

California Wholesale Rate Sheet

60 Day Lock Special on Conventional and Government Fixed!

PRODUCT HIGHLIGHTS

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

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MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.500	(4.173)	→ 0.001			
3.250	(3.329)	→ 0.023	Rate	Today's Price	Pricing Change
Conventional 15yr Fixed			FHA 30yr Fixed		
3.375	(3.683)	→ (0.011)	3.375	(2.189)	→ (0.006)
3.250	(3.385)	→ (0.006)	3.250	(3.550)	→ 0.020
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
2.875	(1.053)	→ 0.010	3.375	(1.739)	→ (0.006)
2.750	(0.842)	→ 0.010	3.250	(3.100)	→ 0.020

LOCK POLICIES

Hours: Price release - 6:59 AM EST on the following business day
Pricing on-line: www.NewRezWholesale.com
 In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com
In order to remain locked, a full file must be submitted within 10 days for a 30-day lock, 15 days for a 45-day lock, or 20 days for a 60-day lock or greater.

Lock Extension Info	Expiration Dates	
• 1st-3rd Extension - 2 bps/day	7 Day Extension	10/5/2020
• 4th Extension or more - 4 bps/day	15 Day Lock/Extension	10/13/2020
• Extended loans cannot expire on a weekend or holiday.	30 Day Lock/Extension	10/28/2020
• Max number of days to extend is 45 days per request.	45 Day Lock/Extension	11/12/2020
	60 Day Lock	11/27/2020
	90 Day Lock	12/28/2020

Relock Policy				
Pricing is based on worst case pricing: current market vs locked less a relock fee.				
15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600
30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200
45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800
If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)				

GENERAL INFORMATION

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

Agency Loan Limits	
1 Unit	\$510,400
2 Unit	\$653,550
3 Unit	\$789,950
4 Unit	\$981,700
Mortgagee Clause (Wholesale)	
NewRez LLC ISAOA ATIMA	
PO Box 7050	
TROY, MI 48007-7050	

CORPORATE CONTACTS

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

*** Rates are subject to change without notice**

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

Government Products

FHA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(5.108)	(5.078)	(5.078)	(4.978)
5.000	(4.808)	(4.778)	(4.778)	(4.678)
4.875	(4.508)	(4.478)	(4.478)	(4.378)
4.750	(4.718)	(4.725)	(4.761)	(4.698)
4.625	(4.440)	(4.447)	(4.483)	(4.420)
4.500	(4.149)	(4.156)	(4.193)	(4.129)
4.375	(3.846)	(3.853)	(3.890)	(3.826)
4.250	(3.757)	(3.756)	(3.786)	(3.715)
4.125	(3.454)	(3.453)	(3.483)	(3.412)
4.000	(3.139)	(3.138)	(3.167)	(3.097)
3.875	(2.811)	(2.810)	(2.839)	(2.769)
3.750	(3.255)	(3.211)	(3.196)	(3.081)
3.625	(2.927)	(2.883)	(2.868)	(2.753)
3.500	(2.587)	(2.542)	(2.528)	(2.413)
3.375	(2.234)	(2.189)	(2.175)	(2.060)
3.250	(3.660)	(3.550)	(3.469)	(3.288)
3.125	(3.307)	(3.197)	(3.116)	(2.935)
3.000	(2.942)	(2.831)	(2.751)	(2.570)
2.990	(2.932)	(2.821)	(2.741)	(2.560)
2.875	(2.564)	(2.453)	(2.373)	(2.192)
2.750	(2.809)	(2.669)	(2.559)	(2.350)
2.625	(2.431)	(2.291)	(2.181)	(1.972)
2.500	(2.041)	(1.901)	(1.791)	(1.581)
2.375	(1.638)	(1.498)	(1.388)	(1.178)
2.250	(1.222)	(1.082)	(0.972)	(0.763)

VA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(4.658)	(4.628)	(4.628)	(4.528)
5.000	(4.358)	(4.328)	(4.328)	(4.228)
4.875	(4.058)	(4.028)	(4.028)	(3.928)
4.750	(4.268)	(4.275)	(4.311)	(4.248)
4.625	(3.990)	(3.997)	(4.033)	(3.970)
4.500	(3.699)	(3.706)	(3.743)	(3.679)
4.375	(3.396)	(3.403)	(3.440)	(3.376)
4.250	(3.307)	(3.306)	(3.336)	(3.265)
4.125	(3.004)	(3.003)	(3.033)	(2.962)
4.000	(2.689)	(2.688)	(2.717)	(2.647)
3.875	(2.361)	(2.360)	(2.389)	(2.319)
3.750	(2.805)	(2.761)	(2.746)	(2.631)
3.625	(2.477)	(2.433)	(2.418)	(2.303)
3.500	(2.137)	(2.092)	(2.078)	(1.963)
3.375	(1.784)	(1.739)	(1.725)	(1.610)
3.250	(3.210)	(3.100)	(3.019)	(2.838)
3.125	(2.857)	(2.747)	(2.666)	(2.485)
3.000	(2.492)	(2.381)	(2.301)	(2.120)
2.990	(2.482)	(2.371)	(2.291)	(2.110)
2.875	(2.114)	(2.003)	(1.923)	(1.742)
2.750	(2.359)	(2.219)	(2.109)	(1.900)
2.625	(1.981)	(1.841)	(1.731)	(1.522)
2.500	(1.591)	(1.451)	(1.341)	(1.131)
2.375	(1.188)	(1.048)	(0.938)	(0.728)
2.250	(0.772)	(0.632)	(0.522)	(0.313)

USDA 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.250	(4.558)	(4.528)	(4.528)	(4.428)
5.125	(4.258)	(4.228)	(4.228)	(4.128)
5.000	(3.958)	(3.928)	(3.928)	(3.828)
4.875	(3.658)	(3.628)	(3.628)	(3.528)
4.750	(3.868)	(3.875)	(3.911)	(3.848)
4.625	(3.590)	(3.597)	(3.633)	(3.570)
4.500	(3.299)	(3.306)	(3.343)	(3.279)
4.375	(2.996)	(3.003)	(3.040)	(2.976)
4.250	(2.907)	(2.906)	(2.936)	(2.865)
4.125	(2.604)	(2.603)	(2.633)	(2.562)
4.000	(2.289)	(2.288)	(2.317)	(2.247)
3.875	(1.961)	(1.960)	(1.989)	(1.919)
3.750	(2.405)	(2.361)	(2.346)	(2.231)
3.625	(2.077)	(2.033)	(2.018)	(1.903)
3.500	(1.737)	(1.692)	(1.678)	(1.563)
3.375	(1.384)	(1.339)	(1.325)	(1.210)
3.250	(2.810)	(2.700)	(2.619)	(2.438)
3.125	(2.457)	(2.347)	(2.266)	(2.085)
3.000	(2.092)	(1.981)	(1.901)	(1.720)
2.875	(1.714)	(1.603)	(1.523)	(1.342)
2.750	(1.959)	(1.819)	(1.709)	(1.500)
2.625	(1.581)	(1.441)	(1.331)	(1.122)
2.500	(1.191)	(1.051)	(0.941)	(0.731)
2.375	(0.788)	(0.648)	(0.538)	(0.328)
2.250	(0.372)	(0.232)	(0.122)	0.087

FHA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.593)	(1.563)	(1.563)	(1.463)
4.125	(1.593)	(1.563)	(1.563)	(1.463)
4.000	(1.593)	(1.563)	(1.563)	(1.463)
3.875	(1.593)	(1.563)	(1.563)	(1.463)
3.750	(1.593)	(1.563)	(1.563)	(1.463)
3.625	(1.098)	(1.052)	(1.036)	(0.920)
3.500	(1.098)	(1.052)	(1.036)	(0.920)
3.375	(1.098)	(1.052)	(1.036)	(0.920)
3.250	(1.098)	(1.052)	(1.036)	(0.920)
3.125	(0.749)	(0.719)	(0.719)	(0.619)
3.000	(0.749)	(0.719)	(0.719)	(0.619)
2.875	(0.752)	(0.722)	(0.722)	(0.622)
2.750	(0.762)	(0.732)	(0.732)	(0.632)
2.625	0.421	0.524	0.597	0.770
2.500	0.397	0.500	0.572	0.745
2.375	0.389	0.491	0.564	0.737
2.250	0.398	0.501	0.573	0.746

VA 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.250	(1.143)	(1.113)	(1.113)	(1.013)
4.125	(1.143)	(1.113)	(1.113)	(1.013)
4.000	(1.143)	(1.113)	(1.113)	(1.013)
3.875	(1.143)	(1.113)	(1.113)	(1.013)
3.750	(1.143)	(1.113)	(1.113)	(1.013)
3.625	(0.648)	(0.602)	(0.586)	(0.470)
3.500	(0.648)	(0.602)	(0.586)	(0.470)
3.375	(0.648)	(0.602)	(0.586)	(0.470)
3.250	(0.648)	(0.602)	(0.586)	(0.470)
3.125	(0.299)	(0.269)	(0.269)	(0.169)
3.000	(0.299)	(0.269)	(0.269)	(0.169)
2.875	(0.302)	(0.272)	(0.272)	(0.172)
2.750	(0.312)	(0.282)	(0.282)	(0.182)
2.625	0.871	0.974	1.047	1.220
2.500	0.847	0.950	1.022	1.195
2.375	0.839	0.941	1.014	1.187
2.250	0.848	0.951	1.023	1.196

FHA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(2.155)	(2.155)	(2.184)	(2.113)
4.000	(1.840)	(1.839)	(1.869)	(1.798)
3.875	(1.512)	(1.511)	(1.541)	(1.470)
3.750	(2.238)	(2.193)	(2.179)	(2.064)
3.625	(1.910)	(1.865)	(1.851)	(1.736)
3.500	(1.569)	(1.525)	(1.510)	(1.395)
3.375	(1.216)	(1.172)	(1.157)	(1.042)
3.250	(2.017)	(1.907)	(1.826)	(1.645)
3.125	(1.664)	(1.554)	(1.473)	(1.292)
3.000	(1.299)	(1.188)	(1.108)	(0.927)
2.990	(1.289)	(1.178)	(1.098)	(0.917)
2.875	(0.921)	(0.810)	(0.730)	(0.549)
2.750	(1.791)	(1.651)	(1.541)	(1.332)
2.625	(1.413)	(1.273)	(1.163)	(0.954)
2.500	(1.023)	(0.883)	(0.773)	(0.563)
2.375	(0.620)	(0.480)	(0.370)	(0.160)
2.250	(0.204)	(0.064)	0.046	0.255

VA High Balance 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.905)	(1.905)	(1.934)	(1.863)
4.000	(1.590)	(1.589)	(1.619)	(1.548)
3.875	(1.262)	(1.261)	(1.291)	(1.220)
3.750	(1.988)	(1.943)	(1.929)	(1.814)
3.625	(1.660)	(1.615)	(1.601)	(1.486)
3.500	(1.319)	(1.275)	(1.260)	(1.145)
3.375	(0.966)	(0.922)	(0.907)	(0.792)
3.250	(1.767)	(1.657)	(1.576)	(1.395)
3.125	(1.414)	(1.304)	(1.223)	(1.042)
3.000	(1.049)	(0.938)	(0.858)	(0.677)
2.990	(1.039)	(0.928)	(0.848)	(0.667)
2.875	(0.671)	(0.560)	(0.480)	(0.299)
2.750	(1.541)	(1.401)	(1.291)	(1.082)
2.625	(1.163)	(1.023)	(0.913)	(0.704)
2.500	(0.773)	(0.633)	(0.523)	(0.313)
2.375	(0.370)	(0.230)	(0.120)	0.090
2.250	0.046	0.186	0.296	0.505

FHA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.553)	(1.403)	(1.253)	(1.103)
4.000	(1.512)	(1.362)	(1.212)	(1.062)
3.875	(1.470)	(1.320)	(1.170)	(1.020)
3.750	(1.428)	(1.278)	(1.128)	(0.978)
3.625	(1.288)	(1.138)	(0.988)	(0.838)
3.500	(1.241)	(1.091)	(0.941)	(0.791)
3.375	(1.194)	(1.044)	(0.894)	(0.744)
3.250	(1.147)	(0.997)	(0.847)	(0.697)
3.125	(0.889)	(0.739)	(0.589)	(0.439)
3.000	(0.803)	(0.653)	(0.503)	(0.353)
2.875	(0.717)	(0.567)	(0.417)	(0.267)
2.750	(0.632)	(0.482)	(0.332)	(0.182)

VA 5-1 ARM (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.103)	(0.953)	(0.803)	(0.653)
4.000	(1.062)	(0.912)	(0.762)	(0.612)
3.875	(1.020)	(0.870)	(0.720)	(0.570)
3.750	(0.978)	(0.828)	(0.678)	(0.528)
3.625	(0.838)	(0.688)	(0.538)	(0.388)
3.500	(0.791)	(0.641)	(0.491)	(0.341)
3.375	(0.744)	(0.594)	(0.444)	(0.294)
3.250	(0.697)	(0.547)	(0.397)	(0.247)
3.125	(0.439)	(0.289)	(0.139)	0.011
3.000	(0.353)	(0.203)	(0.053)	0.097
2.875	(0.267)	(0.117)	0.033	0.183
2.750	(0.182)	(0.032)	0.118	0.268

FHA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(1.083)	(0.933)	(0.783)	(0.633)
4.000	(1.042)	(0.892)	(0.742)	(0.592)
3.875	(1.000)	(0.850)	(0.700)	(0.550)
3.750	(0.958)	(0.808)	(0.658)	(0.508)
3.625	(0.818)	(0.668)	(0.518)	(0.368)
3.500	(0.771)	(0.621)	(0.471)	(0.321)
3.375	(0.724)	(0.574)	(0.424)	(0.274)
3.250	(0.677)	(0.527)	(0.377)	(0.227)
3.125	(0.419)	(0.269)	(0.119)	0.031
3.000	(0.333)	(0.183)	(0.033)	0.117
2.875	(0.247)	(0.097)	0.053	0.203
2.750	(0.162)	(0.012)	0.138	0.288

VA 5-1 ARM High Balance (1-1.5 Caps)				
	15 Day	30 Day	45 Day	60 Day
4.125	(0.833)	(0.683)	(0.533)	(0.383)
4.000	(0.792)	(0.642)	(0.492)	(0.342)
3.875	(0.750)	(0.600)	(0.450)	(0.300)
3.750	(0.708)	(0.558)	(0.408)	(0.258)
3.625	(0.568)	(0.418)	(0.268)	(0.118)
3.500	(0.521)	(0.371)	(0.221)	(0.071)
3.375	(0.474)	(0.324)	(0.174)	(0.024)
3.250	(0.427)	(0.277)	(0.127)	0.023
3.125	(0.169)	(0.019)	0.131	0.281
3.000	(0.083)	0.067	0.217	0.367
2.875	0.003	0.153	0.303	0.453
2.750	0.088	0.238	0.388	0.538

Loan Level Price Adjustments

Credit Score	< 560	N/A	
	560-579	N/A	
	580-599	N/A	
	600-619	N/A	
	620-639	2.000	
	640-659	1.000	

Fannie Mae - Conforming Fixed Rate Products

Fannie Mae 30yr Fixed					Fannie Mae 25yr Fixed					Fannie Mae 20yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
5.000	(5.871)	(5.745)	(5.701)	(5.626)	5.125	(6.125)	(6.116)	(6.138)	(6.060)	5.125	(6.516)	(6.405)	(6.376)	(6.241)
4.990	(5.821)	(5.695)	(5.669)	(5.606)	5.000	(5.871)	(5.745)	(5.701)	(5.621)	5.000	(6.242)	(6.129)	(6.100)	(5.964)
4.875	(5.703)	(5.590)	(5.546)	(5.352)	4.875	(5.703)	(5.590)	(5.546)	(5.352)	4.875	(6.074)	(5.961)	(5.932)	(5.795)
4.750	(5.479)	(5.366)	(5.322)	(5.129)	4.750	(5.479)	(5.366)	(5.322)	(5.129)	4.750	(5.830)	(5.715)	(5.687)	(5.549)
4.625	(5.099)	(4.986)	(4.942)	(4.748)	4.625	(5.099)	(4.986)	(4.942)	(4.748)	4.625	(5.499)	(5.446)	(5.345)	(5.128)
4.500	(4.881)	(4.850)	(4.761)	(4.589)	4.500	(4.881)	(4.850)	(4.761)	(4.589)	4.500	(5.379)	(5.324)	(5.225)	(5.007)
4.375	(4.625)	(4.594)	(4.537)	(4.365)	4.375	(4.625)	(4.594)	(4.537)	(4.365)	4.375	(5.224)	(5.168)	(5.066)	(4.847)
4.250	(4.449)	(4.385)	(4.363)	(4.191)	4.250	(4.449)	(4.385)	(4.363)	(4.191)	4.250	(5.116)	(5.057)	(4.955)	(4.734)
4.125	(4.435)	(4.355)	(4.340)	(4.176)	4.125	(4.435)	(4.355)	(4.340)	(4.176)	4.125	(4.529)	(4.484)	(4.469)	(4.355)
4.000	(4.246)	(4.166)	(4.152)	(3.987)	4.000	(4.246)	(4.166)	(4.152)	(3.987)	4.000	(4.332)	(4.287)	(4.272)	(4.158)
3.990	(4.211)	(4.131)	(4.117)	(3.952)	3.875	(4.037)	(3.957)	(3.943)	(3.778)	3.875	(4.101)	(4.057)	(4.042)	(3.927)
3.875	(4.037)	(3.957)	(3.943)	(3.778)	3.750	(3.737)	(3.657)	(3.643)	(3.478)	3.750	(3.762)	(3.717)	(3.703)	(3.588)
3.750	(3.737)	(3.657)	(3.643)	(3.478)	3.625	(4.561)	(4.444)	(4.317)	(4.149)	3.625	(4.444)	(4.317)	(4.235)	(4.048)
3.625	(4.561)	(4.444)	(4.317)	(4.149)	3.500	(4.297)	(4.173)	(4.045)	(3.875)	3.500	(4.186)	(4.053)	(3.971)	(3.778)
3.500	(4.297)	(4.173)	(4.045)	(3.875)	3.375	(3.943)	(3.813)	(3.687)	(3.511)	3.375	(3.864)	(3.726)	(3.641)	(3.442)
3.375	(3.943)	(3.813)	(3.687)	(3.511)	3.250	(3.470)	(3.329)	(3.199)	(3.016)	3.250	(3.444)	(3.297)	(3.215)	(3.010)
3.250	(3.470)	(3.329)	(3.199)	(3.016)	3.125	(3.437)	(3.280)	(3.165)	(2.992)	3.125	(3.294)	(3.123)	(3.057)	(2.856)
3.125	(3.437)	(3.280)	(3.165)	(2.992)	3.000	(3.136)	(2.967)	(2.845)	(2.669)	3.000	(3.006)	(2.826)	(2.761)	(2.554)
3.000	(3.136)	(2.967)	(2.845)	(2.669)	2.990	(3.098)	(2.929)	(2.807)	(2.631)	2.990	(2.968)	(2.788)	(2.723)	(2.516)
2.990	(3.098)	(2.929)	(2.807)	(2.631)	2.875	(2.615)	(2.433)	(2.306)	(2.120)	2.875	(2.558)	(2.366)	(2.304)	(2.089)
2.875	(2.615)	(2.433)	(2.306)	(2.120)	2.750	(2.003)	(1.811)	(1.682)	(1.488)	2.750	(2.009)	(1.806)	(1.744)	(1.519)
2.750	(2.003)	(1.811)	(1.682)	(1.488)	2.625	(1.209)	(1.077)	(0.974)	(0.772)	2.625	(1.425)	(1.146)	(1.095)	(0.654)
2.625	(1.209)	(1.077)	(0.974)	(0.772)	2.500	(0.745)	(0.484)	(0.363)	0.017	2.500	(0.909)	(0.621)	(0.574)	(0.228)
2.500	(0.745)	(0.484)	(0.363)	0.017	2.375	0.093	0.260	0.392	0.615	2.375	(0.392)	(0.209)	(0.062)	0.184
2.375	0.093	0.260	0.392	0.615	2.250	0.736	0.903	1.035	1.267	2.250	0.247	0.430	0.577	0.823
2.250	0.736	0.903	1.035	1.267										

Fannie Mae 15yr Fixed					Fannie Mae 10yr Fixed					Fannie Mae 30yr High Balance				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.500	(5.244)	(5.172)	(5.137)	(5.016)	4.500	(5.237)	(5.135)	(5.092)	(4.972)	5.125	(3.052)	(3.044)	(3.066)	(2.988)
4.375	(5.109)	(5.033)	(4.995)	(4.874)	4.375	(5.103)	(4.998)	(4.954)	(4.854)	5.000	(2.677)	(2.684)	(2.720)	(2.657)
4.250	(4.901)	(4.823)	(4.785)	(4.660)	4.250	(4.897)	(4.833)	(4.833)	(4.733)	4.875	(2.406)	(2.413)	(2.449)	(2.386)
4.125	(4.735)	(4.629)	(4.590)	(4.462)	4.125	(4.709)	(4.596)	(4.549)	(4.422)	4.750	(2.128)	(2.135)	(2.171)	(2.108)
4.000	(4.616)	(4.552)	(4.509)	(4.357)	4.000	(4.502)	(4.408)	(4.354)	(4.197)	4.625	(2.265)	(2.243)	(2.250)	(2.157)
3.875	(4.314)	(4.245)	(4.202)	(4.042)	3.875	(4.230)	(4.184)	(4.168)	(4.052)	4.500	(2.000)	(1.977)	(1.984)	(1.892)
3.750	(4.205)	(4.134)	(4.092)	(3.930)	3.750	(4.094)	(3.993)	(3.959)	(3.843)	4.375	(1.727)	(1.705)	(1.712)	(1.619)
3.625	(4.028)	(3.948)	(3.927)	(3.745)	3.625	(3.814)	(3.709)	(3.655)	(3.491)	4.250	(1.506)	(1.484)	(1.491)	(1.398)
3.500	(3.889)	(3.855)	(3.827)	(3.666)	3.500	(3.920)	(3.856)	(3.808)	(3.628)	4.125	(2.451)	(2.406)	(2.391)	(2.277)
3.375	(3.717)	(3.683)	(3.653)	(3.489)	3.375	(3.749)	(3.685)	(3.635)	(3.452)	4.000	(2.175)	(2.130)	(2.116)	(2.001)
3.250	(3.424)	(3.385)	(3.356)	(3.189)	3.250	(3.457)	(3.388)	(3.339)	(3.228)	3.990	(2.188)	(2.143)	(2.129)	(2.014)
3.125	(3.355)	(3.211)	(3.144)	(2.975)	3.125	(3.249)	(3.177)	(3.128)	(2.940)	3.875	(1.877)	(1.833)	(1.818)	(1.703)
3.000	(3.487)	(3.411)	(3.325)	(3.172)	3.000	(3.312)	(3.236)	(3.150)	(2.997)	3.750	(1.562)	(1.518)	(1.503)	(1.388)
2.990	(3.437)	(3.361)	(3.275)	(3.122)	2.990	(3.262)	(3.186)	(3.100)	(2.947)	3.625	(2.988)	(2.870)	(2.782)	(2.594)
2.875	(3.267)	(3.187)	(3.102)	(2.946)	2.875	(3.092)	(3.013)	(2.927)	(2.772)	3.500	(2.689)	(2.571)	(2.483)	(2.295)
2.750	(2.984)	(2.901)	(2.818)	(2.657)	2.750	(2.810)	(2.728)	(2.644)	(2.484)	3.375	(2.365)	(2.247)	(2.159)	(1.971)
2.625	(2.569)	(2.484)	(2.397)	(2.234)	2.625	(2.396)	(2.311)	(2.224)	(2.061)	3.250	(1.969)	(1.851)	(1.763)	(1.575)
2.500	(2.372)	(2.323)	(2.199)	(1.817)	2.500	(2.341)	(2.292)	(2.167)	(1.786)	3.125	(2.284)	(2.152)	(2.049)	(1.847)
2.375	(1.937)	(1.882)	(1.759)	(1.373)	2.375	(1.907)	(1.852)	(1.729)	(1.343)	3.000	(1.973)	(1.840)	(1.738)	(1.535)
2.250	(1.522)	(1.462)	(1.340)	(0.949)	2.250	(1.493)	(1.433)	(1.311)	(1.025)	2.990	(2.024)	(1.891)	(1.789)	(1.586)
2.125	(0.970)	(0.902)	(0.781)	(0.498)	2.125	(0.941)	(0.875)	(0.753)	(0.582)	2.875	(1.586)	(1.453)	(1.350)	(1.148)
2.000	(0.373)	(0.301)	(0.181)	0.025	2.000	(0.346)	(0.275)	(0.155)	0.029	2.750	(1.075)	(0.942)	(0.840)	(0.637)
1.990	(0.322)	(0.250)	(0.130)	0.076	1.990	(0.295)	(0.224)	(0.104)	0.095					

Fannie Mae 25yr High Balance					Fannie Mae 20yr High Balance					Fannie Mae 15yr High Balance				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
5.125	(3.052)	(3.044)	(3.066)	(2.988)	5.125	(2.802)	(2.794)	(2.816)	(2.738)	4.500	(0.997)	(0.967)	(0.967)	(0.867)
5.000	(2.677)	(2.684)	(2.720)	(2.657)	5.000	(2.364)	(2.356)	(2.378)	(2.300)	4.375	(0.881)	(0.851)	(0.851)	(0.751)
4.875	(2.406)	(2.413)	(2.449)	(2.386)	4.875	(2.144)	(2.151)	(2.187)	(2.124)	4.250	(0.725)	(0.695)	(0.695)	(0.595)
4.750	(2.128)	(2.135)	(2.171)	(2.108)	4.750	(1.877)	(1.884)	(1.920)	(1.857)	4.125	(0.526)	(0.496)	(0.496)	(0.396)
4.625	(2.265)	(2.243)	(2.250)	(2.157)	4.625	(1.819)	(1.796)	(1.803)	(1.711)	4.000	(0.395)	(0.349)	(0.333)	(0.216)
4.500	(2.000)	(1.977)	(1.984)	(1.892)	4.500	(1.686)	(1.663)	(1.671)	(1.578)	3.875	(0.199)	(0.153)	(0.136)	(0.020)
4.375	(1.727)	(1.705)	(1.712)	(1.619)	4.375	(1.477)	(1.455)	(1.462)	(1.369)	3.750	(0.019)	0.027	0.043	0.160
4.250	(1.506)	(1.484)	(1.491)	(1.398)	4.250	(1.252)	(1.229)	(1.236)	(1.144)	3.625	0.185	0.231	0.247	0.364
4.125	(2.451)	(2.406)	(2.391)	(2.277)	4.125	(1.999)	(1.954)	(1.939)	(1.825)	3.500	(1.241)	(1.211)	(1.211)	(1.111)
4.000	(2.175)	(2.130)	(2.116)	(2.001)	4.000	(1.844)	(1.799)	(1.785)	(1.670)	3.375	(1.065)	(1.035)	(1.035)	(0.935)
3.875	(1.877)	(1.833)	(1.818)	(1.703)	3.875	(1.626)	(1.582)	(1.567)	(1.452)	3.250	(0.875)	(0.845)	(0.845)	(0.745)
3.750	(1.562)	(1.518)	(1.503)	(1.388)	3.750	(1.312)	(1.268)	(1.253)	(1.138)	3.125	(0.652)	(0.622)	(0.622)	(0.522)
3.625	(2.988)	(2.870)	(2.782)	(2.594)	3.625	(1.791)	(1.673)	(1.585)	(1.397)	3.000	(0.350)	(0.320)	(0.320)	(0.220)
3.500	(2.689)	(2.571)	(2.483)	(2.295)	3.500	(1.625)	(1.507)	(1.419)	(1.231)	2.875	0.077	0.107	0.107	0.207
3.375	(2.365)	(2.247)	(2.159)	(1.971)	3.375	(1.364)	(1.247)	(1.159)	(0.971)	2.750	0.559	0.589	0.589	0.689
3.250	(1.969)	(1.851)	(1.763)	(1.575)	3.250	(0.968)	(0.850)	(0.763)	(0.575)	2.625	1.017	1.047	1.047	1.147
3.125	(2.284)	(2.152)	(2.049)	(1.847)	3.125	(0.432)	(0.314)	(0.226)	(0.038)					
3.000	(1.973)	(1.840)	(1.738)	(1.535)	3.000	0.279	0.396	0.484	0.672					
2.990	(2.024)	(1.891)	(1.789)	(1.586)	2.990	0.340	0.458	0.546	0.734					
2.875	(1.586)	(1.453)	(1.350)	(1.148)	2.875	0.990	1.108	1.196	1.383					
2.750	(1.075)	(0.942)	(0.840)	(0.637)	2.750	1.728	1.846	1.934	2.122					

Fannie Mae 10yr High Balance				
	15 Day	30 Day	45 Day	60 Day
4.500	(0.563)	(0.533)	(0.533)	(0.433)
4.375	(0.567)	(0.537)	(0.537)	(0.437)
4.250	(0.495)	(0.465)	(0.465)	(0.365)
4.125	(0.296)	(0.266)	(0.266)	(0.166)
4.000	(0.009)	0.021	0.021	0.121
3.875	0.100	0.146	0.163	0.279
3.750	0.211	0.257	0.273	0.390
3.625	0.415	0.461	0.477	0.594
3.500	(0.826)	(0.796)	(0.796)	(0.696)
3.375	(0.766)	(0.736)	(0.736)	(0.636)
3.250	(0.645)	(0.615)	(0.615)	(0.515)
3.125	(0.422)	(0.392)	(0.392)	(0.292)
3.000	(0.120)	(0.090)	(0.090)	0.010
2.875	0.307	0.337	0.337	0.437
2.750				

Freddie Mac - Conforming Fixed Rate Products

Freddie Mac 30Yr Fixed					Freddie Mac 25yr Fixed					Freddie Mac 20yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
5.000	(5.871)	(5.745)	(5.701)	(5.626)	5.125	(6.125)	(6.116)	(6.138)	(6.060)	5.125	(6.516)	(6.405)	(6.376)	(6.241)
4.990	(5.821)	(5.695)	(5.669)	(5.606)	5.000	(5.871)	(5.745)	(5.701)	(5.621)	5.000	(6.242)	(6.129)	(6.100)	(5.964)
4.875	(5.703)	(5.590)	(5.546)	(5.352)	4.875	(5.703)	(5.590)	(5.546)	(5.352)	4.875	(6.074)	(5.961)	(5.932)	(5.795)
4.750	(5.479)	(5.366)	(5.322)	(5.129)	4.750	(5.479)	(5.366)	(5.322)	(5.129)	4.750	(5.830)	(5.715)	(5.687)	(5.549)
4.625	(5.099)	(4.986)	(4.942)	(4.748)	4.625	(5.099)	(4.986)	(4.942)	(4.748)	4.625	(5.499)	(5.446)	(5.345)	(5.128)
4.500	(4.881)	(4.850)	(4.761)	(4.589)	4.500	(4.881)	(4.850)	(4.761)	(4.589)	4.500	(5.379)	(5.324)	(5.225)	(5.007)
4.375	(4.625)	(4.594)	(4.537)	(4.365)	4.375	(4.625)	(4.594)	(4.537)	(4.365)	4.375	(5.224)	(5.168)	(5.066)	(4.847)
4.250	(4.449)	(4.385)	(4.363)	(4.191)	4.250	(4.449)	(4.385)	(4.363)	(4.191)	4.250	(5.116)	(5.057)	(4.955)	(4.734)
4.125	(4.435)	(4.355)	(4.340)	(4.176)	4.125	(4.435)	(4.355)	(4.340)	(4.176)	4.125	(4.529)	(4.484)	(4.469)	(4.355)
4.000	(4.246)	(4.166)	(4.152)	(3.987)	4.000	(4.246)	(4.166)	(4.152)	(3.987)	4.000	(4.332)	(4.287)	(4.272)	(4.158)
3.990	(4.211)	(4.131)	(4.117)	(3.952)	4.000	(4.246)	(4.166)	(4.152)	(3.987)	3.875	(4.101)	(4.057)	(4.042)	(3.927)
3.875	(4.037)	(3.957)	(3.943)	(3.778)	3.875	(4.037)	(3.957)	(3.943)	(3.778)	3.750	(3.762)	(3.717)	(3.703)	(3.588)
3.750	(3.737)	(3.657)	(3.643)	(3.478)	3.750	(3.737)	(3.657)	(3.643)	(3.478)	3.625	(4.444)	(4.317)	(4.235)	(4.048)
3.625	(4.561)	(4.444)	(4.317)	(4.149)	3.625	(4.561)	(4.444)	(4.317)	(4.149)	3.500	(4.186)	(4.053)	(3.971)	(3.778)
3.500	(4.297)	(4.173)	(4.045)	(3.875)	3.500	(4.297)	(4.173)	(4.045)	(3.875)	3.375	(3.864)	(3.726)	(3.641)	(3.442)
3.375	(3.943)	(3.813)	(3.687)	(3.511)	3.375	(3.943)	(3.813)	(3.687)	(3.511)	3.250	(3.444)	(3.297)	(3.215)	(3.010)
3.250	(3.470)	(3.329)	(3.199)	(3.016)	3.250	(3.470)	(3.329)	(3.199)	(3.016)	3.125	(3.294)	(3.123)	(3.057)	(2.856)
3.125	(3.437)	(3.280)	(3.165)	(2.992)	3.125	(3.437)	(3.280)	(3.165)	(2.992)	3.000	(3.006)	(2.826)	(2.761)	(2.554)
3.000	(3.136)	(2.967)	(2.845)	(2.669)	3.000	(3.136)	(2.967)	(2.845)	(2.669)	2.990	(2.968)	(2.788)	(2.723)	(2.516)
2.990	(3.098)	(2.929)	(2.807)	(2.631)	2.990	(3.098)	(2.929)	(2.807)	(2.631)	2.875	(2.558)	(2.366)	(2.304)	(2.089)
2.875	(2.615)	(2.433)	(2.306)	(2.120)	2.875	(2.615)	(2.433)	(2.306)	(2.120)	2.750	(2.009)	(1.806)	(1.744)	(1.519)
2.750	(2.003)	(1.811)	(1.682)	(1.488)	2.750	(2.003)	(1.811)	(1.682)	(1.488)	2.625	(1.425)	(1.146)	(1.095)	(0.654)
2.625	(1.201)	(1.068)	(0.966)	(0.763)	2.625	(1.201)	(1.068)	(0.966)	(0.763)	2.500	(0.909)	(0.621)	(0.574)	(0.228)
2.500	(0.745)	(0.484)	(0.363)	0.017	2.500	(0.745)	(0.484)	(0.363)	0.017	2.375	(0.392)	(0.209)	(0.062)	0.184
2.375	0.093	0.260	0.392	0.615	2.375	0.093	0.260	0.392	0.615	2.250	0.247	0.430	0.577	0.823
2.250	0.736	0.903	1.035	1.267	2.250	0.736	0.903	1.035	1.267					

Loan Level Price Adjustments											
			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
All Fixed Conforming (does not apply to terms <=15yrs)	LTV	≤ 60	NA	NA	0.50	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.25	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.75	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.00	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.25	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.75	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.75	2.250	1.250	1.000	0.500	0.250	0.250
		95.01 - 97	NA	NA	2.75	2.250	1.500	1.500	1.000	0.750	0.750
Cash-Out	LTV	≤ 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.000	1.000	0.625	0.625	
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	0.875	0.875	
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA	

Additional Cashout LTV/FICO Adjustments											
		660-679	680-699	700-719	720-739	≥740					
<=60	0.750	0.625	0.625	0.500	0.375						
60.01-70	0.750	0.625	0.625	0.500	0.375						
70.01-75	0.750	0.625	0.625	0.500	0.375						
75.01-80	0.875	0.750	0.625	0.500	0.375						

60 Day Lock Special (Fixed, Conf Balance Only)	(0.500)
90 Day Lock (FRM Only)	0.500
Max YSP	-6.000
No Lender Fee options are available through the pricing engine online.	

FNMA - HomeReady™ Products

FNMA HomeReady™ 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.821)	(5.695)	(5.651)	(5.576)
4.990	(5.771)	(5.645)	(5.619)	(5.556)
4.875	(5.653)	(5.540)	(5.496)	(5.302)
4.750	(5.429)	(5.316)	(5.272)	(5.079)
4.625	(5.049)	(4.936)	(4.892)	(4.698)
4.500	(4.831)	(4.800)	(4.711)	(4.539)
4.375	(4.575)	(4.544)	(4.487)	(4.315)
4.250	(4.399)	(4.335)	(4.313)	(4.141)
4.125	(4.385)	(4.305)	(4.290)	(4.126)
4.000	(4.196)	(4.116)	(4.102)	(3.937)
3.990	(4.161)	(4.081)	(4.067)	(3.902)
3.875	(3.987)	(3.907)	(3.893)	(3.728)
3.750	(3.687)	(3.607)	(3.593)	(3.428)
3.625	(4.511)	(4.394)	(4.267)	(4.099)
3.500	(4.247)	(4.123)	(3.995)	(3.825)
3.375	(3.893)	(3.763)	(3.637)	(3.461)
3.250	(3.420)	(3.279)	(3.149)	(2.966)
3.125	(3.387)	(3.230)	(3.115)	(2.942)
3.000	(3.086)	(2.917)	(2.795)	(2.619)
2.990	(3.048)	(2.879)	(2.757)	(2.581)
2.875	(2.565)	(2.383)	(2.256)	(2.070)
2.750	(1.953)	(1.761)	(1.632)	(1.438)
2.625	(1.151)	(1.018)	(0.916)	(0.713)
2.500	(0.695)	(0.434)	(0.313)	0.067
2.375	0.143	0.310	0.442	0.665
2.250	0.786	0.953	1.085	1.317

FNMA HomeReady™ 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(6.075)	(6.066)	(6.088)	(6.010)
5.000	(5.821)	(5.695)	(5.651)	(5.571)
4.875	(5.653)	(5.540)	(5.496)	(5.302)
4.750	(5.429)	(5.316)	(5.272)	(5.079)
4.625	(5.049)	(4.936)	(4.892)	(4.698)
4.500	(4.831)	(4.800)	(4.711)	(4.539)
4.375	(4.575)	(4.544)	(4.487)	(4.315)
4.250	(4.399)	(4.335)	(4.313)	(4.141)
4.125	(4.385)	(4.305)	(4.290)	(4.126)
4.000	(4.196)	(4.116)	(4.102)	(3.937)
3.875	(3.987)	(3.907)	(3.893)	(3.728)
3.750	(3.687)	(3.607)	(3.593)	(3.428)
3.625	(4.511)	(4.394)	(4.267)	(4.099)
3.500	(4.247)	(4.123)	(3.995)	(3.825)
3.375	(3.893)	(3.763)	(3.637)	(3.461)
3.250	(3.420)	(3.279)	(3.149)	(2.966)
3.125	(3.387)	(3.230)	(3.115)	(2.942)
3.000	(3.086)	(2.917)	(2.795)	(2.619)
2.990	(3.048)	(2.879)	(2.757)	(2.581)
2.875	(2.565)	(2.383)	(2.256)	(2.070)
2.750	(1.953)	(1.761)	(1.632)	(1.438)
2.625	(1.151)	(1.017)	(0.924)	(0.722)
2.500	(0.695)	(0.434)	(0.313)	0.067
2.375	0.143	0.310	0.442	0.674
2.250	0.786	0.953	1.085	1.317

FNMA HomeReady™ 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(6.466)	(6.355)	(6.326)	(6.191)
5.000	(6.192)	(6.079)	(6.050)	(5.914)
4.875	(6.024)	(5.911)	(5.882)	(5.745)
4.750	(5.780)	(5.665)	(5.637)	(5.499)
4.625	(5.449)	(5.396)	(5.295)	(5.078)
4.500	(5.329)	(5.274)	(5.175)	(4.957)
4.375	(5.174)	(5.118)	(5.016)	(4.797)
4.250	(5.066)	(5.007)	(4.905)	(4.684)
4.125	(4.479)	(4.434)	(4.419)	(4.305)
4.000	(4.282)	(4.237)	(4.222)	(4.108)
3.875	(4.051)	(4.007)	(3.992)	(3.877)
3.750	(3.712)	(3.667)	(3.653)	(3.538)
3.625	(4.394)	(4.267)	(4.185)	(3.998)
3.500	(4.136)	(4.003)	(3.921)	(3.728)
3.375	(3.814)	(3.676)	(3.591)	(3.392)
3.250	(3.394)	(3.247)	(3.165)	(2.960)
3.125	(3.244)	(3.073)	(3.007)	(2.806)
3.000	(2.956)	(2.776)	(2.711)	(2.504)
2.990	(2.918)	(2.738)	(2.673)	(2.466)
2.875	(2.508)	(2.316)	(2.254)	(2.039)
2.750	(1.959)	(1.756)	(1.694)	(1.469)
2.625	(1.375)	(1.096)	(1.045)	(0.604)
2.500	(0.859)	(0.571)	(0.524)	(0.178)
2.375	(0.342)	(0.159)	(0.012)	0.234
2.250	0.297	0.480	0.627	0.873

FNMA HomeReady™ 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.194)	(5.122)	(5.087)	(4.966)
4.375	(5.059)	(4.983)	(4.945)	(4.824)
4.250	(4.851)	(4.773)	(4.735)	(4.610)
4.125	(4.685)	(4.579)	(4.540)	(4.412)
4.000	(4.566)	(4.502)	(4.459)	(4.307)
3.875	(4.264)	(4.195)	(4.152)	(3.992)
3.750	(4.155)	(4.084)	(4.042)	(3.880)
3.625	(3.978)	(3.898)	(3.877)	(3.695)
3.500	(3.839)	(3.805)	(3.777)	(3.616)
3.375	(3.667)	(3.633)	(3.603)	(3.439)
3.250	(3.374)	(3.335)	(3.306)	(3.139)
3.125	(3.305)	(3.161)	(3.094)	(2.925)
3.000	(3.437)	(3.361)	(3.275)	(3.122)
2.990	(3.387)	(3.311)	(3.225)	(3.072)
2.875	(3.217)	(3.137)	(3.052)	(2.896)
2.750	(2.934)	(2.851)	(2.768)	(2.607)
2.625	(2.519)	(2.434)	(2.347)	(2.184)
2.500	(2.322)	(2.273)	(2.149)	(1.767)
2.375	(1.887)	(1.832)	(1.709)	(1.323)
2.250	(1.472)	(1.412)	(1.290)	(0.899)
2.125	(0.920)	(0.852)	(0.731)	(0.448)
2.000	(0.323)	(0.251)	(0.131)	0.075
1.990	(0.272)	(0.200)	(0.080)	0.126

FNMA HomeReady™ 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.187)	(5.085)	(5.042)	(4.922)
4.375	(5.053)	(4.948)	(4.904)	(4.804)
4.250	(4.847)	(4.783)	(4.783)	(4.683)
4.125	(4.659)	(4.546)	(4.499)	(4.372)
4.000	(4.452)	(4.358)	(4.304)	(4.147)
3.875	(4.180)	(4.134)	(4.118)	(4.002)
3.750	(4.044)	(3.943)	(3.909)	(3.793)
3.625	(3.764)	(3.659)	(3.605)	(3.441)
3.500	(3.870)	(3.806)	(3.758)	(3.578)
3.375	(3.699)	(3.635)	(3.585)	(3.402)
3.250	(3.407)	(3.338)	(3.289)	(3.178)
3.125	(3.199)	(3.127)	(3.078)	(2.890)
3.000	(3.262)	(3.186)	(3.100)	(2.947)
2.990	(3.212)	(3.136)	(3.050)	(2.897)
2.875	(3.042)	(2.963)	(2.877)	(2.722)
2.750	(2.760)	(2.678)	(2.594)	(2.434)
2.625	(2.346)	(2.261)	(2.174)	(2.011)
2.500	(2.291)	(2.242)	(2.117)	(1.736)
2.375	(1.857)	(1.802)	(1.679)	(1.293)
2.250	(1.443)	(1.383)	(1.261)	(0.975)
2.125	(0.891)	(0.825)	(0.703)	(0.532)
2.000	(0.296)	(0.225)	(0.105)	0.079
1.990	(0.245)	(0.174)	(0.054)	0.145

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.155)	(1.073)	(1.023)	(0.876)
2.750	(0.749)	(0.667)	(0.616)	(0.469)
2.625	(0.333)	(0.251)	(0.201)	(0.054)
2.500	0.120	0.202	0.252	0.399

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.085)	(1.003)	(0.952)	(0.805)
2.750	(0.874)	(0.792)	(0.741)	(0.594)
2.625	(0.655)	(0.573)	(0.523)	(0.376)
2.500	(0.405)	(0.323)	(0.273)	(0.126)

FNMA HomeReady™ 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.415)	(1.333)	(1.282)	(1.135)
2.750	(1.133)	(1.051)	(1.001)	(0.854)
2.625	(0.833)	(0.751)	(0.701)	(0.554)
2.500	(0.458)	(0.376)	(0.326)	(0.179)

FNMA HomeReady™ 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.155)	(1.073)	(1.023)	(0.876)
2.750	(0.749)	(0.667)	(0.616)	(0.469)
2.625	(0.333)	(0.251)	(0.201)	(0.054)
2.500	0.120	0.202	0.252	0.399

Loan Level Price Adjustments

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

Cash-Out	LTV	≤ 60	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	≥ 760
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA
75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
			Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110
LTV Adjusters	DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	
		85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	
		90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	
		95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	
		≤ 20 Yr Term	≤ 85	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360
	85.01 - 90	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470	
	90.01 - 95	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810	
	95.01 - 97	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050	
	> 20 Yr Term	≤ 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	
	85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790	
	90.01 - 95	NA	4.340	3.940	3.610	2.740	2.210	1.870					



FNMA - HomeReady™ High Balance

FNMA HomeReady™ 30 Yr Fixed - High Balance					FNMA HomeReady™ 25 Yr Fixed - High Balance					FNMA HomeReady™ 20 Yr Fixed - High Balance														
15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day		
5.125	(3.052)	(3.044)	(3.066)	(2.988)	5.125	(3.052)	(3.044)	(3.066)	(2.988)	5.125	(2.802)	(2.794)	(2.816)	(2.738)	5.000	(2.677)	(2.684)	(2.720)	(2.657)	4.875	(2.406)	(2.413)	(2.449)	(2.386)
5.000	(2.677)	(2.684)	(2.720)	(2.657)	4.875	(2.406)	(2.413)	(2.449)	(2.386)	4.750	(2.128)	(2.135)	(2.171)	(2.108)	4.625	(2.265)	(2.243)	(2.250)	(2.157)	4.500	(2.000)	(1.977)	(1.984)	(1.892)
4.875	(2.406)	(2.413)	(2.449)	(2.386)	4.625	(2.265)	(2.243)	(2.250)	(2.157)	4.375	(1.727)	(1.705)	(1.712)	(1.619)	4.250	(1.506)	(1.484)	(1.491)	(1.398)	4.125	(2.451)	(2.406)	(2.391)	(2.277)
4.750	(2.128)	(2.135)	(2.171)	(2.108)	4.500	(2.000)	(1.977)	(1.984)	(1.892)	4.000	(2.175)	(2.130)	(2.116)	(2.001)	3.990	(2.188)	(2.143)	(2.129)	(2.014)	3.875	(1.877)	(1.833)	(1.818)	(1.703)
4.625	(2.265)	(2.243)	(2.250)	(2.157)	4.375	(1.727)	(1.705)	(1.712)	(1.619)	3.750	(1.562)	(1.518)	(1.503)	(1.388)	3.750	(1.562)	(1.518)	(1.503)	(1.388)	3.625	(2.988)	(2.870)	(2.782)	(2.594)
4.500	(2.000)	(1.977)	(1.984)	(1.892)	4.250	(1.506)	(1.484)	(1.491)	(1.398)	3.500	(2.988)	(2.870)	(2.782)	(2.594)	3.500	(2.689)	(2.571)	(2.483)	(2.295)	3.375	(2.689)	(2.571)	(2.483)	(2.295)
4.375	(1.727)	(1.705)	(1.712)	(1.619)	4.125	(2.451)	(2.406)	(2.391)	(2.277)	3.250	(1.969)	(1.851)	(1.763)	(1.575)	3.250	(2.689)	(2.571)	(2.483)	(2.295)	3.125	(2.375)	(2.247)	(2.159)	(1.971)
4.250	(1.506)	(1.484)	(1.491)	(1.398)	4.000	(2.175)	(2.130)	(2.116)	(2.001)	3.000	(1.969)	(1.851)	(1.763)	(1.575)	3.000	(2.375)	(2.247)	(2.159)	(1.971)	2.990	(2.188)	(2.143)	(2.129)	(2.014)
4.125	(2.451)	(2.406)	(2.391)	(2.277)	3.875	(1.877)	(1.833)	(1.818)	(1.703)	2.990	(2.024)	(1.891)	(1.789)	(1.586)	2.990	(2.024)	(1.891)	(1.789)	(1.586)	2.875	(1.877)	(1.833)	(1.818)	(1.703)
4.000	(2.175)	(2.130)	(2.116)	(2.001)	3.750	(1.562)	(1.518)	(1.503)	(1.388)	2.875	(1.586)	(1.453)	(1.350)	(1.148)	2.875	(1.586)	(1.453)	(1.350)	(1.148)	2.750	(2.000)	(1.977)	(1.984)	(1.892)
3.990	(2.188)	(2.143)	(2.129)	(2.014)	3.625	(2.988)	(2.870)	(2.782)	(2.594)	2.750	(1.075)	(0.942)	(0.840)	(0.637)	2.750	(1.075)	(0.942)	(0.840)	(0.637)	2.625	(1.562)	(1.518)	(1.503)	(1.388)
3.875	(1.877)	(1.833)	(1.818)	(1.703)	3.500	(2.689)	(2.571)	(2.483)	(2.295)	2.625	(1.247)	(1.277)	1.277	1.377	2.625	(1.247)	(1.277)	1.277	1.377	2.500	(2.000)	(1.977)	(1.984)	(1.892)
3.750	(1.562)	(1.518)	(1.503)	(1.388)	3.375	(2.689)	(2.571)	(2.483)	(2.295)	2.500	(0.592)	(0.674)	(0.724)	(0.871)	2.500	(0.592)	(0.674)	(0.724)	(0.871)	2.375	(1.877)	(1.833)	(1.818)	(1.703)
3.625	(2.988)	(2.870)	(2.782)	(2.594)	3.250	(1.969)	(1.851)	(1.763)	(1.575)	2.375	(1.877)	(1.833)	(1.818)	(1.703)	2.375	(1.877)	(1.833)	(1.818)	(1.703)	2.250	(2.000)	(1.977)	(1.984)	(1.892)
3.500	(2.689)	(2.571)	(2.483)	(2.295)	3.125	(2.284)	(2.152)	(2.049)	(1.847)	2.250	(2.284)	(2.152)	(2.049)	(1.847)	2.250	(2.284)	(2.152)	(2.049)	(1.847)	2.125	(2.284)	(2.152)	(2.049)	(1.847)
3.375	(2.689)	(2.571)	(2.483)	(2.295)	3.000	(1.973)	(1.840)	(1.738)	(1.535)	2.125	(2.284)	(2.152)	(2.049)	(1.847)	2.125	(2.284)	(2.152)	(2.049)	(1.847)	2.000	(1.973)	(1.840)	(1.738)	(1.535)
3.250	(1.969)	(1.851)	(1.763)	(1.575)	2.990	(2.024)	(1.891)	(1.789)	(1.586)	2.000	(1.973)	(1.840)	(1.738)	(1.535)	2.000	(1.973)	(1.840)	(1.738)	(1.535)	1.875	(2.024)	(1.891)	(1.789)	(1.586)
3.125	(2.284)	(2.152)	(2.049)	(1.847)	2.875	(1.586)	(1.453)	(1.350)	(1.148)	1.875	(2.024)	(1.891)	(1.789)	(1.586)	1.875	(2.024)	(1.891)	(1.789)	(1.586)	1.750	(2.024)	(1.891)	(1.789)	(1.586)
3.000	(1.973)	(1.840)	(1.738)	(1.535)	2.750	(1.075)	(0.942)	(0.840)	(0.637)	1.750	(2.024)	(1.891)	(1.789)	(1.586)	1.750	(2.024)	(1.891)	(1.789)	(1.586)	1.625	(2.024)	(1.891)	(1.789)	(1.586)
2.990	(2.024)	(1.891)	(1.789)	(1.586)	2.625	(1.247)	(1.277)	1.277	1.377	1.625	(2.024)	(1.891)	(1.789)	(1.586)	1.625	(2.024)	(1.891)	(1.789)	(1.586)	1.500	(2.024)	(1.891)	(1.789)	(1.586)
2.875	(1.877)	(1.833)	(1.818)	(1.703)	2.500	(0.592)	(0.674)	(0.724)	(0.871)	1.500	(2.024)	(1.891)	(1.789)	(1.586)	1.500	(2.024)	(1.891)	(1.789)	(1.586)	1.375	(2.024)	(1.891)	(1.789)	(1.586)
2.750	(2.000)	(1.977)	(1.984)	(1.892)	2.375	(1.877)	(1.833)	(1.818)	(1.703)	1.375	(2.024)	(1.891)	(1.789)	(1.586)	1.375	(2.024)	(1.891)	(1.789)	(1.586)	1.250	(2.024)	(1.891)	(1.789)	(1.586)
2.625	(1.562)	(1.518)	(1.503)	(1.388)	2.250	(2.284)	(2.152)	(2.049)	(1.847)	1.250	(2.284)	(2.152)	(2.049)	(1.847)	1.250	(2.284)	(2.152)	(2.049)	(1.847)	1.125	(2.284)	(2.152)	(2.049)	(1.847)
2.500	(2.000)	(1.977)	(1.984)	(1.892)	2.125	(2.284)	(2.152)	(2.049)	(1.847)	1.125	(2.284)	(2.152)	(2.049)	(1.847)	1.125	(2.284)	(2.152)	(2.049)	(1.847)	1.000	(2.284)	(2.152)	(2.049)	(1.847)

FNMA HomeReady™ 15 Yr Fixed - High Balance					FNMA HomeReady™ 10 Yr Fixed - High Balance										
15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day	
4.500	(0.997)	(0.967)	(0.967)	(0.867)	4.500	(0.563)	(0.533)	(0.533)	(0.433)	4.500	(0.997)	(0.967)	(0.967)	(0.867)	
4.375	(0.881)	(0.851)	(0.851)	(0.751)	4.375	(0.567)	(0.537)	(0.537)	(0.437)	4.375	(0.881)	(0.851)	(0.851)	(0.751)	
4.250	(0.725)	(0.695)	(0.695)	(0.595)	4.250	(0.495)	(0.465)	(0.465)	(0.365)	4.250	(0.725)	(0.695)	(0.695)	(0.595)	
4.125	(0.526)	(0.496)	(0.496)	(0.396)	4.125	(0.296)	(0.266)	(0.266)	(0.166)	4.125	(0.526)	(0.496)	(0.496)	(0.396)	
4.000	(0.395)	(0.349)	(0.333)	(0.216)	4.000	(0.009)	0.021	0.021	0.121	4.000	(0.395)	(0.349)	(0.333)	(0.216)	
3.875	(0.199)	(0.153)	(0.136)	(0.020)	3.875	0.100	0.146	0.163	0.279	3.875	(0.199)	(0.153)	(0.136)	(0.020)	
3.750	(0.019)	0.027	0.043	0.160	3.750	0.211	0.257	0.273	0.390	3.750	(0.019)	0.027	0.043	0.160	
3.625	0.185	0.231	0.247	0.364	3.625	0.415	0.461	0.477	0.594	3.625	0.185	0.231	0.247	0.364	
3.500	(1.241)	(1.211)	(1.211)	(1.111)	3.500	(0.826)	(0.796)	(0.796)	(0.696)	3.500	(1.241)	(1.211)	(1.211)	(1.111)	
3.375	(1.065)	(1.035)	(1.035)	(0.935)	3.375	(0.766)	(0.736)	(0.736)	(0.636)	3.375	(1.065)	(1.035)	(1.035)	(0.935)	
3.250	(0.875)	(0.845)	(0.845)	(0.745)	3.250	(0.645)	(0.615)	(0.615)	(0.515)	3.250	(0.875)	(0.845)	(0.845)	(0.745)	
3.125	(0.652)	(0.622)	(0.622)	(0.522)	3.125	(0.422)	(0.392)	(0.392)	(0.292)	3.125	(0.652)	(0.622)	(0.622)	(0.522)	
3.000	(0.350)	(0.320)	(0.320)	(0.220)	3.000	(0.120)	(0.090)	(0.090)	0.010	3.000	(0.350)	(0.320)	(0.320)	(0.220)	
2.875	0.077	0.107	0.107	0.207	2.875	0.307	0.337	0.337	0.437	2.875	0.077	0.107	0.107	0.207	
2.750	0.559	0.589	0.589	0.689	2.750	0.789	0.819	0.819	0.919	2.750	0.559	0.589	0.589	0.689	
2.625	1.017	1.047	1.047	1.147	2.625	1.247	1.277	1.277	1.377	2.625	1.017	1.047	1.047	1.147	

FNMA HomeReady™ 5/6 SOFR ARM (2/1/5) - HB					FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) - HB					FNMA HomeReady™ 10/6 ARM (5/1/5) - HB														
15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day		15 Day		30 Day		45 Day		60 Day		
2.875	(0.035)	0.047	0.098	0.245	2.875	(0.365)	(0.283)	(0.232)	(0.085)	2.875	(0.105)	(0.023)	0.027	0.174	2.750	0.301	0.383	0.434	0.581	2.625	0.717	0.799	0.849	0.996
2.750	0.176	0.258	0.309	0.456	2.750	(0.083)	(0.001)	0.049	0.196	2.750	0.301	0.383	0.434	0.581	2.625	0.301	0.383	0.434	0.581	2.500	1.170	1.252	1.302	1.449
2.625	0.395	0.477	0.527	0.674	2.625	0.217	0.299	0.349	0.496	2.625	0.717	0.799	0.849	0.996	2.500	0.717	0.799	0.849	0.996	2.500	1.170	1.252	1.302	1.449
2.500	0.645	0.727	0.777	0.924	2.500	0.592	0.674	0.724	0.871	2.500	1.170	1.252	1.302	1.449	2.500	1.170	1.252	1.302	1.449	2.500	1.170	1.252	1.302	1.449

Loan Level Price Adjustments

	LTV	Loan Level Price Adjustments													
		< 60	60-69	70-79	80-89	90-99	100-109	110-119	120-129	130-139	140-149	150-159			
All Fixed Conforming <i>(does not apply to terms ≤ 15yrs)</i>	LTV	≤ 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500	0.500	0.500	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250	0.250	0.250	0.250	0.250		
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750	0.750	0.750	0.750	0.750		
Cash-Out	LTV	≤ 60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		60.01 - 75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
		75.01 - 80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LPMI Adjustments Applied after Cap

FHLMC Home Possible® Products

FHLMC Home Possible® 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.000	(5.821)	(5.695)	(5.651)	(5.576)
4.990	(5.771)	(5.645)	(5.619)	(5.556)
4.875	(5.653)	(5.540)	(5.496)	(5.302)
4.750	(5.429)	(5.316)	(5.272)	(5.079)
4.625	(5.049)	(4.936)	(4.892)	(4.698)
4.500	(4.831)	(4.800)	(4.711)	(4.539)
4.375	(4.575)	(4.544)	(4.487)	(4.315)
4.250	(4.399)	(4.335)	(4.313)	(4.141)
4.125	(4.385)	(4.305)	(4.290)	(4.126)
4.000	(4.196)	(4.116)	(4.102)	(3.937)
3.990	(4.161)	(4.081)	(4.067)	(3.902)
3.875	(3.987)	(3.907)	(3.893)	(3.728)
3.750	(3.687)	(3.607)	(3.593)	(3.428)
3.625	(4.511)	(4.394)	(4.267)	(4.099)
3.500	(4.247)	(4.123)	(3.995)	(3.825)
3.375	(3.893)	(3.763)	(3.637)	(3.461)
3.250	(3.420)	(3.279)	(3.149)	(2.966)
3.125	(3.387)	(3.230)	(3.115)	(2.942)
3.000	(3.086)	(2.917)	(2.795)	(2.619)
2.990	(3.048)	(2.879)	(2.757)	(2.581)
2.875	(2.565)	(2.383)	(2.256)	(2.070)
2.750	(1.953)	(1.761)	(1.632)	(1.438)
2.625	(1.151)	(1.018)	(0.916)	(0.713)
2.500	(0.695)	(0.434)	(0.313)	0.067
2.375	0.143	0.310	0.442	0.665
2.250	0.786	0.953	1.085	1.317

FHLMC Home Possible® 25 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(6.075)	(6.066)	(6.088)	(6.010)
5.000	(5.821)	(5.695)	(5.651)	(5.571)
4.875	(5.653)	(5.540)	(5.496)	(5.302)
4.750	(5.429)	(5.316)	(5.272)	(5.079)
4.625	(5.049)	(4.936)	(4.892)	(4.698)
4.500	(4.831)	(4.800)	(4.711)	(4.539)
4.375	(4.575)	(4.544)	(4.487)	(4.315)
4.250	(4.399)	(4.335)	(4.313)	(4.141)
4.125	(4.385)	(4.305)	(4.290)	(4.126)
4.000	(4.196)	(4.116)	(4.102)	(3.937)
3.875	(3.987)	(3.907)	(3.893)	(3.728)
3.750	(3.687)	(3.607)	(3.593)	(3.428)
3.625	(4.511)	(4.394)	(4.267)	(4.099)
3.500	(4.247)	(4.123)	(3.995)	(3.825)
3.375	(3.893)	(3.763)	(3.637)	(3.461)
3.250	(3.420)	(3.279)	(3.149)	(2.966)
3.125	(3.387)	(3.230)	(3.115)	(2.942)
3.000	(3.086)	(2.917)	(2.795)	(2.619)
2.990	(3.048)	(2.879)	(2.757)	(2.581)
2.875	(2.565)	(2.383)	(2.256)	(2.070)
2.750	(1.953)	(1.761)	(1.632)	(1.438)
2.625	(1.159)	(1.027)	(0.924)	(0.722)
2.500	(0.695)	(0.434)	(0.313)	0.067
2.375	0.143	0.310	0.442	0.674
2.250	0.786	0.953	1.085	1.317

FHLMC Home Possible® 20 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
5.125	(6.466)	(6.355)	(6.326)	(6.191)
5.000	(6.192)	(6.079)	(6.050)	(5.914)
4.875	(6.024)	(5.911)	(5.882)	(5.745)
4.750	(5.780)	(5.665)	(5.637)	(5.499)
4.625	(5.449)	(5.396)	(5.295)	(5.078)
4.500	(5.329)	(5.274)	(5.175)	(4.957)
4.375	(5.174)	(5.118)	(5.016)	(4.797)
4.250	(5.066)	(5.007)	(4.905)	(4.684)
4.125	(4.479)	(4.434)	(4.419)	(4.305)
4.000	(4.282)	(4.237)	(4.222)	(4.108)
3.875	(4.051)	(4.007)	(3.992)	(3.877)
3.750	(3.712)	(3.667)	(3.653)	(3.538)
3.625	(4.394)	(4.267)	(4.185)	(3.998)
3.500	(4.136)	(4.003)	(3.921)	(3.728)
3.375	(3.814)	(3.676)	(3.591)	(3.392)
3.250	(3.394)	(3.247)	(3.165)	(2.960)
3.125	(3.244)	(3.073)	(3.007)	(2.806)
3.000	(2.956)	(2.776)	(2.711)	(2.504)
2.990	(2.918)	(2.738)	(2.673)	(2.466)
2.875	(2.508)	(2.316)	(2.254)	(2.039)
2.750	(1.959)	(1.756)	(1.694)	(1.469)
2.625	(1.375)	(1.096)	(1.045)	(0.604)
2.500	(0.859)	(0.571)	(0.524)	(0.178)
2.375	(0.342)	(0.159)	(0.012)	0.234
2.250	0.297	0.480	0.627	0.873

FHLMC Home Possible® 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.194)	(5.122)	(5.087)	(4.966)
4.375	(5.059)	(4.983)	(4.945)	(4.824)
4.250	(4.851)	(4.773)	(4.735)	(4.610)
4.125	(4.685)	(4.579)	(4.540)	(4.412)
4.000	(4.566)	(4.502)	(4.459)	(4.307)
3.875	(4.264)	(4.195)	(4.152)	(3.992)
3.750	(4.155)	(4.084)	(4.042)	(3.880)
3.625	(3.978)	(3.898)	(3.877)	(3.695)
3.500	(3.839)	(3.805)	(3.777)	(3.616)
3.375	(3.667)	(3.633)	(3.603)	(3.439)
3.250	(3.374)	(3.335)	(3.306)	(3.139)
3.125	(3.305)	(3.161)	(3.094)	(2.925)
3.000	(3.437)	(3.361)	(3.275)	(3.122)
2.990	(3.387)	(3.311)	(3.225)	(3.072)
2.875	(3.217)	(3.137)	(3.052)	(2.896)
2.750	(2.934)	(2.851)	(2.768)	(2.607)
2.625	(2.519)	(2.434)	(2.347)	(2.184)
2.500	(2.322)	(2.273)	(2.149)	(1.767)
2.375	(1.887)	(1.832)	(1.709)	(1.323)
2.250	(1.472)	(1.412)	(1.290)	(0.899)
2.125	(0.920)	(0.852)	(0.731)	(0.448)
2.000	(0.323)	(0.251)	(0.131)	0.075
1.990	(0.272)	(0.200)	(0.080)	0.126

FHLMC Home Possible® 10 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.500	(5.187)	(5.085)	(5.042)	(4.922)
4.375	(5.053)	(4.948)	(4.904)	(4.804)
4.250	(4.847)	(4.783)	(4.783)	(4.683)
4.125	(4.659)	(4.546)	(4.499)	(4.372)
4.000	(4.452)	(4.358)	(4.304)	(4.147)
3.875	(4.180)	(4.134)	(4.118)	(4.002)
3.750	(4.044)	(3.943)	(3.909)	(3.793)
3.625	(3.764)	(3.659)	(3.605)	(3.441)
3.500	(3.870)	(3.806)	(3.758)	(3.578)
3.375	(3.699)	(3.635)	(3.585)	(3.402)
3.250	(3.407)	(3.338)	(3.289)	(3.178)
3.125	(3.199)	(3.127)	(3.078)	(2.890)
3.000	(3.262)	(3.186)	(3.100)	(2.947)
2.990	(3.212)	(3.136)	(3.050)	(2.897)
2.875	(3.042)	(2.963)	(2.877)	(2.722)
2.750	(2.760)	(2.678)	(2.594)	(2.434)
2.625	(2.346)	(2.261)	(2.174)	(2.011)
2.500	(2.291)	(2.242)	(2.117)	(1.736)
2.375	(1.857)	(1.802)	(1.679)	(1.293)
2.250	(1.443)	(1.383)	(1.261)	(0.975)
2.125	(0.891)	(0.825)	(0.703)	(0.532)
2.000	(0.296)	(0.225)	(0.105)	0.079
1.990	(0.245)	(0.174)	(0.054)	0.145

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.155)	(1.073)	(1.023)	(0.876)
2.750	(0.749)	(0.667)	(0.616)	(0.469)
2.625	(0.333)	(0.251)	(0.201)	(0.054)
2.500	0.120	0.202	0.252	0.399

FHLMC Home Possible® 5/6 SOFR ARM (2/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.085)	(1.003)	(0.952)	(0.805)
2.750	(0.874)	(0.792)	(0.741)	(0.594)
2.625	(0.655)	(0.573)	(0.523)	(0.376)
2.500	(0.405)	(0.323)	(0.273)	(0.126)

FHLMC Home Possible® 7/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.415)	(1.333)	(1.282)	(1.135)
2.750	(1.133)	(1.051)	(1.001)	(0.854)
2.625	(0.833)	(0.751)	(0.701)	(0.554)
2.500	(0.458)	(0.376)	(0.326)	(0.179)

FHLMC Home Possible® 10/6 SOFR ARM (5/1/5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.155)	(1.073)	(1.023)	(0.876)
2.750	(0.749)	(0.667)	(0.616)	(0.469)
2.625	(0.333)	(0.251)	(0.201)	(0.054)
2.500	0.120	0.202	0.252	0.399

Loan Level Price Adjustments

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

LPMI Adjustments Applied after Cap

Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	≥ 800
			Manufactured Home	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110
LTV Adjusters	3 - 4 Unit	≤ 85	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190
		DTI > 45	≤ 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350
	≤ 20 Yr Term	≤ 85	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		85.01 - 90	NA	0.580	0.510	0.480	0.390	0.360	0.360	0.360	0.360	0.360	
		90.01 - 95	NA	1.810	1.650	1.510	1.150	0.950	0.850	0.680	0.520	0.470	0.470
		95.01 - 97	NA	4.090	3.690	3.350	2.550	2.020	1.760	1.390	0.950	0.840	0.810
	> 20 Yr Term	≤ 85	NA	4.720	4.260	3.850	2.890	2.290	1.980	1.550	1.050	1.050	1.050
		85.01 - 90	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	
		90.01 - 95	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
		95.01 - 97	NA	4.340	3.940	3.610	2.740	2.210	1.870	1.510	1.070	0.900	0.840

Subordinate Financing Excludes Community Seconds®	LTV	CLTV	< 720	≥ 720
	≤ 75	≤ 80	0.500	0.500
	≤ 65			

Fannie Mae - ARM Products

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

Fannie Mae 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.135)	(1.053)	(1.002)	(0.855)
2.750	(0.924)	(0.842)	(0.791)	(0.644)
2.625	(0.705)	(0.623)	(0.573)	(0.426)
2.500	(0.455)	(0.373)	(0.323)	(0.176)

Fannie Mae 7-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.465)	(1.383)	(1.332)	(1.185)
2.750	(1.183)	(1.101)	(1.051)	(0.904)
2.625	(0.883)	(0.801)	(0.751)	(0.604)
2.500	(0.508)	(0.426)	(0.376)	(0.229)

Fannie Mae 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.205)	(1.123)	(1.073)	(0.926)
2.750	(0.799)	(0.717)	(0.666)	(0.519)
2.625	(0.383)	(0.301)	(0.251)	(0.104)
2.500	0.070	0.152	0.202	0.349

Fannie Mae 5-6 SOFR ARM (2-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.035)	0.047	0.098	0.245
2.750	0.176	0.258	0.309	0.456
2.625	0.395	0.477	0.527	0.674
2.500	0.645	0.727	0.777	0.924

Fannie Mae 7-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.365)	(0.283)	(0.232)	(0.085)
2.750	(0.083)	(0.001)	0.049	0.196
2.625	0.217	0.299	0.349	0.496
2.500	0.592	0.674	0.724	0.871

Fannie Mae 10-6 SOFR ARM (5-1-5) High Balance				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.105)	(0.023)	0.027	0.174
2.750	0.301	0.383	0.434	0.581
2.625	0.717	0.799	0.849	0.996
2.500	1.170	1.252	1.302	1.449

Loan Level Price Adjustments

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include DU Refi Plus)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250	0.250
95.01 - 97	NA	NA	2.750	2.250	1.500	1.500	1.000	0.750	0.750		
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875	0.875

			< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	0.100	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	1.190	
	LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350	0.350
			95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380	0.380
		> 20 Yr Term	<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470	0.470
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830	0.790
	90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240	1.030	0.960		
	95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510	1.330	1.310		

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

Loan Size Adjustments	Loan Amount		Purchase	Refinance
	<\$50,000		1.250	1.250
	\$50,000 - \$99,999		0.500	0.500
	\$100,000 - \$149,999		0.250	0.250
	\$150,000 - \$199,999		0.000	0.000
	\$200,000 - \$249,999		0.000	(0.125)
	\$250,000 - \$299,999		0.000	(0.125)
\$300,000 - Conforming Limit		0.000	(0.125)	
High Balance		0.000	0.000	
High Balance	Purch - R/T Refi.	LTV <= 75	1.000	
		LTV > 75	1.750	
	C/O Refi.	LTV <= 75	1.750	
		LTV > 75	2.500	

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

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

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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No Lender Fee options are available through the pricing engine online.

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375

Max YSP	-3.000
Margin	3.000%

Freddie Mac ARM Products

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

Freddie Mac 5-6 SOFR ARM (2-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.135)	(1.053)	(1.002)	(0.855)
2.750	(0.924)	(0.842)	(0.791)	(0.644)
2.625	(0.705)	(0.623)	(0.573)	(0.426)
2.500	(0.455)	(0.373)	(0.323)	(0.176)

Freddie Mac SOFR 7-6 ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.465)	(1.383)	(1.332)	(1.185)
2.750	(1.183)	(1.101)	(1.051)	(0.904)
2.625	(0.883)	(0.801)	(0.751)	(0.604)
2.500	(0.508)	(0.426)	(0.376)	(0.229)

Freddie Mac 10-6 SOFR ARM (5-1-5)				
	15 Day	30 Day	45 Day	60 Day
2.875	(1.205)	(1.123)	(1.073)	(0.926)
2.750	(0.799)	(0.717)	(0.666)	(0.519)
2.625	(0.383)	(0.301)	(0.251)	(0.104)
2.500	0.070	0.152	0.202	0.349

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.035)	0.047	0.098	0.245
2.750	0.176	0.258	0.309	0.456
2.625	0.395	0.477	0.527	0.674
2.500	0.645	0.727	0.777	0.924

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.365)	(0.283)	(0.232)	(0.085)
2.750	(0.083)	(0.001)	0.049	0.196
2.625	0.217	0.299	0.349	0.496
2.500	0.592	0.674	0.724	0.871

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming				
	15 Day	30 Day	45 Day	60 Day
2.875	(0.105)	(0.023)	0.027	0.174
2.750	0.301	0.383	0.434	0.581
2.625	0.717	0.799	0.849	0.996
2.500	1.170	1.252	1.302	1.449

Loan Level Price Adjustments

		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	>= 760
All Conforming ARMs (Does not include LP Open Access)	LTV	<= 60	NA	NA	0.500	0.000	0.000	0.000	0.000	0.000
		60.01 - 70	NA	NA	1.250	1.000	0.500	0.500	0.250	0.250
		70.01 - 75	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		75.01 - 80	NA	NA	3.000	2.750	1.750	1.250	0.750	0.500
		80.01 - 85	NA	NA	3.250	2.750	1.500	1.000	0.500	0.250
		85.01 - 90	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
		90.01 - 95	NA	NA	2.750	2.250	1.250	1.000	0.500	0.250
Cash-Out	LTV	<= 60	NA	NA	NA	0.625	0.375	0.375	0.375	0.375
		60.01 - 75	NA	NA	NA	1.125	1.125	1.000	1.000	0.625
		75.01 - 80	NA	NA	NA	1.875	1.750	1.125	1.125	0.875
		80.01 - 85	NA	NA	NA	NA	NA	NA	NA	NA

		< 620	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720 - 739	740 - 759	760-779	780-799	>= 800	
Lender Paid MI Adj.	Premium Adjusters	Rate & Term Refi	NA	1.000	0.950	0.950	0.650	0.400	0.300	0.200	0.120	0.110	
		Manufactured Home	NA	1.300	1.300	1.300	1.000	1.000	0.700	0.500	0.500	0.500	
		2nd Home	NA	1.230	1.230	1.230	0.700	0.700	0.490	0.250	0.250	0.250	
		Non Owner Occupied	NA	2.630	2.630	2.630	1.750	1.750	1.330	1.190	1.190	1.190	
	LTV Adjusters	DTI > 45	<= 85	NA	0.490	0.440	0.420	0.380	0.300	0.220	0.170	0.110	0.110
			85.01 - 90	NA	1.250	1.010	0.890	0.750	0.620	0.500	0.390	0.280	0.280
			90.01 - 95	NA	1.530	1.270	1.120	1.000	0.720	0.570	0.440	0.350	0.350
		> 20 Yr Term	95.01 - 97	NA	1.820	1.600	1.420	1.240	1.060	0.760	0.620	0.380	0.380
			<= 85	NA	1.430	1.340	1.210	0.900	0.770	0.670	0.570	0.470	0.470
			85.01 - 90	NA	3.840	3.510	3.310	2.400	1.970	1.640	1.340	0.940	0.830
		90.01 - 95	NA	5.080	4.580	4.210	3.180	2.570	2.170	1.740	1.240		
		95.01 - 97	NA	6.550	5.980	5.520	4.110	3.310	2.770	2.170	1.510		

		<=80	80.01 - 85	> 85
Number Of Units	LTV			
	2 Units	1.000	1.000	1.000
	3-4 units	1.000	1.500	2.000
Subordinate Financing	LTV			
	CLTV			
	< 720			
	>= 720			
	<=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	
Misc Adjusters	Attached Condo > 75 LTV (>15yr Term)		0.750	
	>90 LTV		0.250	
	CA Escrow Waiver (Full or Taxes Only)		0.150	
	CA Escrow Waiver (Insurance Only)		0.000	
	Manufactured Home (High Bal - Not Permitted)		3.000	
Second Home > 85 LTV		0.250		
Non Owner Occupied	LTV	<= 75	2.125	
		75.01 - 80	3.375	
		> 80	4.125	

Loan Size Adjustments	Loan Amount		Purchase	Refinance
	<\$50,000		1.250	1.250
	\$50,000 - \$99,999		0.500	0.500
	\$100,000 - \$149,999		0.250	0.250
	\$150,000 - \$199,999		0.000	0.000
	\$200,000 - \$249,999		0.000	(0.125)
	\$250,000 - \$299,999		0.000	(0.125)
\$300,000 - Conforming Limit		0.000	(0.125)	
High Balance		0.000	0.000	

Super Conforming	Purchase & Rate/Term Refi <=75 LTV		1.000
	Purchase & Rate/Term Refi >75 LTV		1.750
	Cash Out <= 75		1.750
	Cash Out > 75		2.500

Agency Adverse Market Refinance Fee (All Refinances, >\$125,000)	0.500
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Max YSP	-3.000
Margin	3.000%

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

Additional Cashout LTV/FICO Adjustments					
	660-679	680-699	700-719	720-739	>=740
<=60	0.750	0.625	0.625	0.500	0.375
60.01-70	0.750	0.625	0.625	0.500	0.375
70.01-75	0.750	0.625	0.625	0.500	0.375
75.01-80	0.875	0.750	0.625	0.500	0.375