

May 31, 2022 09:36AM

Today's Pricing (30-Day)

Rate	Points	+/-	Difference
30 Year Agency			
4.690%	100.218	↓	-0.494
4.375%	99.138	↓	-0.521
20 Year Agency			
4.500%	100.191	↓	-0.498
4.250%	99.365	↓	-0.520
30 Year Agency HB			
4.690%	100.093	↓	-0.494
4.375%	99.013	↓	-0.521
15 Year Agency			
3.990%	100.347	↓	-0.294
3.625%	99.146	↓	-0.392
30 Year FHA Streamline			
4.125%	100.288	↓	-0.541
3.750%	99.079	↓	-0.495
30 Year FHA Streamline Jumbo			
4.250%	100.406	↓	-0.540
3.750%	98.504	↓	-0.495
30 Year VA Full Doc			
4.250%	100.295	↓	-0.544
3.750%	98.745	↓	-0.493
30 Year VA IRRRL			
4.250%	100.295	↓	-0.544
3.750%	98.745	↓	-0.493
7/6 Jumbo ARM			
4.990%	100.029	↓	-0.338
4.375%	98.225	↓	-0.374

Market Commentary & Product Updates

Don't forget new JUMBO products are live!

See what our pricing can do for clients on the 7/6 ARM or the 15YR Fixed!

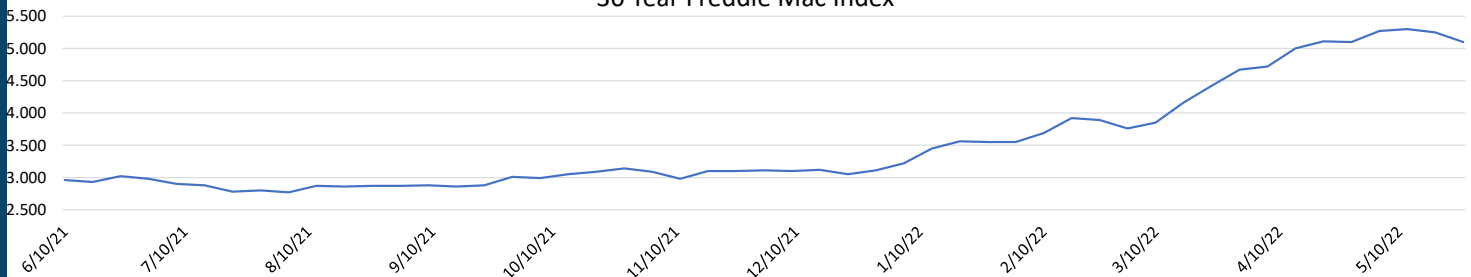
Commitment Period Expiration Dates

15-Day	Wednesday, June 15, 2022
30-Day	Thursday, June 30, 2022
45-Day	Friday, July 15, 2022
60-Day	Monday, August 1, 2022
90-Day	Monday, August 29, 2022
180-Day	Monday, November 28, 2022

APOR Safe Harbor Limits

Fixed:		
30-23 yr		6.68%
22-13 yr		5.93%
12-9 yr		5.77%
8 yr		5.83%
ARM:		
10 yr: 5.95%	7 yr: 6.05%	5 yr: 6.1%

30 Year Freddie Mac Index



Conventional Pricing

Tuesday, May 31, 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
4.250	98.643	98.613	98.443	4.250	98.534	98.504	98.334	3.990	98.193	98.163	97.993	3.500	98.649	98.619	98.449
4.375	99.168	99.138	98.968	4.375	99.056	99.026	98.856	4.125	98.887	98.857	98.687	3.625	99.176	99.146	98.976
4.500	99.587	99.557	99.387	4.500	99.472	99.442	99.272	4.250	99.395	99.365	99.195	3.750	99.648	99.618	99.448
4.625	99.923	99.893	99.723	4.500	99.599	99.569	99.399	4.375	99.854	99.824	99.654	3.875	99.995	99.965	99.795
4.690	100.248	100.218	100.048	4.625	99.821	99.791	99.621	4.500	100.221	100.191	100.021	3.990	100.377	100.347	100.177
4.750	100.488	100.458	100.288	4.690	100.154	100.124	99.954	4.550	100.446	100.416	100.246	4.000	100.427	100.397	100.227
4.810	100.730	100.700	100.530	4.750	100.394	100.364	100.194	4.625	100.785	100.755	100.585	4.125	100.917	100.887	100.717
4.875	100.982	100.952	100.782	4.875	100.886	100.856	100.686	4.690	101.047	101.017	100.847	4.250	101.355	101.325	101.155
4.920	101.165	101.135	100.965	4.920	101.068	101.038	100.868	4.750	101.257	101.227	101.057	4.375	101.650	101.620	101.450
4.990	101.356	101.326	101.156	4.990	101.257	101.227	101.057	4.875	101.888	101.858	101.688	4.500	101.815	101.785	101.615
5.125	101.590	101.560	101.390	5.125	101.489	101.459	101.289	4.920	101.834	101.804	101.634	4.625	101.669	101.639	101.469
5.250	102.113	102.083	101.913	5.250	101.931	101.901	101.731	4.990	101.982	101.952	101.782	4.750	102.062	102.032	101.862
5.320	102.354	102.324	102.154	5.375	102.353	102.323	102.153	5.125	102.274	102.244	102.074	4.875	102.281	102.251	102.081
5.375	102.536	102.506	102.336	5.500	102.553	102.523	102.353	5.250	102.691	102.661	102.491	4.990	102.363	102.333	102.163
5.500	102.735	102.705	102.535	5.625	102.587	102.557	102.387	5.375	103.059	103.029	102.859	5.000	102.360	102.330	102.160
5.625	102.766	102.736	102.566	5.750	102.980	102.950	102.780	5.500	103.172	103.142	102.972	5.125	102.235	102.205	102.035
5.750	103.065	103.035	102.865	5.875	103.328	103.298	103.128	5.625	103.383	103.353	103.183	5.250	102.619	102.589	102.419
5.875	103.398	103.368	103.198	5.990	103.527	103.497	103.327	5.750	103.750	103.720	103.550	5.375	102.813	102.783	102.613
5.990	103.598	103.568	103.398	6.125	103.510	103.480	103.310	5.875	104.038	104.008	103.838	5.500	102.881	102.851	102.681
6.125	103.578	103.548	103.378	6.250	103.839	103.809	103.639	6.000				5.625	103.331	103.301	103.131
6.250	103.900	103.870	103.700	6.375	104.162	104.132	103.962	6.125				5.750	103.195	103.165	102.995
6.375	104.226	104.196	104.026	6.500	104.215	104.185	104.015	6.250				5.875	103.378	103.348	103.178
6.500	104.279	104.249	104.079	6.625	104.257	104.227	104.057								
6.625	104.320	104.290	104.120												

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
3.375	98.608	98.578	98.408	4.250	98.643	98.613	98.443	4.250	98.643	98.613	98.443	3.875	98.078	98.048	97.878
3.500	99.203	99.173	99.003	4.375	99.168	99.138	98.968	4.375	99.168	99.138	98.968	3.990	98.479	98.449	98.279
3.625	99.731	99.701	99.531	4.500	99.587	99.557	99.387	4.500	99.587	99.557	99.387	4.000	98.475	98.445	98.275
3.750	100.203	100.173	100.003	4.625	99.923	99.893	99.723	4.625	99.923	99.893	99.723	4.125	98.865	98.835	98.665
3.875	100.533	100.503	100.333	4.690	100.248	100.218	100.048	4.690	100.248	100.218	100.048	4.250	99.226	99.196	99.026
3.990	100.771	100.741	100.571	4.750	100.488	100.458	100.288	4.750	100.488	100.458	100.288	4.375	99.589	99.559	99.389
4.000	100.769	100.739	100.569	4.810	100.730	100.700	100.530	4.810	100.730	100.700	100.530	4.500	99.942	99.912	99.742
4.125	101.187	101.157	100.987	4.875	100.982	100.952	100.782	4.875	100.982	100.952	100.782	4.625	100.299	100.269	100.099
4.250	101.623	101.593	101.423	4.920	101.165	101.135	100.965	4.920	101.165	101.135	100.965	4.750	100.542	100.512	100.342
4.375	101.908	101.878	101.708	4.990	101.256	101.226	101.056	4.990	101.256	101.226	101.056	4.875	100.784	100.754	100.584
4.500	102.063	102.033	101.863	5.125	101.590	101.560	101.390	5.125	101.590	101.560	101.390	4.990	100.810	100.780	100.610
4.625	101.798	101.768	101.598	5.250	102.013	101.983	101.813	5.250	102.013	101.983	101.813	5.000	100.808	100.778	100.608
4.750	102.191	102.161	101.991	5.320	102.254	102.224	102.054	5.320	102.254	102.224	102.054	5.125	100.826	100.796	100.626
4.875	102.409	102.379	102.209	5.375	102.436	102.406	102.236	5.375	102.436	102.406	102.236	5.250	100.914	100.884	100.714
4.990	102.492	102.462	102.292	5.500	102.635	102.605	102.435	5.500	102.635	102.605	102.435	5.375	101.008	100.978	100.808
				5.625	102.666	102.636	102.466	5.625	102.666	102.636	102.466				
				5.750	103.065	103.035	102.865	5.750	103.065	103.035	102.865				
				5.875	103.398	103.368	103.198	5.875	103.398	103.368	103.198				
				5.990	103.598	103.568	103.398	5.990	103.598	103.568	103.398				
				6.125	103.578	103.548	103.378	6.125	103.578	103.548	103.378				
				6.250	103.800	103.770	103.600	6.250	103.800	103.770	103.600				
				6.375	104.126	104.096	103.926	6.375	104.126	104.096	103.926				
				6.500	104.179	104.149	103.979	6.500	104.179	104.149	103.979				
				6.625	104.220	104.190	104.020	6.625	104.220	104.190	104.020				

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
4.625	98.872	98.842	98.672	4.250	98.518	98.488	98.318	4.250	98.284	98.254	98.084	3.990	97.943	97.913	97.743
4.750	99.104	99.074	98.904	4.375	99.043	99.013	98.843	4.375	98.806	98.776	98.606	4.125	98.637	98.607	98.437
4.875	99.338	99.308	99.138	4.500	99.462	99.432	99.262	4.500	99.222	99.192	99.022	4.250	99.145	99.115	98.945
4.990	99.520	99.490	99.320	4.625	99.798	99.768	99.598	4.550	99.349	99.319	99.149	4.375	99.604	99.574	99.404
5.000	99.518	99.488	99.318	4.690	100.123	100.093	99.923	4.625	99.581	99.551	99.381	4.500	99.971	99.941	99.771
5.125	99.697	99.667	99.497	4.750	100.363	100.333	100.163	4.690	99.904	99.874	99.704	4.550	100.196	100.166	99.996
				4.810	100.605	100.575	100.405	4.750	100.144	100.114	99.944	4.625	100.535	100.505	100.335
				4.875	100.857	100.827	100.657	4.875	100.636	100.606	100.436	4.690	100.797	100.767	100.597
				4.920	101.040	101.010	100.840	4.920	100.818	100.788	100.618	4.750	101.007	100.977	100.807
				4.990	101.231	101.201	101.031	4.990	101.007	100.977	100.807	4.875	101.438	101.408	101.238
				5.125	101.465	101.435	101.265	5.125	101.239	101.209	101.039	4.920	101.584	101.554	101.384
				5.250	101.988	101.958	101.788	5.250	101.681	101.651	101.481	4.990	101.732	101.702	101.532
				5.320	102.229	102.199	102.029	5.375	102.103	102.073	101.903	5.125	102.024	101.994	101.824
				5.375	102.411	102.381	102.211	5.500	102.303	102.273	102.103	5.250	102.441	102.411	102.241
				5.500	102.610	102.580	102.410	5.625	102.337	102.307	102.137	5.375	102.809	102.779	102.609
				5.625	102.641	102.611	102.441	5.750	102.748	102.718	102.548	5.500	102.922	102.892	102.722
				5.750	102.940	102.910	102.740	5.875	103.078	103.048	102.878	5.625	103.133	103.103	102.933
				5.875	103.273	103.243	103.073	5.990	103.277	103.247	103.077	5.750	103.300	103.270	103.100
				5.990	103.473	103.443	103.273	6.125	103.260	103.230	103.060	5.875	103.788	103.758	103.588
				6.125	103.453	103.423	103.253	6.250	103.589	103.559	103.389				
				6.											

Conventional Pricing Adjustments

Tuesday, May 31, 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, Relocks, & 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 Relock (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	0.719%
10/6 ARM	5/1/5	3.00%	SOFR	0.719%

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

Tuesday, May 31, 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
3.625	98.252	98.222	98.052	3.625	98.102	98.072	97.902	3.625	97.921	97.891	97.721	3.250	98.469	98.439	98.269
3.750	99.109	99.079	98.909	3.750	99.036	99.006	98.836	3.750	98.954	98.924	98.754	3.375	98.859	98.829	98.659
3.875	99.575	99.545	99.375	3.875	99.493	99.463	99.293	3.875	99.379	99.349	99.179	3.490	99.178	99.148	98.978
3.990	99.945	99.915	99.745	3.990	99.859	99.829	99.659	3.990	99.725	99.695	99.525	3.500	99.204	99.174	99.004
4.000	99.974	99.944	99.774	4.000	99.888	99.858	99.688	4.000	99.753	99.723	99.553	3.625	99.504	99.474	99.304
4.125	100.318	100.288	100.118	4.125	100.231	100.201	100.031	4.125	100.082	100.052	99.882	3.750	100.157	100.127	99.957
4.250	100.686	100.656	100.486	4.250	100.638	100.608	100.438	4.250	100.537	100.507	100.337	3.875	100.450	100.420	100.250
4.375	101.037	101.007	100.837	4.375	100.985	100.955	100.785	4.375	100.869	100.839	100.669	3.990	100.653	100.623	100.453
4.490	101.307	101.277	101.107	4.490	101.255	101.225	101.055	4.490	101.128	101.098	100.928	4.000	100.668	100.638	100.468
4.500	101.328	101.298	101.128	4.500	101.276	101.246	101.076	4.500	101.149	101.119	100.949	4.125	100.805	100.775	100.605
4.625	101.553	101.523	101.353	4.625	101.503	101.473	101.303	4.625	101.368	101.338	101.168	4.250	100.663	100.633	100.463
4.750	101.839	101.809	101.639	4.750	101.809	101.779	101.609	4.750	101.696	101.666	101.496	4.375	100.790	100.760	100.590
4.875	102.102	102.072	101.902	4.875	102.070	102.040	101.870	4.875	101.948	101.918	101.748	4.490	100.930	100.900	100.730
4.990	102.315	102.285	102.115	4.990	102.282	102.252	102.082	4.990	102.153	102.123	101.953	4.500	100.940	100.910	100.740
5.000	102.333	102.303	102.133	5.000	102.300	102.270	102.100	5.000	102.170	102.140	101.970	4.625	101.057	101.027	100.857
5.125	102.533	102.503	102.333	5.125	102.499	102.469	102.299	5.125	102.363	102.333	102.163	4.750	101.661	101.631	101.461
5.250	102.655	102.625	102.455	5.250	102.633	102.603	102.433					4.875	101.800	101.770	101.600
5.375	102.861	102.831	102.661	5.375	102.837	102.807	102.637					4.990	101.915	101.885	101.715
5.490	103.030	103.000	102.830	5.490	103.006	102.976	102.806					5.000	101.924	101.894	101.724
5.500	103.044	103.014	102.844	5.500	103.020	102.990	102.820					5.125	102.043	102.013	101.843
5.625	103.210	103.180	103.010	5.625	103.185	103.155	102.985								
5.750	102.853	102.823	102.653	5.750	102.835	102.805	102.635								
5.875	103.028	102.998	102.828	5.875	103.010	102.980	102.810								
5.990	103.185	103.155	102.985	5.990	103.166	103.136	102.966								

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	98.377	98.347	98.177	3.625	97.377	97.347	97.177	3.625	97.220	97.190	97.020	3.250	97.969	97.939	97.769
3.500	98.394	98.364	98.194	3.750	98.284	98.254	98.084	3.750	98.203	98.173	98.003	3.375	98.359	98.329	98.159
3.625	98.595	98.565	98.395	3.875	98.750	98.720	98.550	3.875	98.660	98.630	98.460	3.490	98.678	98.648	98.478
3.750	98.827	98.797	98.627	3.990	99.120	99.090	98.920	3.990	99.026	98.996	98.826	3.500	98.704	98.674	98.504
				4.000	99.149	99.119	98.949	4.000	99.056	99.026	98.856	3.625	99.004	98.974	98.804
				4.125	99.493	99.463	99.293	4.125	99.399	99.369	99.199	3.750	99.657	99.627	99.457
				4.250	100.186	100.156	99.986	4.250	100.130	100.100	99.930	3.875	99.950	99.920	99.750
				4.375	100.537	100.507	100.337	4.375	100.478	100.448	100.278	3.990	100.153	100.123	99.953
				4.490	100.807	100.777	100.607	4.490	100.748	100.718	100.548	4.000	100.168	100.138	99.968
				4.500	100.828	100.798	100.628	4.500	100.769	100.739	100.569	4.125	100.305	100.275	100.105
				4.625	101.053	101.023	100.853	4.625	100.995	100.965	100.795	4.250	100.163	100.133	99.963
				4.750	101.339	101.309	101.139	4.750	101.302	101.272	101.102	4.375	100.290	100.260	100.090
				4.875	101.602	101.572	101.402	4.875	101.563	101.533	101.363	4.490	100.430	100.400	100.230
				4.990	101.815	101.785	101.615	4.990	101.775	101.745	101.575	4.500	100.440	100.410	100.240
				5.000	101.833	101.803	101.633	5.000	101.792	101.762	101.592	4.625	100.557	100.527	100.357
				5.125	102.033	102.003	101.833	5.125	101.992	101.962	101.792	4.750	101.161	101.131	100.961
				5.250	102.155	102.125	101.955	5.250	102.125	102.095	101.925	4.875	101.300	101.270	101.100
				5.375	102.361	102.331	102.161	5.375	102.330	102.300	102.130	4.990	101.415	101.385	101.215
				5.490	102.530	102.500	102.330	5.490	102.498	102.468	102.298	5.000	101.424	101.394	101.224
				5.500	102.544	102.514	102.344	5.500	102.512	102.482	102.312	5.125	101.543	101.513	101.343
				5.625	102.710	102.680	102.510	5.625	102.678	102.648	102.478				
				5.750	102.353	102.323	102.153	5.750	102.328	102.298	102.128				
				5.875	102.528	102.498	102.328	5.875	102.502	102.472	102.302				
				5.990	102.685	102.655	102.485	5.990	102.658	102.628	102.458				

5 Year FHA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.252	98.222	98.052
3.500	98.269	98.239	98.069
3.625	98.470	98.440	98.270
3.750	98.702	98.672	98.502

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FHA Streamline Pricing

Tuesday, May 31, 2022

30 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.625	98.252	98.222	98.052
3.750	99.109	99.079	98.909
3.875	99.575	99.545	99.375
3.990	99.945	99.915	99.745
4.000	99.974	99.944	99.774
4.125	100.318	100.288	100.118
4.250	100.686	100.656	100.486
4.375	101.037	101.007	100.837
4.490	101.307	101.277	101.107
4.500	101.328	101.298	101.128
4.625	101.553	101.523	101.353
4.750	101.839	101.809	101.639
4.875	102.102	102.072	101.902
4.990	102.315	102.285	102.115
5.000	102.333	102.303	102.133
5.125	102.533	102.503	102.333
5.250	102.655	102.625	102.455
5.375	102.861	102.831	102.661
5.490	103.030	103.000	102.830
5.500	103.044	103.014	102.844
5.625	103.210	103.180	103.010

25 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.625	98.095	98.065	97.895
3.750	99.028	98.998	98.828
3.875	99.485	99.455	99.285
3.990	99.851	99.821	99.651
4.000	99.881	99.851	99.681
4.125	100.224	100.194	100.024
4.250	100.630	100.600	100.430
4.375	100.978	100.948	100.778
4.490	101.248	101.218	101.048
4.500	101.269	101.239	101.069
4.625	101.495	101.465	101.295
4.750	101.802	101.772	101.602
4.875	102.063	102.033	101.863
4.990	102.275	102.245	102.075
5.000	102.292	102.262	102.092
5.125	102.492	102.462	102.292
5.250	102.625	102.595	102.425
5.375	102.830	102.800	102.630
5.490	102.998	102.968	102.798
5.500	103.012	102.982	102.812
5.625	103.178	103.148	102.978

20 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.625	97.913	97.883	97.713
3.750	98.946	98.916	98.746
3.875	99.371	99.341	99.171
3.990	99.718	99.688	99.518
4.000	99.746	99.716	99.546
4.125	100.074	100.044	99.874
4.250	100.529	100.499	100.329
4.375	100.861	100.831	100.661
4.490	101.121	101.091	100.921
4.500	101.141	101.111	100.941
4.625	101.360	101.330	101.160
4.750	101.688	101.658	101.488
4.875	101.940	101.910	101.740
4.990	102.145	102.115	101.945
5.000	102.162	102.132	101.962
5.125	102.356	102.326	102.156
5.250	102.500	102.470	102.300
5.375	102.698	102.668	102.498
5.490	102.862	102.832	102.662
5.500	102.875	102.845	102.675
5.625	103.037	103.007	102.837

15 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.250	98.469	98.439	98.269
3.375	98.859	98.829	98.659
3.490	99.178	99.148	98.978
3.500	99.204	99.174	99.004
3.625	99.504	99.474	99.304
3.750	100.157	100.127	99.957
3.875	100.450	100.420	100.250
3.990	100.653	100.623	100.453
4.000	100.668	100.638	100.468
4.125	100.805	100.775	100.605
4.250	100.663	100.633	100.463
4.375	100.790	100.760	100.590
4.490	100.930	100.900	100.730
4.500	100.940	100.910	100.740
4.625	101.057	101.027	100.857
4.750	101.661	101.631	101.461
4.875	101.800	101.770	101.600
4.990	101.915	101.885	101.715
5.000	101.924	101.894	101.724
5.125	102.043	102.013	101.843

5 Year FHA SL ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.377	98.347	98.177
3.500	98.394	98.364	98.194
3.625	98.595	98.565	98.395
3.750	98.827	98.797	98.627

30 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.625	97.627	97.597	97.427
3.750	98.534	98.504	98.334
3.875	99.000	98.970	98.800
3.990	99.370	99.340	99.170
4.000	99.399	99.369	99.199
4.125	99.743	99.713	99.543
4.250	100.436	100.406	100.236
4.375	100.787	100.757	100.587
4.490	101.057	101.027	100.857
4.500	101.078	101.048	100.878
4.625	101.303	101.273	101.103
4.750	101.589	101.559	101.389
4.875	101.852	101.822	101.652
4.990	102.065	102.035	101.865
5.000	102.083	102.053	101.883
5.125	102.283	102.253	102.083
5.250	102.405	102.375	102.205
5.375	102.611	102.581	102.411
5.490	102.780	102.750	102.580
5.500	102.794	102.764	102.594
5.625	102.960	102.930	102.760

25 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.625	97.470	97.440	97.270
3.750	98.453	98.423	98.253
3.875	98.910	98.880	98.710
3.990	99.276	99.246	99.076
4.000	99.306	99.276	99.106
4.125	99.649	99.619	99.449
4.250	100.380	100.350	100.180
4.375	100.728	100.698	100.528
4.490	100.998	100.968	100.798
4.500	101.019	100.989	100.819
4.625	101.245	101.215	101.045
4.750	101.552	101.522	101.352
4.875	101.813	101.783	101.613
4.990	102.025	101.995	101.825
5.000	102.042	102.012	101.842
5.125	102.242	102.212	102.042
5.250	102.375	102.345	102.175
5.375	102.580	102.550	102.380
5.490	102.748	102.718	102.548
5.500	102.762	102.732	102.562
5.625	102.928	102.898	102.728

20 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.625	97.288	97.258	97.088
3.750	98.371	98.341	98.171
3.875	98.796	98.766	98.596
3.990	99.143	99.113	98.943
4.000	99.171	99.141	98.971
4.125	99.499	99.469	99.299
4.250	100.279	100.249	100.079
4.375	100.611	100.581	100.411
4.490	100.871	100.841	100.671
4.500	100.891	100.861	100.691
4.625	101.110	101.080	100.910
4.750	101.438	101.408	101.238
4.875	101.690	101.660	101.490
4.990	101.895	101.865	101.695
5.000	101.912	101.882	101.712
5.125	102.106	102.076	101.906
5.250	102.250	102.220	102.050
5.375	102.448	102.418	102.248
5.490	102.612	102.582	102.412
5.500	102.625	102.595	102.425
5.625	102.787	102.757	102.587

15 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.250	98.219	98.189	98.019
3.375	98.609	98.579	98.409
3.490	98.928	98.898	98.728
3.500	98.954	98.924	98.754
3.625	99.254	99.224	99.054
3.750	99.907	99.877	99.707
3.875	100.200	100.170	100.000
3.990	100.403	100.373	100.203
4.000	100.418	100.388	100.218
4.125	100.555	100.525	100.355
4.250	100.413	100.383	100.213
4.375	100.540	100.510	100.340
4.490	100.680	100.650	100.480
4.500	100.690	100.660	100.490
4.625	100.807	100.777	100.607
4.750	101.411	101.381	101.211
4.875	101.550	101.520	101.350
4.990	101.665	101.635	101.465
5.000	101.674	101.644	101.474
5.125	101.793	101.763	101.593

5 Year FHA SL Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.490	98.252	98.222	98.052
3.500	98.269	98.239	98.069
3.625	98.470	98.440	98.270
3.750	98.702	98.672	98.502

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VA Full Doc Pricing

Tuesday, May 31, 2022

30 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.625	97.930	97.900	97.730
3.750	98.775	98.745	98.575
3.875	99.246	99.216	99.046
3.990	99.618	99.588	99.418
4.000	99.648	99.618	99.448
4.125	99.988	99.958	99.788
4.250	100.325	100.295	100.125
4.375	100.652	100.622	100.452
4.490	100.877	100.847	100.677
4.500	100.893	100.863	100.693
4.625	101.024	100.994	100.824
4.750	101.384	101.354	101.184
4.875	101.533	101.503	101.333
4.990	101.614	101.584	101.414
5.000	101.618	101.588	101.418
5.125	101.659	101.629	101.459
5.250	102.085	102.055	101.885
5.375	102.159	102.129	101.959
5.490	102.174	102.144	101.974
5.500	102.172	102.142	101.972
5.625	102.228	102.198	102.028
5.750	102.271	102.241	102.071
5.875	102.336	102.306	102.136
5.990	102.692	102.662	102.492

25 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.625	97.800	97.770	97.600
3.750	98.723	98.693	98.523
3.875	99.182	99.152	98.982
3.990	99.549	99.519	99.349
4.000	99.578	99.548	99.378
4.125	99.917	99.887	99.717
4.250	100.293	100.263	100.093
4.375	100.616	100.586	100.416
4.490	100.841	100.811	100.641
4.500	100.857	100.827	100.657
4.625	100.990	100.960	100.790
4.750	101.367	101.337	101.167
4.875	101.517	101.487	101.317
4.990	101.599	101.569	101.399
5.000	101.604	101.574	101.404
5.125	101.646	101.616	101.446
5.250	102.077	102.047	101.877
5.375	102.151	102.121	101.951
5.490	102.167	102.137	101.967
5.500	102.166	102.136	101.966
5.625	102.222	102.192	102.022
5.750	102.266	102.236	102.066
5.875	102.330	102.300	102.130
5.990	102.387	102.357	102.187

20 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.625	97.586	97.556	97.386
3.750	98.611	98.581	98.411
3.875	99.038	99.008	98.838
3.990	99.385	99.355	99.185
4.000	99.412	99.382	99.212
4.125	99.738	99.708	99.538
4.250	100.165	100.135	99.965
4.375	100.471	100.441	100.271
4.490	100.684	100.654	100.484
4.500	100.700	100.670	100.500
4.625	100.826	100.796	100.626
4.750	101.219	101.189	101.019
4.875	101.364	101.334	101.164
4.990	101.445	101.415	101.245
5.000	101.450	101.420	101.250
5.125	101.494	101.464	101.294

15 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.250	98.122	98.092	97.922
3.375	98.520	98.490	98.320
3.490	98.859	98.829	98.659
3.500	98.888	98.858	98.688
3.625	99.220	99.190	99.020
3.750	99.825	99.795	99.625
3.875	100.154	100.124	99.954
3.990	100.411	100.381	100.211
4.000	100.432	100.402	100.232
4.125	100.623	100.593	100.423
4.250	100.424	100.394	100.224
4.375	100.393	100.363	100.193
4.490	100.469	100.439	100.269
4.500	100.472	100.442	100.272
4.625	100.554	100.524	100.354
4.750	101.229	101.199	101.029
4.875	101.335	101.305	101.135
4.990	101.418	101.388	101.218
5.000	101.425	101.395	101.225
5.125	101.508	101.478	101.308

5 Year VA Full Doc ARM

Rate	15-Day	30-Day	45-Day
3.490	98.092	98.062	97.892
3.500	98.109	98.079	97.909
3.625	98.308	98.278	98.108
3.750	98.523	98.493	98.323

30 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.625	97.305	97.275	97.105
3.750	98.200	98.170	98.000
3.875	98.671	98.641	98.471
3.990	99.043	99.013	98.843
4.000	99.073	99.043	98.873
4.125	99.413	99.383	99.213
4.250	100.075	100.045	99.875
4.375	100.402	100.372	100.202
4.490	100.627	100.597	100.427
4.500	100.643	100.613	100.443
4.625	100.774	100.744	100.574
4.750	101.134	101.104	100.934
4.875	101.283	101.253	101.083
4.990	101.364	101.334	101.164
5.000	101.368	101.338	101.168
5.125	101.409	101.379	101.209
5.250	101.835	101.805	101.635
5.375	101.909	101.879	101.709
5.490	101.924	101.894	101.724
5.500	101.922	101.892	101.722
5.625	101.978	101.948	101.778
5.750	102.021	101.991	101.821
5.875	102.086	102.056	101.886
5.990	102.142	102.112	101.942

25 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.625	97.175	97.145	96.975
3.750	98.148	98.118	97.948
3.875	98.607	98.577	98.407
3.990	98.974	98.944	98.774
4.000	99.003	98.973	98.803
4.125	99.342	99.312	99.142
4.250	100.043	100.013	99.843
4.375	100.366	100.336	100.166
4.490	100.591	100.561	100.391
4.500	100.607	100.577	100.407
4.625	100.740	100.710	100.540
4.750	101.117	101.087	100.917
4.875	101.267	101.237	101.067
4.990	101.349	101.319	101.149
5.000	101.354	101.324	101.154
5.125	101.396	101.366	101.196
5.250	101.827	101.797	101.627
5.375	101.901	101.871	101.701
5.490	101.917	101.887	101.717
5.500	101.916	101.886	101.716
5.625	101.972	101.942	101.772
5.750	102.016	101.986	101.816
5.875	102.080	102.050	101.880
5.990	102.137	102.107	101.937

15 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.250	97.872	97.842	97.672
3.375	98.270	98.240	98.070
3.490	98.609	98.579	98.409
3.500	98.638	98.608	98.438
3.625	98.970	98.940	98.770
3.750	99.575	99.545	99.375
3.875	99.904	99.874	99.704
3.990	100.161	100.131	99.961
4.000	100.182	100.152	99.982
4.125	100.373	100.343	100.173
4.250	100.174	100.144	99.974
4.375	100.143	100.113	99.943
4.490	100.219	100.189	100.019
4.500	100.222	100.192	100.022
4.625	100.304	100.274	100.104
4.750	100.979	100.949	100.779
4.875	101.085	101.055	100.885
4.990	101.168	101.138	100.968
5.000	101.175	101.145	100.975
5.125	101.258	101.228	101.058

5 Year VA Full Doc Jumbo ARM

Rate	15-Day	30-Day	45-Day
3.490	97.967	97.937	97.767
3.500	97.984	97.954	97.784
3.625	98.183	98.153	97.983
3.750	98.398	98.368	98.198

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VA IRRRL Pricing

Tuesday, May 31, 2022

30 Year VA Streamline				25 Year VA Streamline				15 Year VA Streamline				5 Year VA Streamline 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	97.930	97.900	97.730	3.625	97.800	97.770	97.600	3.250	98.122	98.092	97.922	3.490	98.092	98.062	97.892
3.750	98.775	98.745	98.575	3.750	98.723	98.693	98.523	3.375	98.520	98.490	98.320	3.500	98.109	98.079	97.909
3.875	99.246	99.216	99.046	3.875	99.182	99.152	98.982	3.490	98.859	98.829	98.659	3.625	98.308	98.278	98.108
3.990	99.618	99.588	99.418	3.990	99.549	99.519	99.349	3.500	98.888	98.858	98.688	3.750	98.523	98.493	98.323
4.000	99.648	99.618	99.448	4.000	99.578	99.548	99.378	3.625	99.220	99.190	99.020				
4.125	99.988	99.958	99.788	4.125	99.917	99.887	99.717	3.750	99.825	99.795	99.625				
4.250	100.325	100.295	100.125	4.250	100.293	100.263	100.093	3.875	100.154	100.124	99.954				
4.375	100.652	100.622	100.452	4.375	100.616	100.586	100.416	3.990	100.411	100.381	100.211				
4.490	100.877	100.847	100.677	4.490	100.841	100.811	100.641	4.000	100.432	100.402	100.232				
4.500	100.893	100.863	100.693	4.500	100.857	100.827	100.657	4.125	100.623	100.593	100.423				
4.625	101.024	100.994	100.824	4.625	100.990	100.960	100.790	4.250	100.424	100.394	100.224				
4.750	101.384	101.354	101.184	4.750	101.367	101.337	101.167	4.375	100.393	100.363	100.193				
4.875	101.533	101.503	101.333	4.875	101.517	101.487	101.317	4.490	100.469	100.439	100.269				
4.990	101.614	101.584	101.414	4.990	101.599	101.569	101.399	4.500	100.472	100.442	100.272				
5.000	101.618	101.588	101.418	5.000	101.604	101.574	101.404	4.625	100.554	100.524	100.354				
5.125	101.659	101.629	101.459	5.125	101.646	101.616	101.446	4.750	101.229	101.199	101.029				
5.250	102.085	102.055	101.885	5.250	102.077	102.047	101.877	4.875	101.335	101.305	101.135				
5.375	102.159	102.129	101.959	5.375	102.151	102.121	101.951	4.990	101.418	101.388	101.218				
5.490	102.174	102.144	101.974	5.490	102.167	102.137	101.967	5.000	101.425	101.395	101.225				
5.500	102.172	102.142	101.972	5.500	102.166	102.136	101.966	5.125	101.508	101.478	101.308				
5.625	102.228	102.198	102.028	5.625	102.222	102.192	102.022								

30 Year VA Streamline Jumbo				25 Year VA Streamline Jumbo				15 Year VA Streamline Jumbo				5 Year VA Streamline Jumbo 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	97.305	97.275	97.105	3.625	97.175	97.145	96.975	3.250	97.872	97.842	97.672	3.490	97.967	97.937	97.767
3.750	98.200	98.170	98.000	3.750	98.148	98.118	97.948	3.375	98.270	98.240	98.070	3.500	97.984	97.954	97.784
3.875	98.671	98.641	98.471	3.875	98.607	98.577	98.407	3.490	98.609	98.579	98.409	3.625	98.183	98.153	97.983
3.990	99.043	99.013	98.843	3.990	98.974	98.944	98.774	3.500	98.638	98.608	98.438	3.750	98.398	98.368	98.198
4.000	99.073	99.043	98.873	4.000	99.003	98.973	98.803	3.625	98.970	98.940	98.770				
4.125	99.413	99.383	99.213	4.125	99.342	99.312	99.142	3.750	99.575	99.545	99.375				
4.250	100.075	100.045	99.875	4.250	100.043	100.013	99.843	3.875	99.904	99.874	99.704				
4.375	100.402	100.372	100.202	4.375	100.366	100.336	100.166	3.990	100.161	100.131	99.961				
4.490	100.627	100.597	100.427	4.490	100.591	100.561	100.391	4.000	100.182	100.152	99.982				
4.500	100.643	100.613	100.443	4.500	100.607	100.577	100.407	4.125	100.373	100.343	100.173				
4.625	100.774	100.744	100.574	4.625	100.740	100.710	100.540	4.250	100.174	100.144	99.974				
4.750	101.134	101.104	100.934	4.750	101.117	101.087	100.917	4.375	100.143	100.113	99.943				
4.875	101.283	101.253	101.083	4.875	101.267	101.237	101.067	4.490	100.219	100.189	100.019				
4.990	101.364	101.334	101.164	4.990	101.349	101.319	101.149	4.500	100.222	100.192	100.022				
5.000	101.368	101.338	101.168	5.000	101.354	101.324	101.154	4.625	100.304	100.274	100.104				
5.125	101.409	101.379	101.209	5.125	101.396	101.366	101.196	4.750	100.979	100.949	100.779				
5.250	101.835	101.805	101.635	5.250	101.827	101.797	101.627	4.875	101.085	101.055	100.885				
5.375	101.909	101.879	101.709	5.375	101.901	101.871	101.701	4.990	101.168	101.138	100.968				
5.490	101.924	101.894	101.724	5.490	101.917	101.887	101.717	5.000	101.175	101.145	100.975				
5.500	101.922	101.892	101.722	5.500	101.916	101.886	101.716	5.125	101.258	101.228	101.058				
5.625	101.978	101.948	101.778	5.625	101.972	101.942	101.772								

Government LLPAs

Commitment Period					Misc			
60 Day Commitment					0.130	VA Non-C/O LTV 95.01-100 (Excludes RM Serviced IRRRLs)	0.125	
90 Day Commitment					0.500	VA Full Doc Refi LTV > 90%	1.125	
180 Day Commitment					1.250	VA LTV > 100% (Excludes RM Serviced IRRRLs)	0.500	
						Detroit Home Loan	-0.300	
						VA ARM LTV > 90	4.000	
Extensions, Relocks, Product Flips					Geography			
1st/2nd 5 Day Extension					0.125	New York Property (Excludes Co-Ops)	0.250	
1st/2nd 15 Day Extension					0.250	New Jersey	0.250	
3rd+ 15 Day Extension					WOM or 0.250			
Rate Relock (Prior expired rate locks)					WOM or 0.250			
Product Flip (ARM to Fixed, Fixed to ARM)					0.125			
UPB/FICO					Government FICO Adjusters			
	<640	640-679	680-719	720-759	760+	<620 (Excludes VA Full Doc Jumbos)	2.000	
< 100k	1.459	1.448	1.438	1.422	1.411	620-639	1.250	
100-149k	-0.071	-0.090	-0.101	-0.111	-0.117	640-659	0.250	
150-199k	-0.317	-0.328	-0.344	-0.353	-0.375			
200-299k	-0.551	-0.572	-0.579	-0.583	-0.584			
300-399k	-0.384	-0.408	-0.415	-0.420	-0.427			
400k+	-0.449	-0.463	-0.483	-0.495	-0.502			
					ARM Cap			
					Product	Cap	Margin	1Y CMT
					ARM Cap	1/1/5	2.00%	0.00%

*Rate Premium Cap = 106.00

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Non-Agency Jumbo Pricing & LLPAs

Tuesday, May 31, 2022

30 Year "Jumbo Smart"				15 Year "Jumbo Smart"				7/6 Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.500	95.623	95.593	95.423	4.500	97.591	97.561	97.391	4.125	97.363	97.333	97.163
4.625	96.313	96.283	96.113	4.625	97.853	97.823	97.653	4.250	97.863	97.833	97.663
4.750	96.927	96.897	96.727	4.750	98.096	98.066	97.896	4.375	98.255	98.225	98.055
4.875	97.464	97.434	97.264	4.875	98.338	98.308	98.138	4.500	98.630	98.600	98.430
4.990	97.891	97.861	97.691	4.990	98.545	98.515	98.345	4.625	99.001	98.971	98.801
5.125	98.311	98.281	98.111	5.125	98.738	98.708	98.538	4.750	99.368	99.338	99.168
5.250	98.594	98.564	98.394	5.250	98.915	98.885	98.715	4.875	99.715	99.685	99.515
5.375	98.980	98.950	98.780	5.375	99.042	99.012	98.842	4.990	100.059	100.029	99.859
5.500	99.301	99.271	99.101	5.500	99.112	99.082	98.912	5.125	100.401	100.371	100.201
5.625	99.559	99.529	99.359					5.250	100.684	100.654	100.484
5.750	99.916	99.886	99.716					5.375	100.951	100.921	100.751
5.875	100.187	100.157	99.987								
5.990	100.379	100.349	100.179								
6.125	100.532	100.502	100.332								

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 Relock	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/RJT15/RJT76	-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 Cash Out <= 65% LTV	0.125
		Jumbo Cash Out 65.01-70% LTV	0.375
		Jumbo Cash Out 70.01-75% LTV	0.625
		Jumbo Cash Out 75.01-80% LTV	0.875
		30YR Jumbo Cash Out 80.01-85% LTV	1.500
		30YR Jumbo Cash Out > 85% LTV	1.750

30 Year Jumbo 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

15YR Jumbo & 7/6 Jumbo ARM 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	N/A	N/A
760-799	-0.500	-0.500	-0.250	-0.250	-0.250	N/A	N/A
740-759	-0.375	-0.250	-0.125	-0.125	-0.125	N/A	N/A
720-739	-0.250	-0.125	0.000	0.000	0.125	N/A	N/A
700-719	0.000	0.125	0.250	0.375	0.375	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Adjustment looks to greater of LTV/CLTV/HLTV

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Lender Paid Mortgage Insurance Adjustments

Tuesday, May 31, 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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