.677)	(4.675)	(4.703)	(4.630)
4.500	(4.375)	(4.373)	(4.401)	(4.328)
4.375	(4.092)	(4.090)	(4.117)	(4.045)
4.250	(3.771)	(3.769)	(3.796)	(3.724)
4.125	(3.916)	(3.914)	(3.941)	(3.869)
4.000	(3.627)	(3.624)	(3.652)	(3.580)
3.900	(3.667)	(3.665)	(3.692)	(3.620)
3.875	(3.309)	(3.306)	(3.334)	(3.261)
3.750	(2.925)	(2.923)	(2.950)	(2.878)
3.625	(4.313)	(4.311)	(4.338)	(4.266)
3.500	(3.999)	(3.997)	(4.024)	(3.952)
3.375	(3.613)	(3.611)	(3.638)	(3.566)
3.250	(3.132)	(3.130)	(3.157)	(3.085)
3.125	(3.714)	(3.712)	(3.739)	(3.667)
3.000	(3.369)	(3.367)	(3.394)	(3.322)
2.900	(3.396)	(3.394)	(3.421)	(3.349)
2.750	(2.917)	(2.915)	(2.942)	(2.870)
2.625	(2.344)	(2.342)	(2.369)	(2.297)
2.500	(1.657)	(1.655)	(1.682)	(1.610)
2.375	(0.899)	(0.897)	(0.924)	(0.852)
2.250	(0.086)	(0.084)	(0.111)	(0.039)
2.125	(0.659)	(0.657)	(0.684)	(0.612)
2.000	(1.422)	(1.420)	(1.447)	(1.375)
1.875	(2.258)	(2.256)	(2.283)	(2.211)

FNMA HomeReady™ 20 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.625	(4.228)	(4.225)	(4.253)	(4.180)
4.500	(4.062)	(4.059)	(4.087)	(4.014)
4.375	(3.842)	(3.840)	(3.867)	(3.795)
4.250	(3.521)	(3.519)	(3.546)	(3.474)
4.125	(3.470)	(3.467)	(3.495)	(3.422)
4.000	(3.313)	(3.311)	(3.338)	(3.266)
3.900	(3.364)	(3.362)	(3.389)	(3.317)
3.875	(3.059)	(3.056)	(3.084)	(3.011)
3.750	(2.675)	(2.673)	(2.700)	(2.628)
3.625	(3.866)	(3.864)	(3.891)	(3.819)
3.500	(3.686)	(3.684)	(3.711)	(3.639)
3.375	(3.363)	(3.361)	(3.388)	(3.316)
3.250	(2.882)	(2.880)	(2.907)	(2.835)
3.125	(3.267)	(3.265)	(3.292)	(3.220)
3.000	(3.055)	(3.053)	(3.080)	(3.008)
2.900	(3.093)	(3.091)	(3.118)	(3.046)
2.875	(2.667)	(2.665)	(2.692)	(2.620)
2.750	(2.094)	(2.092)	(2.119)	(2.047)
2.625	(1.407)	(1.405)	(1.432)	(1.360)
2.500	(0.649)	(0.647)	(0.674)	(0.602)
2.375	0.164	0.162	0.189	0.117
2.250	0.909	0.907	0.934	0.862
2.125	1.672	1.670	1.697	1.625
2.000	2.508	2.506	2.533	2.461
1.900	2.566	2.564	2.591	2.519

FNMA HomeReady™ 15 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(2.862)	(2.832)	(2.832)	(2.732)
4.250	(2.675)	(2.645)	(2.645)	(2.545)
4.125	(2.445)	(2.415)	(2.415)	(2.315)
4.000	(2.412)	(2.403)	(2.424)	(2.344)
3.900	(2.402)	(2.393)	(2.414)	(2.334)
3.875	(2.200)	(2.191)	(2.211)	(2.132)
3.750	(1.969)	(1.960)	(1.980)	(1.901)
3.625	(1.748)	(1.739)	(1.760)	(1.680)
3.500	(2.577)	(2.513)	(2.478)	(2.344)
3.375	(3.376)	(3.311)	(3.277)	(3.142)
3.250	(2.152)	(2.087)	(2.053)	(1.918)
3.125	(1.867)	(1.803)	(1.768)	(1.634)
3.000	(2.730)	(2.638)	(2.576)	(2.414)
2.900	(2.708)	(2.616)	(2.554)	(2.392)
2.875	(2.505)	(2.413)	(2.351)	(2.188)
2.750	(2.268)	(2.176)	(2.114)	(1.952)
2.625	(1.923)	(1.831)	(1.769)	(1.607)
2.500	(1.512)	(1.420)	(1.358)	(1.196)
2.375	(0.999)	(0.907)	(0.845)	(0.683)
2.250	(0.566)	(0.481)	(0.426)	(0.271)
2.125	(0.213)	(0.128)	(0.073)	0.082
2.000	0.234	0.319	0.374	0.529
1.900	0.279	0.364	0.419	0.574
1.875	0.789	0.874	0.929	1.084
1.750	1.362	1.447	1.502	1.657

FNMA HomeReady™ 10 Yr Fixed - High Balance				
	15 Day	30 Day	45 Day	60 Day
4.375	(2.542)	(2.512)	(2.512)	(2.412)
4.250	(2.445)	(2.415)	(2.415)	(2.315)
4.125	(2.215)	(2.185)	(2.185)	(2.085)
4.000	(1.998)	(1.989)	(2.010)	(1.930)
3.900	(1.998)	(1.989)	(2.010)	(1.930)
3.875	(1.901)	(1.892)	(1.913)	(1.833)
3.750	(1.739)	(1.730)	(1.750)	(1.671)
3.625	(1.518)	(1.509)	(1.530)	(1.450)
3.500	(2.163)	(2.099)	(2.064)	(1.930)
3.375	(2.077)	(2.012)	(1.978)	(1.843)
3.250	(1.822)	(1.757)	(1.723)	(1.588)
3.125	(1.637)	(1.573)	(1.538)	(1.404)
3.000	(2.316)	(2.224)	(2.162)	(2.000)
2.900	(2.303)	(2.211)	(2.149)	(1.987)
2.875	(2.206)	(2.114)	(2.052)	(1.890)
2.750	(2.038)	(1.946)	(1.884)	(1.722)
2.625	(1.659)	(1.601)	(1.539)	(1.377)
2.500	(1.282)	(1.190)	(1.128)	(0.966)
2.375	(0.769)	(0.677)	(0.615)	(0.453)
2.250	(0.336)	(0.251)	(0.196)	(0.041)
2.125	0.017	0.102	0.157	0.312
2.000	0.464	0.549	0.604	0.759
1.900	0.509	0.594	0.649	0.804
1.875	1.019	1.104	1.159	1.314
1.750	1.592	1.677	1.732	1.887

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(0.793)	(0.663)	(0.568)	(0.364)
3.625	(0.654)	(0.530)	(0.439)	(0.240)
3.500	(0.461)	(0.341)	(0.255)	(0.061)
3.375	(0.267)	(0.151)	(0.070)	0.118
3.250	(0.079)	0.038	0.114	0.298
3.125	0.121	0.227	0.299	0.477
3.000	(0.790)	(0.760)	(0.710)	(0.569)
2.875	(0.600)	(0.520)	(0.470)	(0.329)
2.750	(0.209)	(0.129)	(0.079)	0.062
2.625	0.194	0.274	0.324	0.465
2.500	0.647	0.727	0.777	0.918

FNMA HomeReady™ 5/6 SOFR ARM [2/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.051)	(0.922)	(0.827)	(0.623)
3.625	(1.038)	(0.913)	(0.822)	(0.624)
3.500	(0.943)	(0.823)	(0.738)	(0.544)
3.375	(0.849)	(0.734)	(0.653)	(0.464)
3.250	(0.755)	(0.645)	(0.568)	(0.385)
3.125	(0.657)	(0.552)	(0.480)	(0.302)
3.000	(0.479)	(0.378)	(0.311)	(0.138)
2.875	(0.690)	(0.660)	(0.610)	(0.469)
2.750	(0.506)	(0.426)	(0.376)	(0.235)
2.625	(0.269)	(0.189)	(0.138)	0.002
2.500	(0.019)	0.061	0.112	0.252

FNMA HomeReady™ 7/6 SOFR ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.199)	(1.070)	(0.975)	(0.771)
3.625	(1.130)	(1.006)	(0.915)	(0.717)
3.500	(1.013)	(0.893)	(0.807)	(0.613)
3.375	(0.895)	(0.780)	(0.699)	(0.510)
3.250	(0.777)	(0.667)	(0.591)	(0.407)
3.125	(0.657)	(0.552)	(0.480)	(0.302)
3.000	(0.490)	(0.389)	(0.322)	(0.149)
2.875	(0.322)	(0.227)	(0.164)	0.004
2.750	(0.178)	(0.098)	(0.048)	(0.507)
2.625	(0.494)	(0.414)	(0.363)	(0.223)
2.500	(0.197)	(0.117)	(0.067)	0.074

FNMA HomeReady™ 10/6 ARM [5/1] - HB				
	15 Day	30 Day	45 Day	60 Day
3.750	(0.793)	(0.663)	(0.568)	(0.364)
3.625	(0.654)	(0.530)	(0.439)	(0.240)
3.500	(0.461)	(0.341)	(0.255)	(0.061)
3.375	(0.267)	(0.151)	(0.070)	0.118
3.250	(0.079)	0.038	0.114	0.298
3.125	0.121	0.227	0.299	0.477
3.000	(0.790)	(0.760)	(0.710)	(0.569)
2.875	(0.600)	(0.520)	(0.470)	(0.329)
2.750	(0.209)	(0.129)	(0.079)	0.062
2.625	0.194	0.274	0.324	0.465
2.500	0.647	0.727	0.777	0.918

Loan Level Price Adjustments

	LTV	Loan Level Price Adjustments										
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	≥ 760
All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	LTV	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.000	1.750	1.250	1.000	0.500	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250		
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.500	0.750		
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

LPMI Adjustments Applied after Cap

	LTV	LPMI Adjustments Applied after Cap										
		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.429)	(6.290)	(6.239)	(6.085)
4.625	(6.419)	(6.306)	(6.276)	(6.099)
4.500	(6.248)	(6.134)	(6.105)	(5.928)
4.375	(6.020)	(5.906)	(5.877)	(5.700)
4.250	(5.752)	(5.638)	(5.609)	(5.432)
4.125	(5.793)	(5.746)	(5.745)	(5.581)
4.000	(5.588)	(5.542)	(5.541)	(5.377)
3.990	(5.554)	(5.507)	(5.506)	(5.342)
3.875	(5.330)	(5.284)	(5.283)	(5.119)
3.750	(4.962)	(4.915)	(4.914)	(4.750)
3.625	(5.813)	(5.700)	(5.671)	(5.434)
3.500	(5.505)	(5.362)	(5.334)	(5.165)
3.375	(5.120)	(4.976)	(4.945)	(4.777)
3.250	(4.556)	(4.410)	(4.377)	(4.209)
3.125	(4.155)	(4.048)	(4.025)	(3.825)
3.000	(3.804)	(3.696)	(3.672)	(3.469)
2.990	(3.766)	(3.658)	(3.633)	(3.430)
2.875	(3.181)	(3.072)	(3.041)	(2.835)
2.750	(2.478)	(2.366)	(2.327)	(2.118)
2.625	(1.767)	(1.645)	(1.592)	(1.392)
2.500	(1.208)	(1.083)	(1.033)	(0.829)
2.375	(0.318)	(0.219)	(0.150)	0.019
2.250	0.427	0.526	0.595	0.763
2.125	1.271	1.370	1.439	1.608
2.000	2.188	2.287	2.356	2.525
1.990	2.251	2.350	2.419	2.588

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.750	(6.429)	(6.290)	(6.239)	(6.085)
4.625	(6.419)	(6.306)	(6.276)	(6.099)
4.500	(6.248)	(6.134)	(6.105)	(5.928)
4.375	(6.020)	(5.906)	(5.877)	(5.700)
4.250	(5.752)	(5.638)	(5.609)	(5.432)
4.125	(5.793)	(5.746)	(5.745)	(5.581)
4.000	(5.588)	(5.542)	(5.541)	(5.377)
3.990	(5.554)	(5.507)	(5.506)	(5.342)
3.875	(5.330)	(5.284)	(5.283)	(5.119)
3.750	(4.962)	(4.915)	(4.914)	(4.750)
3.625	(5.775)	(5.662)	(5.589)	(5.419)
3.500	(5.505)	(5.362)	(5.334)	(5.165)
3.375	(5.120)	(4.976)	(4.945)	(4.777)
3.250	(4.556)	(4.410)	(4.377)	(4.209)
3.125	(4.155)	(4.048)	(4.025)	(3.825)
3.000	(3.804)	(3.696)	(3.672)	(3.469)
2.990	(3.766)	(3.658)	(3.633)	(3.430)
2.875	(3.181)	(3.072)	(3.041)	(2.835)
2.750	(2.478)	(2.366)	(2.327)	(2.118)
2.625	(1.767)	(1.645)	(1.592)	(1.392)
2.500	(1.208)	(1.083)	(1.033)	(0.829)
2.375	(0.314)	(0.186)	(0.134)	0.063
2.250	0.442	0.541	0.610	0.778
2.125	1.261	1.360	1.429	1.598
2.000	2.161	2.260	2.329	2.498
1.990	2.223	2.322	2.391	2.560

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.625	(7.063)	(6.994)	(6.929)	(6.750)
4.500	(6.936)	(6.867)	(6.802)	(6.623)
4.375	(6.771)	(6.702)	(6.636)	(6.457)
4.250	(6.587)	(6.518)	(6.450)	(6.271)
4.125	(6.387)	(6.287)	(6.220)	(6.034)
4.000	(6.247)	(6.146)	(6.074)	(5.888)
3.990	(6.212)	(6.111)	(6.039)	(5.853)
3.875	(5.922)	(5.821)	(5.746)	(5.560)
3.750	(5.501)	(5.401)	(5.322)	(5.136)
3.625	(5.866)	(5.761)	(5.677)	(5.498)
3.500	(5.580)	(5.474)	(5.387)	(5.209)
3.375	(5.206)	(5.101)	(5.011)	(4.832)
3.250	(4.694)	(4.588)	(4.495)	(4.316)
3.125	(4.401)	(4.315)	(4.207)	(4.049)
3.000	(4.042)	(3.956)	(3.843)	(3.685)
2.990	(4.005)	(3.919)	(3.806)	(3.648)
2.875	(3.565)	(3.479)	(3.365)	(3.207)
2.750	(2.939)	(2.853)	(2.736)	(2.578)
2.625	(2.643)	(2.567)	(2.358)	(2.220)
2.500	(2.146)	(2.079)	(1.861)	(1.723)
2.375	(1.509)	(1.442)	(1.225)	(1.086)
2.250	(0.755)	(0.688)	(0.469)	(0.330)
2.125	0.217	0.319	0.424	0.607
2.000	1.156	1.257	1.363	1.546
1.990	1.261	1.328	1.545	1.683

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.057)	(5.910)	(5.845)	(5.658)
4.250	(5.870)	(5.723)	(5.658)	(5.449)
4.125	(5.974)	(5.860)	(5.835)	(5.671)
4.000	(5.714)	(5.601)	(5.575)	(5.411)
3.990	(5.664)	(5.551)	(5.525)	(5.361)
3.875	(5.440)	(5.326)	(5.301)	(5.137)
3.750	(5.138)	(5.024)	(4.999)	(4.835)
3.625	(5.577)	(5.472)	(5.446)	(5.268)
3.500	(5.293)	(5.188)	(5.162)	(4.984)
3.375	(5.057)	(4.952)	(4.925)	(4.748)
3.250	(4.756)	(4.651)	(4.625)	(4.447)
3.125	(4.807)	(4.660)	(4.595)	(4.383)
3.000	(4.692)	(4.606)	(4.548)	(4.390)
2.990	(4.642)	(4.556)	(4.498)	(4.340)
2.875	(4.432)	(4.346)	(4.288)	(4.130)
2.750	(4.083)	(3.997)	(3.938)	(3.780)
2.625	(3.603)	(3.517)	(3.457)	(3.299)
2.500	(3.115)	(3.048)	(2.995)	(2.857)
2.375	(2.729)	(2.662)	(2.608)	(2.470)
2.250	(2.304)	(2.238)	(2.185)	(2.047)
2.125	(1.634)	(1.556)	(1.499)	(1.361)
2.000	(1.044)	(0.937)	(0.879)	(0.741)
1.990	(0.952)	(0.885)	(0.827)	(0.689)
1.875	(0.440)	(0.288)	(0.232)	(0.094)
1.750	0.001	0.232	0.377	0.582

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.375	(6.023)	(5.993)	(5.993)	(5.893)
4.250	(5.880)	(5.850)	(5.850)	(5.750)
4.125	(5.519)	(5.475)	(5.475)	(5.375)
4.000	(5.722)	(5.598)	(5.542)	(5.449)
3.990	(5.672)	(5.548)	(5.512)	(5.433)
3.875	(5.427)	(5.358)	(5.379)	(5.300)
3.750	(5.289)	(5.164)	(5.123)	(5.043)
3.625	(5.025)	(4.900)	(4.839)	(4.699)
3.500	(5.177)	(5.072)	(4.912)	(4.733)
3.375	(5.002)	(4.896)	(4.737)	(4.559)
3.250	(4.710)	(4.605)	(4.441)	(4.263)
3.125	(4.480)	(4.375)	(4.210)	(4.032)
3.000	(4.580)	(4.494)	(4.437)	(4.279)
2.990	(4.530)	(4.444)	(4.387)	(4.229)
2.875	(4.321)	(4.235)	(4.177)	(4.019)
2.750	(3.973)	(3.888)	(3.829)	(3.671)
2.625	(3.494)	(3.409)	(3.348)	(3.190)
2.500	(3.079)	(3.012)	(2.959)	(2.821)
2.375	(2.694)	(2.627)	(2.573)	(2.435)
2.250	(2.271)	(2.204)	(2.152)	(2.014)
2.125	(1.592)	(1.525)	(1.468)	(1.330)
2.000	(0.975)	(0.908)	(0.851)	(0.713)
1.990	(0.923)	(0.856)	(0.799)	(0.661)
1.875	(0.431)	(0.260)	(0.204)	(0.066)
1.750	0.044	0.224	0.370	0.608

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.843)	(1.713)	(1.618)	(1.414)
3.625	(1.704)	(1.580)	(1.489)	(1.290)
3.500	(1.511)	(1.391)	(1.305)	(1.111)
3.375	(1.317)	(1.201)	(1.120)	(0.932)
3.250	(1.123)	(1.012)	(0.936)	(0.752)
3.125	(0.929)	(0.823)	(0.751)	(0.573)
3.000	(1.840)	(1.810)	(1.760)	(1.619)
2.875	(1.650)	(1.570)	(1.520)	(1.379)
2.750	(1.259)	(1.179)	(1.129)	(0.988)
2.625	(0.856)	(0.776)	(0.726)	(0.585)
2.500	(0.403)	(0.323)	(0.273)	(0.132)

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.088)	(1.963)	(1.872)	(1.674)
3.500	(1.993)	(1.873)	(1.788)	(1.594)
3.375	(1.899)	(1.784)	(1.703)	(1.514)
3.250	(1.805)	(1.695)	(1.618)	(1.435)
3.125	(1.707)	(1.602)	(1.530)	(1.352)
3.000	(1.529)	(1.428)	(1.361)	(1.188)
2.990	(1.499)	(1.398)	(1.331)	(1.158)
2.875	(1.740)	(1.710)	(1.660)	(1.519)
2.750	(1.556)	(1.476)	(1.426)	(1.285)
2.625	(1.319)	(1.239)	(1.188)	(1.048)
2.500	(1.069)	(0.989)	(0.938)	(0.798)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.249)	(2.120)	(2.025)	(1.821)
3.625	(2.180)	(2.056)	(1.965)	(1.767)
3.500	(2.063)	(1.943)	(1.857)	(1.663)
3.375	(1.945)	(1.830)	(1.749)	(1.560)
3.250	(1.827)	(1.717)	(1.641)	(1.457)
3.125	(1.707)	(1.602)	(1.530)	(1.352)
3.000	(1.540)	(1.439)	(1.372)	(1.199)
2.875	(1.372)	(1.277)	(1.214)	(1.046)
2.750	(1.828)	(1.748)	(1.698)	(1.557)
2.625	(1.544)	(1.464)	(1.413)	(1.273)
2.500	(1.247)	(1.167)	(1.117)	(0.976)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.843)	(1.713)	(1.618)	(1.414)
3.625	(1.704)	(1.580)	(1.489)	(1.290)
3.500	(1.511)	(1.391)	(1.305)	(1.111)
3.375	(1.317)	(1.201)	(1.120)	(0.932)
3.250	(1.123)	(1.012)	(0.936)	(0.752)
3.125	(0.929)	(0.823)	(0.751)	(0.573)
3.000	(1.840)	(1.810)	(1.760)	(1.619)
2.875	(1.650)	(1.570)	(1.520)	(1.379)
2.750	(1.259)	(1.179)	(1.129)	(0.988)
2.625	(0.856)	(0.776)	(0.726)	(0.585)
2.500	(0.403)	(0.323)	(0.273)	(0.132)

Loan Level Price Adjustments

All Conforming (does not apply to Fixed terms ≤ 15yrs)	LTV	Loan Level Price Adjustments											
		≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760 - 779	780 - 799	≥ 800
	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.500	0.500	0.250	0.250	0.250	0.250
	70.01 - 75	NA	NA	2.750	2.250	1.250	1.250	1.000	0.500	0.500	0.500	0.500	0.500
	75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	1.250	0.750	0.500	0.500	0.500	0.500
	80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.500	0.500	0.250	0.250	0.250
	85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
	90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250
	95.01 - 97*	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.500	0.250	0.250	0.250

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	3 - 4 Unit	DTI > 45	LTV Adjusters	LPMI Adjustments Applied after Cap										
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Fannie Mae - ARM Products

	15 Day	30 Day	45 Day	60 Day
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.625	(2.513)	(2.388)	(2.297)	(2.099)
3.500	(2.418)	(2.298)	(2.213)	(2.019)
3.375	(2.324)	(2.209)	(2.128)	(1.939)
3.250	(2.230)	(2.120)	(2.043)	(1.860)
3.125	(2.132)	(2.027)	(1.955)	(1.777)
3.000	(1.954)	(1.853)	(1.786)	(1.613)
2.990	(1.924)	(1.823)	(1.756)	(1.583)
2.875	(2.165)	(2.135)	(2.085)	(1.944)
2.750	(1.981)	(1.901)	(1.851)	(1.710)
2.625	(1.744)	(1.664)	(1.613)	(1.473)
2.500	(1.494)	(1.414)	(1.363)	(1.223)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.674)	(2.545)	(2.450)	(2.246)
3.625	(2.605)	(2.481)	(2.390)	(2.192)
3.500	(2.488)	(2.368)	(2.282)	(2.088)
3.375	(2.370)	(2.255)	(2.174)	(1.985)
3.250	(2.252)	(2.142)	(2.066)	(1.882)
3.125	(2.132)	(2.027)	(1.955)	(1.777)
3.000	(1.965)	(1.864)	(1.797)	(1.624)
2.875	(1.797)	(1.702)	(1.639)	(1.471)
2.750	(2.253)	(2.173)	(2.123)	(1.982)
2.625	(1.969)	(1.889)	(1.838)	(1.698)
2.500	(1.672)	(1.592)	(1.542)	(1.401)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
3.750	(2.268)	(2.138)	(2.043)	(1.839)
3.625	(2.129)	(2.005)	(1.914)	(1.715)
3.500	(1.936)	(1.816)	(1.730)	(1.536)
3.375	(1.742)	(1.626)	(1.545)	(1.357)
3.250	(1.548)	(1.437)	(1.361)	(1.177)
3.125	(1.354)	(1.248)	(1.176)	(0.998)
3.000	(2.265)	(2.235)	(2.185)	(2.044)
2.875	(2.075)	(1.995)	(1.945)	(1.804)
2.750	(1.684)	(1.604)	(1.554)	(1.413)
2.625	(1.281)	(1.201)	(1.151)	(1.010)
2.500	(0.828)	(0.748)	(0.698)	(0.557)

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.051)	(0.922)	(0.827)	(0.623)
3.625	(1.038)	(0.913)	(0.822)	(0.624)
3.500	(0.943)	(0.823)	(0.738)	(0.544)
3.375	(0.849)	(0.734)	(0.653)	(0.464)
3.250	(0.755)	(0.645)	(0.568)	(0.385)
3.125	(0.657)	(0.552)	(0.480)	(0.302)
3.000	(0.479)	(0.378)	(0.311)	(0.138)
2.875	(0.690)	(0.660)	(0.610)	(0.469)
2.750	(0.506)	(0.426)	(0.376)	(0.235)
2.625	(0.269)	(0.189)	(0.138)	0.002
2.500	(0.019)	0.061	0.112	0.252

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(1.199)	(1.070)	(0.975)	(0.771)
3.625	(1.130)	(1.006)	(0.915)	(0.717)
3.500	(1.013)	(0.893)	(0.807)	(0.613)
3.375	(0.895)	(0.780)	(0.699)	(0.510)
3.250	(0.777)	(0.667)	(0.591)	(0.407)
3.125	(0.657)	(0.552)	(0.480)	(0.302)
3.000	(0.490)	(0.389)	(0.322)	(0.149)
2.875	(0.322)	(0.227)	(0.164)	0.004
2.750	(0.778)	(0.698)	(0.648)	(0.507)
2.625	(0.494)	(0.414)	(0.363)	(0.223)
2.500	(0.197)	(0.117)	(0.067)	0.074

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
3.750	(0.793)	(0.663)	(0.568)	(0.364)
3.625	(0.654)	(0.530)	(0.439)	(0.240)
3.500	(0.461)	(0.341)	(0.255)	(0.061)
3.375	(0.267)	(0.151)	(0.070)	0.118
3.250	(0.073)	0.038	0.114	0.298
3.125	0.121	0.227	0.299	0.477
3.000	(0.790)	(0.760)	(0.710)	(0.569)
2.875	(0.600)	(0.520)	(0.470)	(0.329)
2.750	(0.209)	(0.129)	(0.079)	0.062
2.625	0.194	0.274	0.324	0.465
2.500	0.647	0.727	0.777	0.918

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375	0.375	
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625		
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875		

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190
		DTI > 45	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
	LTV Adjusters	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
		85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960
		95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310
		> 20 Yr Term	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960

		LTV	CLTV	< 720	>= 720
Subordinate Financing <i>Excludes Community Seconds®</i>	<=65	80.01 - 90		0.500	0.250
	65.01-75	80.01 - 90		0.750	0.500
	75.01-90	76.01 - 90		1.000	0.750
	ALL	ALL		0.375	0.375

		LTV	<= 75	75.01 - 80	> 80
Non Owner Occupied	LTV	<= 75		2.125	
		75.01 - 80		3.375	
		> 80		4.125	

			2-4 Units	Manufactured Home	Attached Condo > 75 LTV	CA Escrow Waiver (Full or Taxes Only)	CA Escrow Waiver (Insurance Only)	>90 LTV	Second Home > 85 LTV
Misc Adjusters	LTV	2-4 Units		1.000					
		Manufactured Home		3.000					
		Attached Condo > 75 LTV		0.750					
		CA Escrow Waiver (Full or Taxes Only)		0.150					
		CA Escrow Waiver (Insurance Only)		0.000					
		>90 LTV		0.250					
		Second Home > 85 LTV		0.250					

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.000	0.000	0.000	0.000	0.000
60.01-70	0.000	0.000	0.000	0.000	0.000
70.01-75	0.000	0.000	0.000	0.000	0.000
75.01-80	0.000	0.000	0.000	0.000	0.000

No Lender Fee options are available through the pricing engine online.

		Loan Amount	Purchase	Refinance
Loan Size Adjustments	High Balance	<\$50,000	1.250	1.250
		\$50,000 - \$99,999	0.500	0.500
		\$100,000 - \$149,999	0.250	0.250
		\$150,000 - \$199,999	0.000	0.000
		\$200,000 - \$249,999	0.000	(0.125)
		\$250,000 - \$299,999	0.000	(0.125)
		\$300,000 - \$399,999	(0.250)	(0.375)
		\$400,000 - \$499,999	(0.250)	(0.375)
		\$500,000 - Conforming Limit	(0.250)	(0.375)
		High Balance	0.000	0.000
High Balance	Purch - R/T Refi.	LTV ≤ 75	1.000	
		LTV > 75	1.750	
	C/O Refi.	LTV ≤ 75	1.750	
		LTV > 75	2.500	
Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)			0.500	

Special Pricing* (0.500)
 *Loan must meet all of the following criteria to qualify:
 Conventional - Purchase or Rate/Term
 W2 Wage Earner
 720+ FICO & <=80% LTV
 Owner Occupied or Second Home
 SFR, PUD, 2-4 Unit, or townhouse
 Loan amount >=\$350,000 (including high balance)

Max YSP	-3.000
Margin	3.000%

