

May 12, 2022 09:39AM

Today's Pricing (30-Day)

Rate	Points	+/-	Difference
30 Year Agency			
4.690%	100.208	↑	0.370
4.500%	99.488	↑	0.406
20 Year Agency			
4.375%	99.923	↑	0.402
4.250%	99.423	↑	0.408
30 Year Agency HB			
4.690%	100.083	↑	0.370
4.500%	99.363	↑	0.406
15 Year Agency			
3.990%	100.264	↑	0.249
3.625%	98.997	↑	0.251
30 Year FHA Streamline			
4.125%	100.182	↑	0.374
3.875%	99.307	↑	0.394
30 Year FHA Streamline Jumbo			
4.250%	100.387	↑	0.349
3.875%	98.982	↑	0.394
30 Year VA Full Doc			
4.250%	100.263	↑	0.349
3.875%	98.946	↑	0.394
30 Year VA IRRRL			
4.250%	100.263	↑	0.349
3.875%	98.946	↑	0.394
30 Year "Jumbo Smart"			
5.375%	100.369	↑	0.162
4.625%	98.186	↑	0.356

Market Commentary & Product Updates

Concerned the last Fed rate hike is not making a big enough impact on inflation, investors moved deeper towards Treasuries to retain valuation. Talks about a higher hike are not off the table, as the Fed digests April's inflation numbers. Russia's war with Ukraine is continuing global pressures on oil prices while China's COVID problem continue to impact supply chain channels. Consumer Price Index (CPI) from yesterday brought some surprising news as both MoM and YoY numbers increased, with Airfare increasing 18.6% since April. Producer Price Index rose 11% from April, which was mostly fueled by the oil shortage everyone is experiencing.

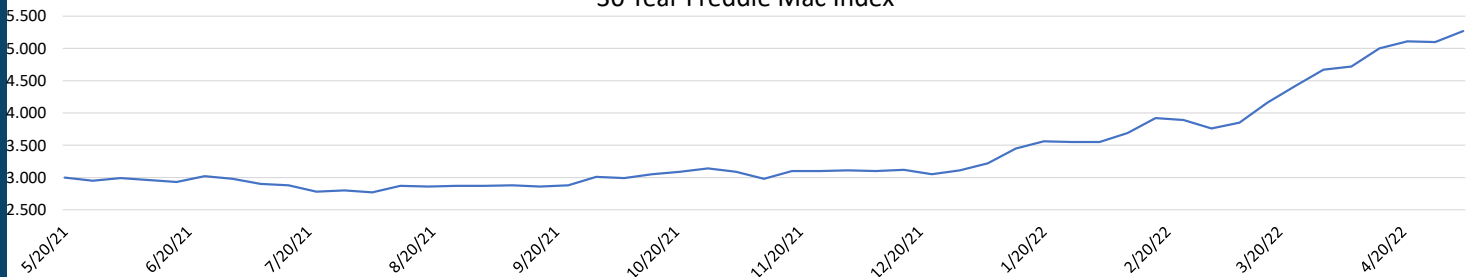
Commitment Period Expiration Dates

15-Day	Friday, May 27, 2022
30-Day	Monday, June 13, 2022
45-Day	Monday, June 27, 2022
60-Day	Monday, July 11, 2022
90-Day	Wednesday, August 10, 2022
180-Day	Tuesday, November 8, 2022

APOR Safe Harbor Limits

Fixed:		
30-23 yr		6.85%
22-13 yr		6.14%
12-9 yr		5.48%
8 yr		5.55%
ARM:		
10 yr: 5.8%	7 yr: 5.96%	5 yr: 6.05%

30 Year Freddie Mac Index



Conventional Pricing

Thursday, May 12, 2022

30 Year - 26 Year				25 Year - 21 Year				20 Year - 16 Year				15 Year - 11 Year			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.375	99.076	99.046	98.876	4.375	98.990	98.900	98.730	4.125	98.855	98.825	98.655	3.625	99.027	98.997	98.827
4.500	99.518	99.488	99.318	4.500	99.362	99.332	99.162	4.250	99.453	99.423	99.253	3.750	99.570	99.540	99.370
4.550	99.662	99.632	99.462	4.550	99.504	99.474	99.304	4.375	99.593	99.563	99.393	3.875	100.019	99.989	99.819
4.625	99.889	99.859	99.689	4.625	99.795	99.765	99.595	4.500	100.516	100.486	100.316	3.900	100.294	100.264	100.094
4.690	100.238	100.208	100.038	4.690	100.138	100.108	99.938	4.550	100.763	100.733	100.563	4.000	100.344	100.314	100.144
4.750	100.499	100.469	100.299	4.750	100.389	100.359	100.189	4.625	101.135	101.105	100.935	4.125	100.693	100.663	100.493
4.875	101.028	100.998	100.828	4.875	100.898	100.868	100.698	4.690	101.429	101.399	101.229	4.250	101.252	101.222	101.052
4.920	101.218	101.188	101.018	4.920	101.081	101.051	100.881	4.750	101.669	101.639	101.469	4.375	101.506	101.476	101.306
4.990	101.420	101.390	101.220	4.990	101.279	101.249	101.079	4.875	102.155	102.125	101.955	4.500	101.555	101.525	101.355
5.125	101.622	101.592	101.422	5.125	101.541	101.511	101.341	4.920	102.316	102.286	102.116	4.625	101.602	101.572	101.402
5.250	102.179	102.149	101.979	5.250	102.084	102.054	101.884	4.990	102.473	102.443	102.273	4.750	101.945	101.915	101.745
5.375	102.612	102.582	102.412	5.375	102.500	102.470	102.300	5.125	102.664	102.634	102.464	4.875	101.931	101.901	101.731
5.500	102.875	102.845	102.675	5.500	102.756	102.726	102.556	5.250	102.814	102.784	102.614	4.990	102.043	102.013	101.843
5.625	103.101	103.071	102.901	5.625	103.064	103.034	102.864	5.375	103.209	103.179	103.009	5.000	102.008	101.978	101.808
5.750	103.569	103.539	103.369	5.750	103.521	103.491	103.321	5.500	103.408	103.378	103.208	5.125	102.223	102.193	102.023
5.875	103.918	103.888	103.718	5.875	103.855	103.825	103.655	5.625	103.545	103.515	103.345	5.250	102.344	102.314	102.144
5.990	104.121	104.091	103.921	5.990	104.051	104.021	103.851	5.750	103.917	103.887	103.717	5.375	102.442	102.412	102.242
6.125	104.369	104.339	104.169	6.125	104.343	104.313	104.143	5.875	104.243	104.213	104.043	5.500	102.522	102.492	102.322
6.250	104.582	104.552	104.382	6.250	104.643	104.613	104.443	5.990	104.368	104.338	104.168	5.625	102.777	102.747	102.577
6.375	104.792	104.762	104.592	6.375	104.837	104.807	104.637	6.125	104.432	104.402	104.232	5.750	102.988	102.958	102.788
6.500	104.853	104.823	104.653	6.500	104.898	104.868	104.698					5.875	103.067	103.037	102.867
6.625	104.893	104.863	104.693	6.625	104.938	104.908	104.738					5.990	103.161	103.131	102.961

10 Year - 8 Year				30 Year Home Possible/Home Ready				30 Year Refi Now/Possible				7 Year ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.500	99.154	99.124	98.954	4.375	99.076	99.046	98.876	4.375	99.076	99.046	98.876	3.875	99.104	99.074	98.904
3.625	99.993	99.963	99.793	4.500	99.518	99.488	99.318	4.500	99.518	99.488	99.318	3.990	99.439	99.409	99.239
3.750	100.684	100.654	100.484	4.550	99.662	99.632	99.462	4.550	99.662	99.632	99.462	4.000	99.440	99.410	99.240
3.875	101.201	101.171	101.001	4.625	99.889	99.859	99.689	4.625	99.889	99.859	99.689	4.125	99.745	99.715	99.545
3.990	101.454	101.424	101.254	4.690	100.238	100.208	100.038	4.690	100.238	100.208	100.038	4.250	100.090	100.060	99.890
4.000	101.545	101.515	101.345	4.750	100.499	100.469	100.299	4.750	100.499	100.469	100.299	4.375	100.431	100.401	100.231
4.125	101.240	101.210	101.040	4.875	101.028	100.998	100.828	4.875	101.028	100.998	100.828	4.500	100.687	100.657	100.487
4.250	101.561	101.531	101.361	4.920	101.218	101.188	101.018	4.920	101.218	101.188	101.018	4.625	100.944	100.914	100.744
4.375	102.237	102.207	102.037	4.990	101.420	101.390	101.220	4.990	101.420	101.390	101.220	4.750	101.291	101.261	101.091
4.500	102.228	102.198	102.028	5.125	101.622	101.592	101.422	5.125	101.622	101.592	101.422	4.875	101.649	101.619	101.449
4.625	101.732	101.702	101.532	5.250	102.179	102.149	101.979	5.250	102.179	102.149	101.979	4.990	101.686	101.656	101.486
4.750	102.145	102.115	101.945	5.375	102.612	102.582	102.412	5.375	102.612	102.582	102.412	5.000	101.684	101.654	101.484
4.875	102.168	102.138	101.968	5.500	102.875	102.845	102.675	5.500	102.875	102.845	102.675	5.125	101.710	101.680	101.510
4.990	102.279	102.249	102.079	5.625	103.101	103.071	102.901	5.625	103.101	103.071	102.901	5.250	101.825	101.795	101.625
				5.750	103.599	103.569	103.399	5.750	103.599	103.569	103.399	5.375	101.947	101.917	101.747
				5.875	103.948	103.918	103.748	5.875	103.948	103.918	103.748				
				5.990	104.151	104.121	103.951	5.990	104.151	104.121	103.951				
				6.125	104.399	104.369	104.199	6.125	104.399	104.369	104.199				
				6.250	104.612	104.582	104.412	6.250	104.612	104.582	104.412				
				6.375	104.822	104.792	104.622	6.375	104.822	104.792	104.622				
				6.500	104.883	104.853	104.683	6.500	104.883	104.853	104.683				
				6.625	104.923	104.893	104.723	6.625	104.923	104.893	104.723				

10 Year ARM				30 Year - 26 Year High Balance				25 Year - 21 Year High Balance				20 Year - 16 Year High Balance			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.990	99.620	99.590	99.420	4.375	98.951	98.921	98.751	4.375	98.680	98.650	98.480	4.125	98.605	98.575	98.405
5.000	99.618	99.588	99.418	4.500	99.393	99.363	99.193	4.500	99.112	99.082	98.912	4.250	99.203	99.173	99.003
5.125	99.733	99.703	99.533	4.550	99.537	99.507	99.337	4.550	99.254	99.224	99.054	4.375	99.703	99.673	99.503
				4.625	99.764	99.734	99.564	4.625	99.545	99.515	99.345	4.500	100.266	100.236	100.066
				4.690	100.113	100.083	99.913	4.690	99.888	99.858	99.688	4.625	100.513	100.483	100.313
				4.750	100.374	100.344	100.174	4.750	100.139	100.109	99.939	4.625	100.885	100.855	100.685
				4.875	100.903	100.873	100.703	4.875	100.648	100.618	100.448	4.690	101.179	101.149	100.979
				4.920	101.093	101.063	100.893	4.920	100.831	100.801	100.631	4.750	101.419	101.389	101.219
				4.990	101.295	101.265	101.095	4.990	101.029	100.999	100.829	4.875	101.905	101.875	101.705
				5.125	101.497	101.467	101.297	5.125	101.291	101.261	101.091	4.920	102.066	102.036	101.866
				5.250	102.054	102.024	101.854	5.250	101.834	101.804	101.634	4.990	102.223	102.193	102.023
				5.375	102.487	102.457	102.287	5.375	102.250	102.220	102.050	5.125	102.414	102.384	102.214
				5.500	102.750	102.720	102.550	5.500	102.506	102.476	102.306	5.250	102.564	102.534	102.364
				5.625	103.006	102.976	102.806	5.625	102.814	102.784	102.614	5.375	102.959	102.929	102.759
				5.750	103.474	103.444	103.274	5.750	103.271	103.241	103.071	5.500	103.158	103.128	102.958
				5.875	103.823	103.793	103.623	5.875	103.605	103.575	103.405	5.625	103.295	103.265	103.095
				5.990	104.026	103.996	103.826	5.990	103.801	103.771	103.601	5.750	103.667	103.637	103.467
				6.125	104.274	104.244	104.074	6.125	104.093	104.063	103.893	5.875	103.993	103.963	103.793
				6.250	104.487	104.457	104.287	6.250	104.393	104.363	104.193	5.990	104.118	104.088	103.918
				6.375	104.697	104.667	104.497	6.375	104.587	104.557	104.387	6.125	104.282	104.252	104.082
				6.500	104.758	104.728	104.558	6.500	104.648	104.618	104.448				
				6.625	104.798	104.768	104.598	6.625	104.688	104.658	104.488				

15 Year - 11 Year High Balance				10 Year - 8 Year High Balance				7 Year High Balance ARM				10 Year High Balance ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	98.														

Conventional Pricing Adjustments

Thursday, May 12, 2022

Rocket Pro TPO Adjustments

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

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

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

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

Fannie/Freddie Adjustments

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

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

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

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

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

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

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

ARM Structure			
Product	Cap	Margin	Index
7/6 ARM	5/1/5	3.00%	SOFR 0.399%
10/6 ARM	5/1/5	3.00%	SOFR 0.399%

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

*Rate Premium Cap = 104.125

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only.

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FHA Full Doc Pricing

Thursday, May 12, 2022

30 Year FHA Full Doc				25 Year FHA Full Doc				20 Year FHA Full Doc				15 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.750	98.761	98.731	98.561	3.750	98.681	98.651	98.481	3.750	98.605	98.575	98.405	3.375	98.842	98.812	98.642
3.875	99.337	99.307	99.137	3.875	99.234	99.204	99.034	3.875	99.121	99.091	98.921	3.490	99.199	99.169	98.999
3.990	99.799	99.769	99.599	3.990	99.685	99.655	99.485	3.990	99.542	99.512	99.342	3.500	99.228	99.198	99.028
4.000	99.838	99.808	99.638	4.000	99.722	99.692	99.522	4.000	99.577	99.547	99.377	3.625	99.580	99.550	99.380
4.125	100.212	100.182	100.012	4.125	100.097	100.067	99.897	4.125	99.932	99.902	99.732	3.750	99.938	99.908	99.738
4.250	100.667	100.637	100.467	4.250	100.609	100.579	100.409	4.250	100.514	100.484	100.314	3.875	100.283	100.253	100.083
4.375	101.071	101.041	100.871	4.375	101.008	100.978	100.808	4.375	100.892	100.862	100.692	3.990	100.558	100.528	100.358
4.490	101.405	101.375	101.205	4.490	101.338	101.308	101.138	4.490	101.207	101.177	101.007	4.000	100.580	100.550	100.380
4.500	101.432	101.402	101.232	4.500	101.365	101.335	101.165	4.500	101.233	101.203	101.033	4.125	100.823	100.793	100.623
4.625	101.719	101.689	101.519	4.625	101.652	101.622	101.452	4.625	101.510	101.480	101.310	4.250	100.636	100.606	100.436
4.750	102.014	101.984	101.814	4.750	101.976	101.946	101.776	4.750	101.866	101.836	101.666	4.375	100.733	100.703	100.533
4.875	102.296	102.266	102.096	4.875	102.258	102.228	102.058	4.875	102.138	102.108	101.938	4.490	100.936	100.906	100.736
4.990	102.519	102.489	102.319	4.990	102.481	102.451	102.281	4.990	102.353	102.323	102.153	4.500	100.953	100.923	100.753
5.000	102.537	102.507	102.337	5.000	102.498	102.468	102.298	5.000	102.370	102.340	102.170	4.625	101.138	101.108	100.938
5.125	102.766	102.736	102.566	5.125	102.727	102.697	102.527	5.125	102.591	102.561	102.391	4.750	101.763	101.733	101.563
5.250	103.363	103.333	103.163	5.250	103.337	103.307	103.137	4.875	102.353	102.323	102.153	4.875	101.920	101.890	101.720
5.375	103.594	103.564	103.394	5.375	103.567	103.537	103.367	4.990	102.039	102.009	101.839	4.990	102.039	102.009	101.839
5.490	103.781	103.751	103.581	5.490	103.753	103.723	103.553	5.000	102.048	102.018	101.848	5.000	102.048	102.018	101.848
5.500	103.796	103.766	103.596	5.500	103.768	103.738	103.568	5.125	102.160	102.130	101.960	5.125	102.160	102.130	101.960
5.625	103.974	103.944	103.774	5.625	103.946	103.916	103.746								

5 Year FHA Full Doc ARM				30 Year FHA Full Doc Jumbo				25 Year FHA Full Doc Jumbo				15 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.490	98.755	98.725	98.555	3.750	98.186	98.156	97.986	3.750	98.099	98.069	97.899	3.375	98.342	98.312	98.142
3.500	98.775	98.745	98.575	3.875	98.762	98.732	98.562	3.875	98.652	98.622	98.452	3.490	98.699	98.669	98.499
3.625	99.000	98.970	98.800	3.990	99.224	99.194	99.024	3.990	99.102	99.072	98.902	3.500	98.728	98.698	98.528
3.750	99.254	99.224	99.054	4.000	99.263	99.233	99.063	4.000	99.140	99.110	98.940	3.625	99.080	99.050	98.880
3.875	99.490	99.460	99.290	4.125	99.637	99.607	99.437	4.125	99.514	99.484	99.314	3.750	99.438	99.408	99.238
3.990	99.681	99.651	99.481	4.250	100.167	100.137	99.967	4.250	100.101	100.071	99.901	3.875	99.783	99.753	99.583
4.000	99.697	99.667	99.497	4.375	100.571	100.541	100.371	4.375	100.500	100.470	100.300	3.990	100.058	100.028	99.858
				4.490	100.905	100.875	100.705	4.490	100.830	100.800	100.630	4.000	100.080	100.050	99.880
				4.500	100.932	100.902	100.732	4.500	100.857	100.827	100.657	4.125	100.323	100.293	100.123
				4.625	101.219	101.189	101.019	4.625	101.145	101.115	100.945	4.250	100.136	100.106	99.936
				4.750	101.514	101.484	101.314	4.750	101.468	101.438	101.268	4.375	100.233	100.203	100.033
				4.875	101.796	101.766	101.596	4.875	101.750	101.720	101.550	4.490	100.436	100.406	100.236
				4.990	102.019	101.989	101.819	4.990	101.973	101.943	101.773	4.500	100.453	100.423	100.253
				5.000	102.037	102.007	101.837	5.000	101.991	101.961	101.791	4.625	100.638	100.608	100.438
				5.125	102.266	102.236	102.066	5.125	102.219	102.189	102.019	4.750	101.263	101.233	101.063
				5.250	102.863	102.833	102.663	5.250	102.830	102.800	102.630	4.875	101.420	101.390	101.220
				5.375	103.094	103.064	102.894	5.375	103.059	103.029	102.859	4.990	101.539	101.509	101.339
				5.490	103.281	103.251	103.081	5.490	103.246	103.216	103.046	5.000	101.548	101.518	101.348
				5.500	103.296	103.266	103.096	5.500	103.261	103.231	103.061	5.125	101.660	101.630	101.460
				5.625	103.474	103.444	103.274	5.625	103.438	103.408	103.238				

5 Year FHA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.630	98.600	98.430
3.500	98.650	98.620	98.450
3.625	98.875	98.845	98.675
3.750	99.129	99.099	98.929
3.875	99.365	99.335	99.165
3.990	99.556	99.526	99.356
4.000	99.572	99.542	99.372

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FHA Streamline Pricing

Thursday, May 12, 2022

30 Year FHA SL

Rate	15-Day	30-Day	45-Day
3.750	98.761	98.731	98.561
3.875	99.337	99.307	99.137
3.990	99.799	99.769	99.599
4.000	99.838	99.808	99.638
4.125	100.212	100.182	100.012
4.250	100.667	100.637	100.467
4.375	101.071	101.041	100.871
4.490	101.405	101.375	101.205
4.500	101.432	101.402	101.232
4.625	101.719	101.689	101.519
4.750	102.014	101.984	101.814
4.875	102.296	102.266	102.096
4.990	102.519	102.489	102.319
5.000	102.537	102.507	102.337
5.125	102.766	102.736	102.566
5.250	103.363	103.333	103.163
5.375	103.594	103.564	103.394
5.490	103.781	103.751	103.581
5.500	103.796	103.766	103.596
5.625	103.974	103.944	103.774

25 Year FHA SL

Rate	15-Day	30-Day	45-Day
3.750	98.674	98.644	98.474
3.875	99.227	99.197	99.027
3.990	99.677	99.647	99.477
4.000	99.715	99.685	99.515
4.125	100.089	100.059	99.889
4.250	100.601	100.571	100.401
4.375	101.000	100.970	100.800
4.490	101.330	101.300	101.130
4.500	101.357	101.327	101.157
4.625	101.645	101.615	101.445
4.750	101.968	101.938	101.768
4.875	102.250	102.220	102.050
4.990	102.473	102.443	102.273
5.000	102.491	102.461	102.291
5.125	102.719	102.689	102.519
5.250	103.330	103.300	103.130
5.375	103.559	103.529	103.359
5.490	103.746	103.716	103.546
5.500	103.761	103.731	103.561
5.625	103.938	103.908	103.738

20 Year FHA SL

Rate	15-Day	30-Day	45-Day
3.750	98.598	98.568	98.398
3.875	99.114	99.084	98.914
3.990	99.535	99.505	99.335
4.000	99.570	99.540	99.370
4.125	99.925	99.895	99.725
4.250	100.506	100.476	100.306
4.375	100.884	100.854	100.684
4.490	101.200	101.170	101.000
4.500	101.225	101.195	101.025
4.625	101.502	101.472	101.302
4.750	101.859	101.829	101.659
4.875	102.130	102.100	101.930
4.990	102.346	102.316	102.146
5.000	102.363	102.333	102.163
5.125	102.584	102.554	102.384
5.250	103.208	103.178	103.008
5.375	103.430	103.400	103.230
5.490	103.611	103.581	103.411
5.500	103.626	103.596	103.426
5.625	103.798	103.768	103.598

15 Year FHA SL

Rate	15-Day	30-Day	45-Day
3.375	98.842	98.812	98.642
3.490	99.199	99.169	98.999
3.500	99.228	99.198	99.028
3.625	99.580	99.550	99.380
3.750	99.938	99.908	99.738
3.875	100.283	100.253	100.083
3.990	100.558	100.528	100.358
4.000	100.580	100.550	100.380
4.125	100.823	100.793	100.623
4.250	100.636	100.606	100.436
4.375	100.733	100.703	100.533
4.490	100.936	100.906	100.736
4.500	100.953	100.923	100.753
4.625	101.138	101.108	100.938
4.750	101.763	101.733	101.563
4.875	101.920	101.890	101.720
4.990	102.039	102.009	101.839
5.000	102.048	102.018	101.848
5.125	102.160	102.130	101.960

5 Year FHA SL ARM

Rate	15-Day	30-Day	45-Day
3.490	98.755	98.725	98.555
3.500	98.775	98.745	98.575
3.625	99.000	98.970	98.800
3.750	99.254	99.224	99.054
3.875	99.490	99.460	99.290
3.990	99.681	99.651	99.481
4.000	99.697	99.667	99.497

30 Year FHA SL Jumbo

Rate	15-Day	30-Day	45-Day
3.750	98.436	98.406	98.236
3.875	99.012	98.982	98.812
3.990	99.474	99.444	99.274
4.000	99.513	99.483	99.313
4.125	99.887	99.857	99.687
4.250	100.417	100.387	100.217
4.375	100.821	100.791	100.621
4.490	101.155	101.125	100.955
4.500	101.182	101.152	100.982
4.625	101.469	101.439	101.269
4.750	101.764	101.734	101.564
4.875	102.046	102.016	101.846
4.990	102.269	102.239	102.069
5.000	102.287	102.257	102.087
5.125	102.516	102.486	102.316
5.250	103.113	103.083	102.913
5.375	103.344	103.314	103.144
5.490	103.531	103.501	103.331
5.500	103.546	103.516	103.346
5.625	103.724	103.694	103.524

25 Year FHA SL Jumbo

Rate	15-Day	30-Day	45-Day
3.750	98.349	98.319	98.149
3.875	98.902	98.872	98.702
3.990	99.352	99.322	99.152
4.000	99.390	99.360	99.190
4.125	99.764	99.734	99.564
4.250	100.351	100.321	100.151
4.375	100.750	100.720	100.550
4.490	101.080	101.050	100.880
4.500	101.107	101.077	100.907
4.625	101.395	101.365	101.195
4.750	101.718	101.688	101.518
4.875	102.000	101.970	101.800
4.990	102.223	102.193	102.023
5.000	102.241	102.211	102.041
5.125	102.469	102.439	102.269
5.250	103.080	103.050	102.880
5.375	103.309	103.279	103.109
5.490	103.496	103.466	103.296
5.500	103.511	103.481	103.311
5.625	103.688	103.658	103.488

20 Year FHA SL Jumbo

Rate	15-Day	30-Day	45-Day
3.750	98.273	98.243	98.073
3.875	98.789	98.759	98.589
3.990	99.210	99.180	99.010
4.000	99.245	99.215	99.045
4.125	99.600	99.570	99.400
4.250	100.256	100.226	100.056
4.375	100.634	100.604	100.434
4.490	100.950	100.920	100.750
4.500	100.975	100.945	100.775
4.625	101.252	101.222	101.052
4.750	101.609	101.579	101.409
4.875	101.880	101.850	101.680
4.990	102.096	102.066	101.896
5.000	102.113	102.083	101.913
5.125	102.334	102.304	102.134
5.250	102.958	102.928	102.758
5.375	103.180	103.150	102.980
5.490	103.361	103.331	103.161
5.500	103.376	103.346	103.176
5.625	103.548	103.518	103.348

15 Year FHA SL Jumbo

Rate	15-Day	30-Day	45-Day
3.375	98.592	98.562	98.392
3.490	98.949	98.919	98.749
3.500	98.978	98.948	98.778
3.625	99.330	99.300	99.130
3.750	99.688	99.658	99.488
3.875	100.033	100.003	99.833
3.990	100.308	100.278	100.108
4.000	100.330	100.300	100.130
4.125	100.573	100.543	100.373
4.250	100.386	100.356	100.186
4.375	100.483	100.453	100.283
4.490	100.686	100.656	100.486
4.500	100.703	100.673	100.503
4.625	100.888	100.858	100.688
4.750	101.513	101.483	101.313
4.875	101.670	101.640	101.470
4.990	101.789	101.759	101.589
5.000	101.798	101.768	101.598
5.125	101.910	101.880	101.710

5 Year FHA SL Jumbo ARM

Rate	15-Day	30-Day	45-Day
3.490	98.630	98.600	98.430
3.500	98.650	98.620	98.450
3.625	98.875	98.845	98.675
3.750	99.129	99.099	98.929
3.875	99.365	99.335	99.165
3.990	99.556	99.526	99.356
4.000	99.572	99.542	99.372

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VA Full Doc Pricing

Thursday, May 12, 2022

30 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
3.750	98.397	98.367	98.197
3.875	98.976	98.946	98.776
3.990	99.452	99.422	99.252
4.000	99.491	99.461	99.291
4.125	99.871	99.841	99.671
4.250	100.293	100.263	100.093
4.375	100.697	100.667	100.497
4.490	101.018	100.988	100.818
4.500	101.043	101.013	100.843
4.625	101.285	101.255	101.085
4.750	101.587	101.557	101.387
4.875	101.806	101.776	101.606
4.990	101.927	101.897	101.727
5.000	101.933	101.903	101.733
5.125	102.006	101.976	101.806
5.250	102.805	102.775	102.605
5.375	102.901	102.871	102.701
5.490	102.958	102.928	102.758
5.500	102.961	102.931	102.761
5.625	102.998	102.968	102.798

25 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
3.750	98.340	98.310	98.140
3.875	98.895	98.865	98.695
3.990	99.356	99.326	99.156
4.000	99.395	99.365	99.195
4.125	99.772	99.742	99.572
4.250	100.253	100.223	100.053
4.375	100.650	100.620	100.450
4.490	100.967	100.937	100.767
4.500	100.992	100.962	100.792
4.625	101.234	101.204	101.034
4.750	101.563	101.533	101.363
4.875	101.782	101.752	101.582
4.990	101.904	101.874	101.704
5.000	101.911	101.881	101.711
5.125	101.985	101.955	101.785
5.250	102.794	102.764	102.594
5.375	102.891	102.861	102.691
5.490	102.948	102.918	102.748
5.500	102.952	102.922	102.752
5.625	102.990	102.960	102.790

20 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
3.750	98.233	98.203	98.033
3.875	98.751	98.721	98.551
3.990	99.181	99.151	98.981
4.000	99.217	99.187	99.017
4.125	99.574	99.544	99.374
4.250	100.129	100.099	99.929
4.375	100.505	100.475	100.305
4.490	100.809	100.779	100.609
4.500	100.833	100.803	100.633
4.625	101.064	101.034	100.864
4.750	101.422	101.392	101.222
4.875	101.629	101.599	101.429
4.990	101.746	101.716	101.546
5.000	101.753	101.723	101.553
5.125	101.825	101.795	101.625

15 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
3.375	98.466	98.436	98.266
3.490	98.831	98.801	98.631
3.500	98.861	98.831	98.661
3.625	99.226	99.196	99.026
3.750	99.568	99.538	99.368
3.875	99.936	99.906	99.736
3.990	100.236	100.206	100.036
4.000	100.261	100.231	100.061
4.125	100.559	100.529	100.359
4.250	100.458	100.428	100.258
4.375	100.438	100.408	100.238
4.490	100.623	100.593	100.423
4.500	100.637	100.607	100.437
4.625	100.681	100.651	100.481
4.750	101.311	101.281	101.111
4.875	101.437	101.407	101.237
4.990	101.525	101.495	101.325
5.000	101.531	101.501	101.331
5.125	101.607	101.577	101.407

5 Year VA Full Doc ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.453	98.423	98.253
3.500	98.472	98.442	98.272
3.625	98.695	98.665	98.495
3.750	98.929	98.899	98.729
3.875	99.164	99.134	98.964
3.990	99.354	99.324	99.154
4.000	99.369	99.339	99.169

30 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
3.750	98.072	98.042	97.872
3.875	98.651	98.621	98.451
3.990	99.127	99.097	98.927
4.000	99.166	99.136	98.966
4.125	99.546	99.516	99.346
4.250	100.043	100.013	99.843
4.375	100.447	100.417	100.247
4.490	100.768	100.738	100.568
4.500	100.793	100.763	100.593
4.625	101.035	101.005	100.835
4.750	101.337	101.307	101.137
4.875	101.556	101.526	101.356
4.990	101.677	101.647	101.477
5.000	101.683	101.653	101.483
5.125	101.756	101.726	101.556
5.250	102.555	102.525	102.355
5.375	102.651	102.621	102.451
5.490	102.708	102.678	102.508
5.500	102.711	102.681	102.511
5.625	102.748	102.718	102.548

25 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
3.750	98.015	97.985	97.815
3.875	98.570	98.540	98.370
3.990	99.031	99.001	98.831
4.000	99.070	99.040	98.870
4.125	99.447	99.417	99.247
4.250	100.003	99.973	99.803
4.375	100.400	100.370	100.200
4.490	100.717	100.687	100.517
4.500	100.742	100.712	100.542
4.625	100.984	100.954	100.784
4.750	101.313	101.283	101.113
4.875	101.532	101.502	101.332
4.990	101.654	101.624	101.454
5.000	101.661	101.631	101.461
5.125	101.735	101.705	101.535
5.250	102.544	102.514	102.344
5.375	102.641	102.611	102.441
5.490	102.698	102.668	102.498
5.500	102.702	102.672	102.502
5.625	102.740	102.710	102.540

15 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
3.375	98.216	98.186	98.016
3.490	98.581	98.551	98.381
3.500	98.611	98.581	98.411
3.625	98.976	98.946	98.776
3.750	99.318	99.288	99.118
3.875	99.686	99.656	99.486
3.990	99.986	99.956	99.786
4.000	100.011	99.981	99.811
4.125	100.309	100.279	100.109
4.250	100.208	100.178	100.008
4.375	100.188	100.158	99.988
4.490	100.373	100.343	100.173
4.500	100.387	100.357	100.187
4.625	100.431	100.401	100.231
4.750	101.061	101.031	100.861
4.875	101.187	101.157	100.987
4.990	101.275	101.245	101.075
5.000	101.281	101.251	101.081
5.125	101.357	101.327	101.157

5 Year VA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.328	98.298	98.128
3.500	98.347	98.317	98.147
3.625	98.570	98.540	98.370
3.750	98.804	98.774	98.604
3.875	99.039	99.009	98.839
3.990	99.229	99.199	99.029
4.000	99.244	99.214	99.044

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Non-Agency Jumbo Pricing & LLPAs

Thursday, May 12, 2022

30 Year "Jumbo Smart"			
Rate	15-Day	30-Day	45-Day
4.500	97.768	97.738	97.568
4.625	98.216	98.186	98.016
4.750	98.162	98.132	97.962
4.875	98.603	98.573	98.403
4.990	98.953	98.923	98.753
5.125	99.290	99.260	99.090
5.250	99.534	99.504	99.334
5.375	100.399	100.369	100.199
5.500	100.635	100.605	100.435
5.625	100.815	100.785	100.615
5.750	100.940	100.910	100.740
5.875	101.013	100.983	100.813

Non-Agency Jumbo LLPAs

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

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

*Adjustment looks to greater of LTV/CLTV/HLTV

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Lender Paid Mortgage Insurance Adjustments

Thursday, May 12, 2022

LPMI Price Adjustments

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

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

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

Additional Adjustments (Adjustments are Cumulative)

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

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