

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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PRMG News

REDUCED LENDER FEES!
Applies to all FHA Streamline & VA IRRRL Loans! **NOW \$490.00!**
Some restrictions may apply.



No Partial Loan Submissions Accepted!
✓ Check TODAY's Rate Sheet For **Details!**

Doc & Funding Cut-Off Dates

Last day to fund GOVT loans with 2/1 payment	01/07/21
Last day to fund CONV loans with 2/1 payment	01/08/21
Last day to DISCLOSE Streamlines for Jan Funding	01/16/21
Last day to fund Streamlines for Jan Funding	01/29/21
Last day to Draw Docs with Feb 1st Payment	01/25/21

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs & All Jumbo Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	http://tpo.prmg.net/
Email Link to Manual Lock Form;	www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs
<http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>

Lock Expiration Dates

15 Days	02/17/21
30 Days	03/04/21
45 Days	03/19/21
60 Days	04/03/21

Lock Extension Policy

1-5 Days	0.125
6-10 Days	0.250
11-15 Days	0.375
16-20 Days	0.500
21-25 Days	0.625
26-30 Days	0.750

Extended Rate Lock Terms

45 Days	.100 in fee
60 Days	.300 in fee
75 Days	.450 in fee
90 Days	.600 in fee
120 Days	1.000 in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact
Secondary for fees on all other programs.

Market Update

1 Yr Libor	0.306
1 Yr T-Bill	0.080
6 Mo Libor	0.215
Prime Rate	3.250
10 Yr Bond	1.110
30 Yr Bond	1.880

Average Prime Offer Rates

30/40 Yr Fixed	2.780
15/20 Yr Fixed	2.280
10 Yr Fixed	3.490
1/1 ARM	2.840
3/1 ARM	2.840
5/1 ARM	2.850
7/1 ARM	2.990
10/1 ARM	3.220

Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$990.00
Underwriting Fee - Lender Paid Transactions	\$990.00
FHA/USDA Streamlines/VA IRRRLs	\$490.00

*NO Fee Option (Use No Fee Calculator to determine fee in bps)
www.eprmg.net/NoFeeCalculator.xls

Mortgagee Clause
Paramount Residential Mortgage Group, INC.
Its Successors and/or Assigns
1265 Corona Pointe Court Ste. 301
Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	

PRMG Website
FT360 <http://tpo.prmg.net/>

Scenario Pricer
For On-line Rate/Price quotes, log on to our Scenario Pricer at: <http://tpo.prmg.net/>

WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Herb Lewis, DVP	(866) 776-4937	Mountain Region	Michael J. Miller, RVP	(303) 957-8390
Western Region	Alex Del Haro, DVP	(714) 824-2997	Northeast Region	Herb Lewis, DVP	(866) 776-4937
Pacific Northwest Region	Herb Lewis, DVP	(866) 776-4937	Southeast Region	Herb Lewis, DVP	(866) 776-4937
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764	Midwest Region	Herb Lewis, DVP	(866) 776-4937
Northern California Region	Michelle Lilley, DVP	(408) 772-6802			



Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 2, 2021

7:30AM

Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA/FHLMC

30/25 Yr Fixed Agency/Agency No MI			20 Yr Fixed Agency/Agency No MI			15 Yr Fixed Agency/Agency No MI			High Balance 30 Agency/Agency No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.500%	(6.137)	(5.937)	4.250%	(5.748)	(5.548)	3.750%	(5.122)	(4.922)	4.375%	(4.778)	(4.578)
4.375%	(5.886)	(5.686)	4.125%	(5.912)	(5.712)	3.625%	(5.445)	(5.245)	4.250%	(4.457)	(4.257)
4.250%	(5.560)	(5.360)	4.000%	(5.823)	(5.623)	3.500%	(5.420)	(5.220)	4.125%	(4.421)	(4.221)
4.125%	(5.846)	(5.646)	3.875%	(5.419)	(5.219)	3.375%	(5.158)	(4.958)	4.000%	(4.158)	(3.958)
4.000%	(5.739)	(5.539)	3.750%	(5.272)	(5.072)	3.250%	(4.832)	(4.632)	3.875%	(3.852)	(3.652)
3.990%	(5.774)	(5.574)	3.625%	(5.410)	(5.210)	3.125%	(5.013)	(4.813)	3.750%	(3.464)	(3.264)
3.875%	(5.344)	(5.144)	3.500%	(5.272)	(5.072)	3.000%	(4.815)	(4.615)	3.625%	(4.399)	(4.199)
3.750%	(5.224)	(5.024)	3.375%	(5.165)	(4.965)	2.875%	(4.547)	(4.347)	3.500%	(4.137)	(3.937)
3.625%	(5.623)	(5.423)	3.250%	(4.678)	(4.478)	2.750%	(4.205)	(4.005)	3.375%	(3.814)	(3.614)
3.500%	(5.343)	(5.143)	3.125%	(4.450)	(4.250)	2.625%	(3.734)	(3.534)	3.250%	(3.397)	(3.197)
3.375%	(5.069)	(4.869)	3.000%	(4.175)	(3.975)	2.500%	(3.197)	(2.997)	3.125%	(3.993)	(3.793)
3.250%	(4.519)	(4.319)	2.875%	(3.711)	(3.511)	2.375%	(2.808)	(2.608)	3.000%	(3.581)	(3.381)
3.125%	(4.198)	(3.998)	2.750%	(3.103)	(2.903)	2.250%	(2.424)	(2.224)	2.875%	(2.986)	(2.786)
3.000%	(3.908)	(3.708)	2.625%	(3.017)	(2.817)	2.125%	(1.752)	(1.552)	2.750%	(2.379)	(2.179)
2.990%	(3.828)	(3.628)	2.500%	(2.536)	(2.336)	2.000%	(1.166)	(0.966)	2.625%	(1.950)	(1.750)
2.875%	(3.296)	(3.096)	2.375%	(1.954)	(1.754)	1.875%	(0.511)	(0.311)	2.500%	(1.348)	(1.148)
2.750%	(2.614)	(2.414)	2.250%	(1.237)	(1.037)	1.750%	(0.040)	0.160	2.375%	(0.534)	(0.334)
2.625%	(2.124)	(1.924)							2.250%	0.125	0.325
2.500%	(1.529)	(1.329)									
2.375%	(0.715)	(0.515)									
2.250%	(0.010)	0.190									

10 Yr Fixed Agency/Agency No MI											
Rate	15	30									
3.500%	(4.959)	(4.759)									
3.375%	(4.786)	(4.586)									
3.250%	(4.544)	(4.344)									
3.125%	(4.549)	(4.349)									
3.000%	(4.636)	(4.436)									
2.875%	(4.360)	(4.160)									
2.750%	(4.006)	(3.806)									
2.625%	(3.520)	(3.320)									
2.500%	(3.066)	(2.866)									
2.375%	(2.666)	(2.466)									
2.250%	(2.246)	(2.046)									
2.125%	(1.672)	(1.472)									
2.000%	(1.091)	(0.891)									

High Balance 15/10 Agency/Agency No MI											
Rate	15	30									
4.000%	(4.109)	(3.909)									
3.875%	(3.927)	(3.727)									
3.750%	(3.612)	(3.412)									
3.625%	(3.737)	(3.537)									
3.500%	(4.174)	(3.974)									
3.375%	(3.922)	(3.722)									
3.250%	(3.608)	(3.408)									
3.125%	(3.351)	(3.151)									
3.000%	(3.838)	(3.638)									
2.875%	(3.570)	(3.370)									
2.750%	(3.228)	(3.028)									
2.625%	(2.757)	(2.557)									
2.500%	(2.532)	(2.332)									

Agency TX Home Eq 30/25			Agency TX Home Eq 15								
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.250%	(5.560)	(5.360)	4.000%	(5.270)	(5.070)						
4.125%	(5.846)	(5.646)	3.875%	(5.137)	(4.937)						
4.000%	(5.739)	(5.539)	3.750%	(5.122)	(4.922)						
3.875%	(5.344)	(5.144)	3.625%	(5.445)	(5.245)						
3.750%	(5.224)	(5.024)	3.500%	(5.420)	(5.220)						
3.625%	(5.623)	(5.423)	3.375%	(5.158)	(4.958)						
3.500%	(5.343)	(5.143)	3.250%	(4.832)	(4.632)						
3.375%	(5.069)	(4.869)	3.125%	(5.013)	(4.813)						
3.250%	(4.519)	(4.319)	3.000%	(4.815)	(4.615)						
3.125%	(4.198)	(3.998)	2.875%	(4.547)	(4.347)						
3.000%	(3.908)	(3.708)	2.750%	(4.205)	(4.005)						
2.875%	(3.296)	(3.096)	2.625%	(3.734)	(3.534)						
2.750%	(2.614)	(2.414)	2.500%	(3.197)	(2.997)						

FNMA HOMEReady

30 Yr Fixed											
Rate	15	30									
3.750%	(4.974)	(4.774)									
3.625%	(5.022)	(4.822)									
3.500%	(5.022)	(4.822)									
3.375%	(4.819)	(4.619)									
3.250%	(4.269)	(4.069)									
3.125%	(3.948)	(3.748)									
3.000%	(3.658)	(3.458)									
2.875%	(3.046)	(2.846)									
2.750%	(2.364)	(2.164)									
2.625%	(1.874)	(1.674)									
2.500%	(1.279)	(1.079)									
2.375%	(0.465)	(0.265)									
2.250%	0.240	0.440									



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FHLMC

30/25 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Agency LP/Agency LP No MI			Agency LP/Agency LP No MI			Agency LP/Agency LP No MI			Agency LP/Agency LP No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.000%	(5.489)	(5.289)	4.125%	(5.662)	(5.462)	3.750%	(4.872)	(4.672)	3.750%	(5.103)	(4.903)
3.875%	(5.094)	(4.894)	4.000%	(5.573)	(5.373)	3.625%	(5.195)	(4.995)	3.625%	(4.762)	(4.562)
3.750%	(4.974)	(4.774)	3.875%	(5.169)	(4.969)	3.500%	(5.170)	(4.970)	3.500%	(4.709)	(4.509)
3.625%	(5.373)	(5.173)	3.750%	(5.022)	(4.822)	3.375%	(4.908)	(4.708)	3.375%	(4.536)	(4.336)
3.500%	(5.093)	(4.893)	3.625%	(5.160)	(4.960)	3.250%	(4.582)	(4.382)	3.250%	(4.294)	(4.094)
3.375%	(4.819)	(4.619)	3.500%	(5.022)	(4.822)	3.125%	(4.763)	(4.563)	3.125%	(4.299)	(4.099)
3.250%	(4.269)	(4.069)	3.375%	(4.915)	(4.715)	3.000%	(4.565)	(4.365)	3.000%	(4.386)	(4.186)
3.125%	(3.948)	(3.748)	3.250%	(4.428)	(4.228)	2.875%	(4.297)	(4.097)	2.875%	(4.110)	(3.910)
3.000%	(3.658)	(3.458)	3.125%	(4.200)	(4.000)	2.750%	(3.955)	(3.755)	2.750%	(3.756)	(3.556)
2.875%	(3.046)	(2.846)	3.000%	(3.925)	(3.725)	2.625%	(3.484)	(3.284)	2.625%	(3.270)	(3.070)
2.750%	(2.364)	(2.164)	2.875%	(3.461)	(3.261)	2.500%	(2.947)	(2.747)	2.500%	(2.816)	(2.616)
2.625%	(1.874)	(1.674)	2.750%	(2.853)	(2.653)	2.375%	(2.558)	(2.358)	2.375%	(2.416)	(2.216)
2.500%	(1.279)	(1.079)	2.625%	(2.767)	(2.567)	2.250%	(2.174)	(1.974)	2.250%	(1.996)	(1.796)

FHLMC Super Conf 20		
FHLMC Super Conf No MI 20		
Rate	15	30
4.125%	(3.775)	(3.575)
4.000%	(3.649)	(3.449)
3.875%	(3.230)	(3.030)
3.750%	(3.083)	(2.883)
3.625%	(4.291)	(4.091)
3.500%	(3.882)	(3.682)
3.375%	(3.802)	(3.602)
3.250%	(3.385)	(3.185)
3.125%	(3.982)	(3.782)
3.000%	(3.569)	(3.369)
2.875%	(2.975)	(2.775)
2.750%	(2.368)	(2.168)

FHLMC Super Conf 30			FHLMC Super Conf 15		
FHLMC Super Conf No MI 30			FHLMC Super Conf No MI 15		
Rate	15	30	Rate	15	30
4.125%	(3.787)	(3.587)	3.875%	(3.106)	(2.906)
4.000%	(3.660)	(3.460)	3.750%	(3.498)	(3.298)
3.875%	(3.241)	(3.041)	3.625%	(3.711)	(3.511)
3.750%	(3.095)	(2.895)	3.500%	(4.098)	(3.898)
3.625%	(4.307)	(4.107)	3.375%	(3.916)	(3.716)
3.500%	(4.091)	(3.891)	3.250%	(3.601)	(3.401)
3.375%	(3.814)	(3.614)	3.125%	(3.726)	(3.526)
3.250%	(3.397)	(3.197)	3.000%	(4.163)	(3.963)
3.125%	(3.993)	(3.793)	2.875%	(3.911)	(3.711)
3.000%	(3.581)	(3.381)	2.750%	(3.597)	(3.397)
2.875%	(2.986)	(2.786)	2.625%	(3.075)	(2.875)
2.750%	(2.379)	(2.179)	2.500%	(2.945)	(2.745)

FHLMC HOMEPOSSIBLE

Home Possible 30		
Home Possible No MI 30		
Rate	15	30
3.750%	(4.974)	(4.774)
3.625%	(5.022)	(4.822)
3.500%	(4.872)	(4.672)
3.375%	(4.872)	(4.672)
3.250%	(4.285)	(4.085)
3.125%	(3.658)	(3.458)
3.000%	(3.631)	(3.431)
2.875%	(3.087)	(2.887)
2.750%	(2.415)	(2.215)
2.625%	(1.874)	(1.674)
2.500%	(1.372)	(1.172)
2.375%	(0.746)	(0.546)
2.250%	0.141	0.341

Rate Sheet: Whis-1000

AGENCY

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AGENCY LP PRICE ADJUSTMENTS

Agency LP, Agency LP No MI, FHLMC Super Conf, FHLMC Super Conf No MI, FHLMC HomeOne Home Possible, Home Possible No MI, Home Possible Advantage, Home Possible Advantage No MI

Loan Amount	Applicable to All	Applicable to All	LTV (%)							
Loan Amount	Credit Score (Except Terms <=15 Yrs)	Credit Score (Except Terms <=15 Yrs)	<=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%
** Loans \$295k-Std Bal Limit (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.200									
** Loans \$245k-\$294,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.150	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
** Loans \$200k-\$244,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.100									
** Loans \$75k-\$99,999	0.250	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
** Loans \$50k - \$74,999	0.500	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
** Loans \$30k-\$49,999	1.250	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	2.750	2.250	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	3.250	3.500

Property Type	Credit Score	CLTV (%)					
Property Type	Credit Score	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>=95.01-97.00%
* 2 Units	1.000						
* 3-4 Units LTV <= 80%	1.000						
* 3-4 Units LTV 80.01%-85%	1.500						
* 3-4 Units LTV >85.01%	2.000						
** Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750						

Miscellaneous	Cash-out	LTV (%)			
Miscellaneous	Cash-out	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%
** Escrow Waiver	0.000				
** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250				
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.250				
** FNMA/FHLMC Refi Adjust (See HomePossible & Loans <=120k)	0.500				

Applicable to FHLMC Super Conf (In add to all other adj)	FICO	LTV (%)				
Applicable to FHLMC Super Conf (In add to all other adj)	FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	
* Purchase & Rate/Term Refi	0.250	>=740	0.375	0.625	0.625	0.875
* Cash-out Refinance	1.000	720-739	0.375	1.000	1.000	1.125
** FHLMC Super Conforming Fixed w/LTV <=80%	-0.100	700-719	0.375	1.000	1.000	1.125
		680-699	0.375	1.125	1.125	1.750
		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

HomePossible LLPA Caps	LTV >80% & Fico >=680	All Other LTV & Fico
HomePossible LLPA Caps	0.000	1.500
** These HomePossible LLPA's are NOT subject to the above LLPA Caps		

Applicable to Lender Paid Agency LP No MI & FHLMC Super Conforming No MI Programs (In addition to all other LLPA's)	Applicable to 30 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to 25 Yr Term (Agency LP No MI)	Applicable to Loan Size >\$548,250 (Agency LP No MI & FHLMC Sup Conf No MI)
	FICO	FICO	FICO
	80.01-85%	80.01-85%	80.01-85%
	85.01-90%	85.01-90%	85.01-90%
	90.01-95%	90.01-95%	90.01-95%
	95.01-97%	95.01-97%	95.01-97%
>=800	0.450	0.340	0.750
780-799	0.510	0.390	0.820
760-779	0.550	0.430	0.980
740-759	0.610	0.490	1.380
720-739	0.850	0.770	1.650
700-719	1.050	0.780	2.100
680-699	1.100	0.790	2.650
660-679	1.600	1.150	2.880
640-659	1.730	1.340	3.140
620-639	2.100	1.630	3.740

Applicable to <=20 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to Second Homes (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to R&T Refi's (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to One Borrower (Agency LP No MI & FHLMC Sup Conf No MI)
FICO	FICO	FICO	FICO
80.01-85%	80.01-85%	80.01-85%	80.01-85%
85.01-90%	85.01-90%	85.01-90%	85.01-90%
90.01-95%	90.01-95%	90.01-95%	90.01-95%
95.01-97%	95.01-97%	95.01-97%	95.01-97%
>=800	0.310	0.250	0.000
780-799	0.310	0.300	0.000
760-779	0.310	0.300	0.000
740-759	0.330	0.300	0.000
720-739	0.890	0.500	0.000
700-719	0.920	0.700	0.550
680-699	0.940	0.700	0.550
660-679	1.100	1.230	0.679
640-659	1.100	1.230	0.679
620-639	1.100	1.300	0.679

Applicable to DTI >45%
FICO
>=800
780-799
760-779
740-759
720-739
700-719
680-699
660-679
640-659
620-639

** Applicable to Lender Paid HomePossible No MI Programs (In addition to all other LLPA's)			
Applicable to 30 Yr Term (HomePossible No MI only)	Applicable to Loan Size >\$510,400 (HomePossible No MI only)	Applicable to R&T Refi's (HomePossible No MI only)	
FICO	FICO	FICO	
80.01-85%	80.01-85%	80.01-85%	
85.01-90%	85.01-90%	85.01-90%	
90.01-95%	90.01-95%	90.01-95%	
95.01-97%	95.01-97%	95.01-97%	
>=800	0.450	0.000	
780-799	0.510	0.000	
760-779	0.550	0.000	
740-759	0.610	0.000	
720-739	0.850	0.000	
700-719	1.050	0.550	
680-699	1.100	0.550	
660-679	1.600	1.050	
640-659	1.730	1.050	
620-639	2.100	1.100	

Applicable to One Borrower (HomePossible No MI only)	Applicable to DTI >45% (HomePossible No MI only)
FICO	FICO
>=800	>=800
780-799	780-799
760-779	760-779
740-759	740-759
720-739	720-739
700-719	700-719
680-699	680-699
660-679	660-679
640-659	640-659
620-639	620-639

Maximum Rebate/Price Cap
All Fixed Rates
105.000

Base Pricing Assumes Borrower Paid Compensation

Tuesday, February 2, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

PRICE ADJUSTMENTS

Portfolio, Portfolio High Balance, Portfolio No MI, Portfolio No MI High Balance Price Adjustments

Applicable to All Loan Amount		Applicable to All Credit Score (Except Terms <=15 Yrs)																	
* Loans \$295k-Std Bal Limit (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.200	LTV (%)																	
* Loans \$245k-\$294,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.150	FICO	<=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%									
* Loans \$200k-\$244,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.100	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750									
* Loans \$75k-\$99,999	0.250	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000									
* Loans \$50k - \$74,999	0.500	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500									
* Loans \$30k-\$49,999	1.250	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500									
Property Type		650-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250									
* 2-4 Units	1.000	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750									
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500									
* Manufactured Home	1.000	(non-Tred Credit)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500									
Occupancy		Credit Score																	
* N/O/O up to 75% LTV	2.125	** Fico Scores > = 740 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)																	
* N/O/O 75.01-80% LTV	3.375	** Fico Scores > = 700 (Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed only)																	
* N/O/O 80.01-85% LTV	4.125	Subordinate Financing																	
* Second Home >85% LTV	0.250																		
Miscellaneous																			
* Escrow Waiver (CA Only)	0.000	LTV/FICO	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.01											
* Escrow Waiver (all other states)	0.000	<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875											
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250	<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875											
** FNMA/FHLMC Refi Adjust (N/A on Loans <=\$125k)	0.500	65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875											
		65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875											
		75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875											
		75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875											
		Cash-out																	
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%												
		>=740	0.375	0.625	0.625	0.875	n/a												
		720-739	0.375	1.000	1.000	1.125	n/a												
		700-719	0.375	1.000	1.000	1.125	n/a												
		680-699	0.375	1.125	1.125	1.750	n/a												
		650-679	0.625	1.125	1.125	1.875	n/a												
		640-659	0.625	1.625	1.625	2.625	n/a												
		620-639	0.625	1.625	1.625	3.125	n/a												
Applicable to High Bal only																			
Loan Purpose																			
* Purchase & Rate/Term Refi	0.250																		
* Cash-out Refi	1.000																		
** Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed w/LTV <=80%	-0.100																		
Miscellaneous																			
Maximum Rebate/Buy																			
All Fixed Rates	105.000																		
Applicable to Lender Paid Portfolio No MI & Portfolio High Bal No MI Programs (In addition to all other LLPAs)																			
Applicable to 30 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to 25 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to Loan Size >\$548,250 (Portfolio No MI & Portfolio High Bal No MI)											
LTV (%)				LTV (%)				LTV (%)											
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800								
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000								
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000								
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000								
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000								
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000								
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000								
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000								
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.560	6.520	660-679	0.500								
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500								
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050								
Applicable to <=20 Yr Term (Portfolio No MI & Portfolio High Bal No MI)				Applicable to Second Homes (Portfolio No MI & Portfolio High Bal No MI)				Applicable to R&T Refi's (Portfolio No MI & Portfolio High Bal No MI)				Applicable to One Borrower (Portfolio No MI & Portfolio High Bal No MI)							
LTV (%)				LTV (%)				LTV (%)				LTV (%)							
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	0.250			FICO	>=800	0.000			FICO	>=800	0.000		
>=800	0.310	0.670	1.010	1.550	>=800	0.300				>=800	0.000				>=800	0.000			
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000				780-799	0.000			
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000				760-779	0.000			
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000				740-759	0.000			
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000				720-739	0.000			
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.550				700-719	0.000			
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.550				680-699	0.120			
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	1.050				660-679	0.120			
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	1.050				640-659	0.130			
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	1.100				620-639	0.170			
Applicable to DTI >45% (Portfolio No MI & Portfolio High Bal No MI)																			
FICO	>=800	0.240																	
780-799	0.240																		
760-779	0.240																		
740-759	0.240																		
720-739	0.350																		
700-719	0.420																		
680-699	0.550																		
660-679	0.690																		
640-659	0.830																		
620-639	0.920																		
Maximum Rebate/Price Cap																			
Portfolio Fixed	105.000																		
Portfolio High Balance Fixed	105.000																		
Portfolio No MI Fixed	105.000																		
Portfolio No MI High Balance Fixed	105.000																		

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