

**Base Pricing Assumes Borrower Paid Compensation**

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

Table of Contents	
Products	Page
<a href="#">Agency/Agency No MI</a>	<a href="#">Pg.2</a>
<a href="#">Agency TX Home Equity</a>	<a href="#">Pg.2</a>
<a href="#">Agency High Balance/Agency No MI High Balance</a>	<a href="#">Pg.2</a>
<a href="#">Fannie Mae HomeReady</a>	<a href="#">Pg.2</a>
<a href="#">Agency Price Adjustments</a>	<a href="#">Pg.3</a>
<a href="#">Agency No MI Adjustments</a>	<a href="#">Pg.3</a>
<a href="#">Agency High Balance Adjustments</a>	<a href="#">Pg.3</a>
<a href="#">Fannie Mae HomeReady Adjustments</a>	<a href="#">Pg.3</a>
<a href="#">Agency LP/Agency LP No MI</a>	<a href="#">Pg.4</a>
<a href="#">FHLMC Super Conf/FHLMC Super Conf No MI</a>	<a href="#">Pg.4</a>
<a href="#">Agency LP/FHLMC Super Conf Price Adjustments</a>	<a href="#">Pg.5</a>
<a href="#">Agency Portfolio/Agency Portfolio No MI</a>	<a href="#">Pg.6</a>
<a href="#">Agency Portfolio Price Adjustments</a>	<a href="#">Pg.7</a>
<a href="#">Agency Portfolio NO MI Adjustments</a>	<a href="#">Pg.7</a>
<a href="#">FHA</a>	<a href="#">Pg.8</a>
<a href="#">FHA Streamline Refinance</a>	<a href="#">Pg.8</a>
<a href="#">FHA High Balance</a>	<a href="#">Pg.8</a>
<a href="#">FHA High Balance Streamline Refinance</a>	<a href="#">Pg.8</a>
<a href="#">USDA/Rural Housing</a>	<a href="#">Pg.8</a>
<a href="#">VA</a>	<a href="#">Pg.8</a>
<a href="#">VA High Balance</a>	<a href="#">Pg.8</a>
<a href="#">VA IRRRL/VA IRRRL High Balance</a>	<a href="#">Pg.8</a>
<a href="#">FHA/VA/USDA Price Adjustments</a>	<a href="#">Pg.8</a>

**PRMG News**

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



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

**Doc & Funding Cut-Off Dates**

Last day to fund GOVT loans with 3/1 payment	02/05/21
Last day to fund CONV loans with 3/1 payment	02/08/21
Last day to DISCLOSE Streamlines for Feb Funding	02/17/21
Last day to fund Streamlines for Feb Funding	02/25/21
Last day to Draw Docs with March 1st Payment	02/25/21

**Lender Fees**

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

\*NO Fee Option (Use No Fee Calculator to determine fee in bps)

[www.eprmg.net/NoFeeCalculator.xls](http://www.eprmg.net/NoFeeCalculator.xls)

**Mortgagee Clause**

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

**Approved States**

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

**PRMG Website**

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

**Scenario Pricer**

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

**WHOLESALE REGIONAL OPERATING CENTERS**

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

**Lock Desk Info**

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

**PRMG FHA VA Lender IDs**

<http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>

**Lock Expiration Dates**

15 Days	02/25/21
30 Days	03/12/21
45 Days	03/27/21
60 Days	04/11/21

**Lock Extension Policy**

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

**Extended Rate Lock Terms**

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

*The above fees are applied to the 30 day price.*

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

**Market Update**

1 Yr Libor	0.306
1 Yr T-Bill	0.070
6 Mo Libor	0.208
Prime Rate	3.250
10 Yr Bond	1.140
30 Yr Bond	1.940

**Average Prime Offer Rates**

30/40 Yr Fixed	2.780
15/20 Yr Fixed	2.290
10 Yr Fixed	3.520
1/1 ARM	2.830
3/1 ARM	2.830
5/1 ARM	2.840
7/1 ARM	2.990
10/1 ARM	3.240



Base Pricing Assumes Borrower Paid Compensation

Wednesday, February 10, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

## AGENCY PRICE ADJUSTMENTS

Agency, Agency No MI, Agency TX Home Equity, Agency High Balance  
Agency No MI High Balance, Fannie Mae HomeReady, FHLMC HomeOne

Applicable to All		Applicable to All																																																																																					
Loan Amount		Credit Score (Except Terms <=15 Yrs)																																																																																					
** Loans \$295k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.200	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="6">LTV (%)</th> </tr> <tr> <th></th> <th>&lt;=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> <th>80.01-85.00%</th> <th>85.01-90.00%</th> <th>90.01-95.00%</th> <th>95.01-97.00%</th> </tr> </thead> <tr> <td>&gt;=740</td> <td>0.000</td> <td>0.250</td> <td>0.250</td> <td>0.500</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.750</td> </tr> <tr> <td>720-739</td> <td>0.000</td> <td>0.250</td> <td>0.500</td> <td>0.750</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>1.000</td> </tr> <tr> <td>700-719</td> <td>0.000</td> <td>0.500</td> <td>1.000</td> <td>1.250</td> <td>1.000</td> <td>1.000</td> <td>1.000</td> <td>1.500</td> </tr> <tr> <td>680-699</td> <td>0.000</td> <td>0.500</td> <td>1.250</td> <td>1.750</td> <td>1.500</td> <td>1.250</td> <td>1.250</td> <td>1.500</td> </tr> <tr> <td>660-679</td> <td>0.000</td> <td>1.000</td> <td>2.250</td> <td>2.750</td> <td>2.750</td> <td>2.250</td> <td>2.250</td> <td>2.250</td> </tr> <tr> <td>640-659</td> <td>0.500</td> <td>1.250</td> <td>2.750</td> <td>3.000</td> <td>3.250</td> <td>2.750</td> <td>2.750</td> <td>2.750</td> </tr> <tr> <td>620-639</td> <td>0.500</td> <td>1.500</td> <td>3.000</td> <td>3.000</td> <td>3.250</td> <td>3.250</td> <td>3.250</td> <td>3.500</td> </tr> </table>							FICO	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%	>=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
FICO	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%																																																																															
>=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																																																																															
** Loans \$245k-\$294,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.150																																																																																						
** Loans \$200k-\$244,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.100																																																																																						
** Loans \$75k-\$99,999	0.250																																																																																						
** Loans \$50k - \$74,999	0.500																																																																																						
** Loans \$30k-\$49,999	1.250																																																																																						
Property Type		Credit Score (In addition to all other adj)																																																																																					
* 2 Units	1.000	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="6">CLTV (%)</th> </tr> <tr> <th></th> <th>&lt;=75%</th> <th>75.01-80.00%</th> <th>80.01-85.00%</th> <th>85.01-90.00%</th> <th>90.01-95.00%</th> <th>95.01-97.00%</th> </tr> </thead> <tr> <td>&lt;=65% &amp; FICO &lt;720</td> <td>0.375</td> <td>0.375</td> <td>0.875</td> <td>0.875</td> <td>0.875</td> <td>1.875</td> </tr> <tr> <td>&lt;=65% &amp; FICO &gt;=720</td> <td>0.375</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.625</td> <td>1.875</td> </tr> <tr> <td>65.01-75% &amp; FICO &lt;720</td> <td>0.375</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>65.01-75% &amp; FICO &gt;=720</td> <td>0.375</td> <td>0.375</td> <td>0.875</td> <td>0.875</td> <td>0.875</td> <td>1.875</td> </tr> <tr> <td>75.01-95% &amp; FICO &lt;720</td> <td>N/A</td> <td>1.375</td> <td>1.375</td> <td>1.375</td> <td>1.375</td> <td>1.875</td> </tr> <tr> <td>75.01-95% &amp; FICO &gt;=720</td> <td>N/A</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> </table>							FICO	CLTV (%)							<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875	<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875	65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875	65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875	75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875	75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875																							
FICO	CLTV (%)																																																																																						
	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%																																																																																	
<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875																																																																																	
<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875																																																																																	
65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875																																																																																	
65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875																																																																																	
75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875																																																																																	
75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875																																																																																	
* 3-4 Units (Except: Super Conf)	1.000																																																																																						
* 3-4 Units & LTV up to 80% (Super Conf only)	1.000																																																																																						
* 3-4 Units & LTV 80.01-85% (Super Conf only)	1.500																																																																																						
* 3-4 Units & LTV 85.01-limit (Super Conf only)	2.000																																																																																						
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750																																																																																						
Occupancy		Subordinate Financing																																																																																					
* N/O/O up to 75% LTV (Except Super Conf)	2.125	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="4">LTV (%)</th> </tr> <tr> <th></th> <th>&lt;=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> </tr> </thead> <tr> <td>&gt;=740</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.875</td> </tr> <tr> <td>720-739</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>700-719</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>680-699</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.750</td> </tr> <tr> <td>660-679</td> <td>0.625</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>640-659</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>2.625</td> </tr> <tr> <td>620-639</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>3.125</td> </tr> </table>							FICO	LTV (%)					<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	>=740	0.375	0.625	0.625	0.875	720-739	0.375	1.000	1.000	1.125	700-719	0.375	1.000	1.000	1.125	680-699	0.375	1.125	1.125	1.750	660-679	0.625	1.125	1.125	1.875	640-659	0.625	1.625	1.625	2.625	620-639	0.625	1.625	1.625	3.125																																		
FICO	LTV (%)																																																																																						
	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%																																																																																			
>=740	0.375	0.625	0.625	0.875																																																																																			
720-739	0.375	1.000	1.000	1.125																																																																																			
700-719	0.375	1.000	1.000	1.125																																																																																			
680-699	0.375	1.125	1.125	1.750																																																																																			
660-679	0.625	1.125	1.125	1.875																																																																																			
640-659	0.625	1.625	1.625	2.625																																																																																			
620-639	0.625	1.625	1.625	3.125																																																																																			
* N/O/O up to 75% LTV (Super Conf only)	2.125																																																																																						
* N/O/O LTV 75.01% to 80% (Except Super Conf)	3.375																																																																																						
* N/O/O LTV 75.01% to 80% (Super Conf only)	3.375																																																																																						
* N/O/O LTV 80.01% to 85%	4.125																																																																																						
* Second Home >85% LTV	0.250																																																																																						
Miscellaneous		Cash-out (Except TX Home Equity)																																																																																					
** Escrow Waiver (CA Only)	0.000	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="4">LTV (%)</th> </tr> <tr> <th></th> <th>&lt;=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> </tr> </thead> <tr> <td>&gt;=740</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.875</td> </tr> <tr> <td>720-739</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>700-719</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>680-699</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.750</td> </tr> <tr> <td>660-679</td> <td>0.625</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>640-659</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>2.625</td> </tr> <tr> <td>620-639</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>3.125</td> </tr> </table>							FICO	LTV (%)					<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	>=740	0.375	0.625	0.625	0.875	720-739	0.375	1.000	1.000	1.125	700-719	0.375	1.000	1.000	1.125	680-699	0.375	1.125	1.125	1.750	660-679	0.625	1.125	1.125	1.875	640-659	0.625	1.625	1.625	2.625	620-639	0.625	1.625	1.625	3.125																																		
FICO	LTV (%)																																																																																						
	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%																																																																																			
>=740	0.375	0.625	0.625	0.875																																																																																			
720-739	0.375	1.000	1.000	1.125																																																																																			
700-719	0.375	1.000	1.000	1.125																																																																																			
680-699	0.375	1.125	1.125	1.750																																																																																			
660-679	0.625	1.125	1.125	1.875																																																																																			
640-659	0.625	1.625	1.625	2.625																																																																																			
620-639	0.625	1.625	1.625	3.125																																																																																			
** Escrow Waiver (all other states)	0.000																																																																																						
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250																																																																																						
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.500																																																																																						
** FNMA/FHLMC Refi Adjust (N/A on HomeReady & Loans <=\$125k)	0.500																																																																																						

Applicable to Agency High Bal		Cash-out and Rate & Term (TX Home Equity only)																																																			
(In addition to all other adj)		LTV (%)																																																			
* Purchase & Rate/Term Refi	0.250	<table border="1"> <thead> <tr> <th>FICO</th> <th colspan="4">LTV (%)</th> </tr> <tr> <th></th> <th>&lt;=60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> </tr> </thead> <tr> <td>&gt;=740</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.875</td> </tr> <tr> <td>720-739</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>700-719</td> <td>0.375</td> <td>1.000</td> <td>1.000</td> <td>1.125</td> </tr> <tr> <td>680-699</td> <td>0.375</td> <td>1.125</td> <td>1.125</td> <td>1.750</td> </tr> <tr> <td>660-679</td> <td>0.625</td> <td>1.125</td> <td>1.125</td> <td>1.875</td> </tr> <tr> <td>640-659</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>2.625</td> </tr> <tr> <td>620-639</td> <td>0.625</td> <td>1.625</td> <td>1.625</td> <td>3.125</td> </tr> </table>							FICO	LTV (%)					<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	>=740	0.375	0.625	0.625	0.875	720-739	0.375	1.000	1.000	1.125	700-719	0.375	1.000	1.000	1.125	680-699	0.375	1.125	1.125	1.750	660-679	0.625	1.125	1.125	1.875	640-659	0.625	1.625	1.625	2.625	620-639	0.625	1.625	1.625	3.125
FICO	LTV (%)																																																				
	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%																																																	
>=740	0.375	0.625	0.625	0.875																																																	
720-739	0.375	1.000	1.000	1.125																																																	
700-719	0.375	1.000	1.000	1.125																																																	
680-699	0.375	1.125	1.125	1.750																																																	
660-679	0.625	1.125	1.125	1.875																																																	
640-659	0.625	1.625	1.625	2.625																																																	
620-639	0.625	1.625	1.625	3.125																																																	
* Cash-out Refinance	1.000																																																				
** Agency High Bal & Agency High Bal No MI Fixed w/LTV <=80%	-0.100																																																				

Applicable to Lender Paid Agency No MI Programs (In addition to all other LLPAs)											
Applicable to 30 Yr Term (Agency No MI & Agency High Bal No MI)					Applicable to 25 Yr Term (Agency No MI)				Applicable to Loan Size >\$548,250 (Agency No MI & Agency High Bal No MI)		
LTV (%)					LTV (%)				FICO		
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.560	6.520	660-679	0.500
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050

Applicable to <=20 Yr Term (Agency No MI & Agency High Bal No MI)					Applicable to Second Homes (Agency No MI & Agency High Bal No MI)				Applicable to R&T Refi's (Agency No MI & Agency High Bal No MI)		Applicable to One Borrower (Agency No MI & Agency High Bal No MI)	
LTV (%)					FICO				FICO		FICO	
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	0.250	>=800	0.000	>=800	0.000	
>=800	0.310	0.670	1.010	1.550	>=800	0.300	0.300	780-799	0.000	780-799	0.000	
780-799	0.310	0.680	1.040	1.830	780-799	0.300	0.300	760-779	0.000	760-779	0.000	
760-779	0.310	0.720	1.050	1.840	760-779	0.300	0.300	740-759	0.000	740-759	0.000	
740-759	0.330	0.860	1.430	2.640	740-759	0.300	0.300	720-739	0.000	720-739	0.000	
720-739	0.890	1.220	1.890	2.960	720-739	0.500	0.500	700-719	0.550	700-719	0.000	
700-719	0.920	1.290	2.710	3.620	700-719	0.700	0.700	680-699	0.550	680-699	0.120	
680-699	0.940	1.290	2.710	3.640	680-699	0.700	0.700	660-679	1.050	660-679	0.120	
660-679	1.100	1.420	3.790	6.490	660-679	1.230	1.230	640-659	1.050	640-659	0.130	
640-659	1.100	1.560	3.990	6.740	640-659	1.230	1.230	620-639	1.100	620-639	0.170	
620-639	1.100	1.850	4.590	7.050	620-639	1.300	1.300					

Applicable to DTI >45% (Agency No MI & Agency High Bal No MI)	
FICO	
>=800	0.240
780-799	0.240
760-779	0.240
740-759	0.240
720-739	0.350
700-719	0.420
680-699	0.550
660-679	0.690
640-659	0.830
620-639	0.920

Applicable to Lender Paid HomeReady No MI Programs (In addition to all other LLPAs)											
Applicable to 30 Yr Term (HomeReady No MI only)					Applicable to 25 Yr Term (HomeReady No MI only)				Applicable to Loan Size >\$510,400 (HomeReady No MI only)		
LTV (%)					LTV (%)				FICO		
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	
>=800	0.450	0.900	1.300	1.750	>=800	0.340	0.750	1.100	1.600	>=800	0.000
780-799	0.510	0.950	1.380	1.900	780-799	0.390	0.820	1.240	1.750	780-799	0.000
760-779	0.550	1.010	1.460	1.950	760-779	0.430	0.880	1.380	1.750	760-779	0.000
740-759	0.610	1.180	1.700	2.490	740-759	0.490	1.020	1.650	2.240	740-759	0.000
720-739	0.950	1.600	2.050	2.550	720-739	0.770	1.450	2.100	2.350	720-739	0.000
700-719	1.050	1.870	2.700	3.200	700-719	0.780	1.620	2.470	2.780	700-719	0.000
680-699	1.100	1.980	2.980	3.210	680-699	0.790	1.680	2.650	2.810	680-699	0.000
660-679	1.600	3.250	4.200	5.050	660-679	1.150	2.880	4.560	4.680	660-679	0.500
640-659	1.730	3.530	4.400	5.250	640-659	1.340	3.140	4.730	4.810	640-659	0.500
620-639	2.100	4.150	5.000	5.550	620-639	1.630	3.740	5.450	5.100	620-639	1.050

Applicable to <=20 Yr Term (HomeReady No MI only)					Applicable to R&T Refi's (HomeReady No MI only)		Applicable to One Borrower (HomeReady No MI only)		Applicable to DTI >45% (HomeReady No MI only)	
LTV (%)					FICO		FICO		FICO	
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	>=800	>=800	>=800	>=800
>=800	0.310	0.670	1.010	1.420	>=800	0.000	0.000	0.000	0.240	
780-799	0.310	0.680	1.040	1.790	780-799	0.000	0.000	0.000	0.240	
760-779	0.310	0.720	1.050	1.790	760-779	0.000	0.000	0.000	0.240	
740-759	0.330	0.860	1.430	2.530	740-759	0.000	0.000	0.000	0.240	
720-739	0.890	1.220	1.890	2.530	720-739	0.000	0.000	0.000	0.350	
700-719	0.920	1.290	2.710	2.890	700-719	0.550	0.000	0.000	0.420	
680-699	0.940	1.290	2.710	2.890	680-699	0.550	0.120	0.120	0.550	
660-679	1.100	1.420	3.790	4.650	6					



Base Pricing Assumes Borrower Paid Compensation

Wednesday, February 10, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

## FHLMC

30/25 Yr Fixed Agency LP/Agency LP No MI			20 Yr Fixed Agency LP/Agency LP No MI			15 Yr Fixed Agency LP/Agency LP No MI			10 Yr Fixed Agency LP/Agency LP No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.000%	(5.700)	(5.500)	4.125%	(5.669)	(5.469)	3.750%	(5.379)	(5.179)	3.750%	(5.235)	(5.035)
3.875%	(5.400)	(5.200)	4.000%	(5.465)	(5.265)	3.625%	(5.510)	(5.310)	3.625%	(5.039)	(4.839)
3.750%	(5.022)	(4.822)	3.875%	(5.224)	(5.024)	3.500%	(5.195)	(4.995)	3.500%	(4.942)	(4.742)
3.625%	(5.509)	(5.309)	3.750%	(4.948)	(4.748)	3.375%	(5.062)	(4.862)	3.375%	(4.668)	(4.468)
3.500%	(5.178)	(4.978)	3.625%	(5.450)	(5.250)	3.250%	(4.732)	(4.532)	3.250%	(4.457)	(4.257)
3.375%	(4.920)	(4.720)	3.500%	(5.358)	(5.158)	3.125%	(5.062)	(4.862)	3.125%	(4.863)	(4.663)
3.250%	(4.343)	(4.143)	3.375%	(4.991)	(4.791)	3.000%	(5.161)	(4.961)	3.000%	(4.967)	(4.767)
3.125%	(4.064)	(3.864)	3.250%	(4.481)	(4.281)	2.875%	(4.763)	(4.563)	2.875%	(4.643)	(4.443)
3.000%	(3.659)	(3.459)	3.125%	(4.319)	(4.119)	2.750%	(4.420)	(4.220)	2.750%	(4.276)	(4.076)
2.875%	(3.116)	(2.916)	3.000%	(3.929)	(3.729)	2.625%	(3.946)	(3.746)	2.625%	(3.781)	(3.581)
2.750%	(2.420)	(2.220)	2.875%	(3.498)	(3.298)	2.500%	(3.395)	(3.195)	2.500%	(3.283)	(3.083)
2.625%	(1.983)	(1.783)	2.750%	(2.880)	(2.680)	2.375%	(3.004)	(2.804)	2.375%	(2.876)	(2.676)
2.500%	(1.388)	(1.188)	2.625%	(2.973)	(2.773)	2.250%	(2.577)	(2.377)	2.250%	(2.439)	(2.239)

FHLMC Super Conf 20 FHLMC Super Conf No MI 20		
Rate	15	30
4.125%	(3.964)	(3.764)
4.000%	(3.835)	(3.635)
3.875%	(3.397)	(3.197)
3.750%	(3.202)	(3.002)
3.625%	(4.570)	(4.370)
3.500%	(4.393)	(4.193)
3.375%	(4.313)	(4.113)
3.250%	(3.593)	(3.393)
3.125%	(4.123)	(3.923)
3.000%	(3.717)	(3.517)
2.875%	(3.110)	(2.910)
2.750%	(2.466)	(2.266)

FHLMC Super Conf 30 FHLMC Super Conf No MI 30			FHLMC Super Conf 15 FHLMC Super Conf No MI 15		
Rate	15	30	Rate	15	30
4.125%	(3.976)	(3.776)	3.875%	(2.958)	(2.758)
4.000%	(3.846)	(3.646)	3.750%	(3.491)	(3.291)
3.875%	(3.409)	(3.209)	3.625%	(3.730)	(3.530)
3.750%	(3.214)	(3.014)	3.500%	(4.228)	(4.028)
3.625%	(4.581)	(4.381)	3.375%	(4.037)	(3.837)
3.500%	(4.405)	(4.205)	3.250%	(3.714)	(3.514)
3.375%	(4.325)	(4.125)	3.125%	(4.233)	(4.033)
3.250%	(3.605)	(3.405)	3.000%	(4.460)	(4.260)
3.125%	(4.134)	(3.934)	2.875%	(4.209)	(4.009)
3.000%	(3.728)	(3.528)	2.750%	(3.889)	(3.689)
2.875%	(3.122)	(2.922)	2.625%	(3.361)	(3.161)
2.750%	(2.477)	(2.277)	2.500%	(3.150)	(2.950)

## FHLMC HOMEPOSSIBLE

Home Possible 30 Home Possible No MI 30		
Rate	15	30
3.750%	(5.022)	(4.822)
3.625%	(5.022)	(4.822)
3.500%	(4.945)	(4.745)
3.375%	(4.945)	(4.745)
3.250%	(4.347)	(4.147)
3.125%	(3.659)	(3.459)
3.000%	(3.716)	(3.516)
2.875%	(3.116)	(2.916)
2.750%	(2.434)	(2.234)
2.625%	(1.983)	(1.783)
2.500%	(1.466)	(1.266)
2.375%	(0.822)	(0.622)
2.250%	0.065	0.265

Rate Sheet: Whis-1000

AGENCY

Base Pricing Assumes Borrower Paid Compensation

Wednesday, February 10, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

## AGENCY LP PRICE ADJUSTMENTS

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

Applicable to All	Applicable to All
Loan Amount	Credit Score (Except Terms <=15 Yrs)
** Loans \$295k-Std Bal Limit (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.200
** Loans \$245k-\$294,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.150
** Loans \$200k-\$244,999 (Agency LP Fixed Agency LP No MI HomePossible Fixed only)	-0.100
** Loans \$75k-\$99,999	0.250
** Loans \$50k - \$74,999	0.500
** Loans \$30k-\$49,999	1.250

Property Type	LTV (%)
* 2 Units	1.000
* 3-4 Units LTV <= 80%	1.000
* 3-4 Units LTV 80.01%-85%	1.500
* 3-4 Units LTV >85.01%	2.000
** Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750

Occupancy	Subordinate Financing
* N/O/O up to 75% LTV (Except Super Conf)	2.125
* N/O/O up to 75% LTV (Super Conf only)	2.125
* N/O/O LTV 75.01% to 80% (Except Super Conf)	3.375
* N/O/O LTV 75.01% to 80% (Super Conf only)	3.375
* N/O/O LTV 80.01% to 85%	4.125
* Second Home w/LTV >85%	0.250

Miscellaneous	Cash-out
** Escrow Waiver	0.000
** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250
** Down Payment Protection Feature (refer to Down Payment Protection Tab)	0.500
** FNMA/FHLMC Refi Adjust (See on HomePossible & Loans <=120)	0.500

Applicable to FHLMC Super Conf (In add to all other adj)	FICO	LTV (%)
* Purchase & Rate/Term Refi	>=740	0.375
* Cash-out Refinance	720-739	0.375
** FHLMC Super Conforming Fixed w/LTV <=80%	700-719	0.375
	680-699	0.375
	660-679	0.625
	640-659	0.625
	620-639	0.625

HomePossible LLPA Caps	LTV (%)
LTV >80% & Fico >=680	0.000
All Other LTV & Fico	1.500

\*\* These HomePossible LLPA's are NOT subject to the above LLPA Caps

Applicable to Lender Paid Agency LP No MI & FHLMC Super Conforming No MI Programs (In addition to all other LLPA's)

Applicable to 30 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to 25 Yr Term (Agency LP No MI)	Applicable to Loan Size >\$548,250 (Agency LP No MI & FHLMC Sup Conf No MI)
FICO	FICO	FICO
>=800	>=800	>=800
780-799	780-799	780-799
760-779	760-779	760-779
740-759	740-759	740-759
720-739	720-739	720-739
700-719	700-719	700-719
680-699	680-699	680-699
660-679	660-679	660-679
640-659	640-659	640-659
620-639	620-639	620-639

Applicable to <=20 Yr Term (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to Second Homes (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to R&T Refi's (Agency LP No MI & FHLMC Sup Conf No MI)	Applicable to One Borrower (Agency LP No MI & FHLMC Sup Conf No MI)
FICO	FICO	FICO	FICO
>=800	>=800	>=800	>=800
780-799	780-799	780-799	780-799
760-779	760-779	760-779	760-779
740-759	740-759	740-759	740-759
720-739	720-739	720-739	720-739
700-719	700-719	700-719	700-719
680-699	680-699	680-699	680-699
660-679	660-679	660-679	660-679
640-659	640-659	640-659	640-659
620-639	620-639	620-639	620-639

Applicable to DTI >45% (Agency LP No MI & FHLMC Sup Conf No MI)

FICO	DTI
>=800	0.240
780-799	0.240
760-779	0.240
740-759	0.240
720-739	0.350
700-719	0.420
680-699	0.550
660-679	0.690
640-659	0.830
620-639	0.920

\*\* Applicable to Lender Paid HomePossible No MI Programs (In addition to all other LLPA's)

Applicable to 30 Yr Term (HomePossible No MI only)	Applicable to Loan Size >\$510,400 (HomePossible No MI only)	Applicable to R&T Refi's (HomePossible No MI only)
FICO	FICO	FICO
>=800	>=800	>=800
780-799	780-799	780-799
760-779	760-779	760-779
740-759	740-759	740-759
720-739	720-739	720-739
700-719	700-719	700-719
680-699	680-699	680-699
660-679	660-679	660-679
640-659	640-659	640-659
620-639	620-639	620-639

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

Maximum Rebate/Price Cap
All Fixed Rates
105.000



Base Pricing Assumes Borrower Paid Compensation

Wednesday, February 10, 2021 7:30AM

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

## Agency Portfolio

30/25 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
4.250%	(5.241)	(5.041)
4.125%	(5.682)	(5.482)
4.000%	(5.700)	(5.500)
<b>3.990%</b>	<b>(5.630)</b>	<b>(5.430)</b>
3.875%	(5.400)	(5.200)
3.750%	(5.022)	(4.822)
3.625%	(5.509)	(5.309)
3.500%	(5.178)	(4.978)
3.375%	(4.920)	(4.720)
3.250%	(4.343)	(4.143)
3.125%	(4.064)	(3.864)
3.000%	(3.659)	(3.459)
<b>2.990%</b>	<b>(3.579)</b>	<b>(3.379)</b>
2.875%	(3.116)	(2.916)
2.750%	(2.420)	(2.220)
2.625%	(1.983)	(1.783)
2.500%	(1.388)	(1.188)
2.375%	(0.543)	(0.343)

20 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
4.250%	(5.428)	(5.228)
4.125%	(5.669)	(5.469)
4.000%	(5.465)	(5.265)
3.875%	(5.224)	(5.024)
3.750%	(4.948)	(4.748)
3.625%	(5.450)	(5.250)
3.500%	(5.358)	(5.158)
3.375%	(4.991)	(4.791)
3.250%	(4.481)	(4.281)
3.125%	(4.319)	(4.119)
3.000%	(3.929)	(3.729)
2.875%	(3.498)	(3.298)
2.750%	(2.880)	(2.680)

15 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
3.250%	(4.732)	(4.532)
3.125%	(5.062)	(4.862)
3.000%	(5.161)	(4.961)
2.875%	(4.763)	(4.563)
2.750%	(4.420)	(4.220)
2.625%	(3.946)	(3.746)
2.500%	(3.395)	(3.195)
2.375%	(3.004)	(2.804)
2.250%	(2.577)	(2.377)
2.125%	(1.886)	(1.686)
2.000%	(1.265)	(1.065)
1.875%	(0.662)	(0.462)
1.750%	(0.135)	0.065

10 Yr Fixed		
Portfolio/Portfolio No MI		
Rate	15	30
3.625%	(5.039)	(4.839)
3.500%	(4.942)	(4.742)
3.375%	(4.668)	(4.468)
3.250%	(4.457)	(4.257)
3.125%	(4.863)	(4.663)
3.000%	(4.967)	(4.767)
2.875%	(4.643)	(4.443)
2.750%	(4.276)	(4.076)
2.625%	(3.781)	(3.581)
2.500%	(3.283)	(3.083)
2.375%	(2.876)	(2.676)
2.250%	(2.439)	(2.239)
2.125%	(1.718)	(1.518)

30/25 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
4.375%	(4.320)	(4.120)
4.250%	(3.985)	(3.785)
4.125%	(4.339)	(4.139)
3.875%	(4.030)	(3.830)
3.750%	(3.625)	(3.425)
3.625%	(4.582)	(4.382)
3.500%	(4.270)	(4.070)
3.375%	(4.075)	(3.875)
3.250%	(3.355)	(3.155)
3.125%	(3.916)	(3.716)
3.000%	(3.511)	(3.311)
2.875%	(2.968)	(2.768)
2.750%	(2.272)	(2.072)
2.625%	(1.963)	(1.763)
2.500%	(1.368)	(1.168)
2.375%	(0.542)	(0.342)
2.250%	0.238	0.438

20 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
3.750%	(2.964)	(2.764)
3.625%	(4.331)	(4.131)
3.500%	(4.155)	(3.955)
3.375%	(4.075)	(3.875)
3.250%	(3.355)	(3.155)
3.125%	(4.185)	(3.985)
3.000%	(3.801)	(3.601)
2.875%	(3.202)	(3.002)
2.750%	(2.555)	(2.355)
2.625%	(2.356)	(2.156)
2.500%	(1.783)	(1.583)
2.375%	(0.959)	(0.759)
2.250%	(0.142)	0.058

15 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
4.000%	(3.989)	(3.789)
3.875%	(3.798)	(3.598)
3.750%	(3.475)	(3.275)
3.625%	(3.994)	(3.794)
3.500%	(4.221)	(4.021)
3.375%	(3.970)	(3.770)
3.250%	(3.650)	(3.450)
3.125%	(3.458)	(3.258)
3.000%	(3.860)	(3.660)
2.875%	(3.597)	(3.397)
2.750%	(3.259)	(3.059)
2.625%	(2.789)	(2.589)
2.500%	(2.519)	(2.319)

10 Yr Fixed		
Portfolio High Bal/Port No MI High Bal		
Rate	15	30
4.000%	(3.989)	(3.739)
3.875%	(3.798)	(3.548)
3.750%	(3.475)	(3.225)
3.625%	(3.994)	(3.744)
3.500%	(4.221)	(3.971)
3.375%	(3.970)	(3.720)
3.250%	(3.650)	(3.400)
3.125%	(3.458)	(3.208)
3.000%	(3.860)	(3.610)
2.875%	(3.597)	(3.347)
2.750%	(3.259)	(3.009)
2.625%	(2.789)	(2.539)
2.500%	(2.519)	(2.269)

AGENCY

Base Pricing Assumes Borrower Paid Compensation

Wednesday, February 10, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

## PRICE ADJUSTMENTS

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

Applicable to All Loan Amount		Applicable to All Credit Score (Except Terms <=15 Yrs)													
* Loans \$295k-Std Bal Limit (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.200	LTV (%)													
* Loans \$245k-\$294,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.150	FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%					
* Loans \$200k-\$244,999 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.100	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750					
* Loans \$75k-\$99,999	0.250	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000					
* Loans \$50k - \$74,999	0.500	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500					
* Loans \$30k-\$49,999	1.250	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500					
<b>Property Type</b>		650-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250					
* 2-4 Units	1.000	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750					
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	0.750	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500					
* Manufactured Home	1.000	(non-Tred Credit)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500					
<b>Occupancy</b>		<b>Credit Score</b>													
* N/O/O up to 75% LTV	2.125	** Fico Scores > = 740 (Agency DU Portfolio & Agency DU Portfolio No MI Fixed only)	-0.100												
* N/O/O 75.01-80% LTV	3.375	** Fico Scores > = 700 (Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed only)	-0.100												
* N/O/O 80.01-85% LTV	4.125	<b>Subordinate Financing</b>													
* Second Home >85% LTV	0.250														
<b>Miscellaneous</b>															
* Escrow Waiver (CA Only)	0.000	LTV/FICO	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.01							
* Escrow Waiver (all other states)	0.000	<=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875							
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250	<=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875							
** FNMA/FHLMC Refi Adjust (N/A on Loans <=\$125k)	0.500	65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875							
		65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875							
		75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875							
		75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875							
		<b>Cash-out</b>													
		FICO	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%								
		>=740	0.375	0.625	0.625	0.875	n/a								
		720-739	0.375	1.000	1.000	1.125	n/a								
		700-719	0.375	1.000	1.000	1.125	n/a								
		680-699	0.375	1.125	1.125	1.750	n/a								
		650-679	0.625	1.125	1.125	1.875	n/a								
		640-659	0.625	1.625	1.625	2.625	n/a								
		620-639	0.625	1.625	1.625	3.125	n/a								
<b>Applicable to High Bal only</b>															
<b>Loan Purpose</b>															
* Purchase & Rate/Term Refi	0.250														
* Cash-out Refi	1.000														
** Agency DU Portfolio High Bal & Agency DU Portfolio High Bal No MI Fixed w/LTV <=80%	-0.100														
<b>Miscellaneous</b>															
<b>Maximum Rebate/Buy</b>															
All Fixed Rates	105.000														
<b>Applicable to Lender Paid Portfolio No MI &amp; Portfolio High Bal No MI Programs (In addition to all other LLPAs)</b>															
<b>Applicable to 30 Yr Term (Portfolio No MI &amp; Portfolio High Bal No MI)</b>				<b>Applicable to 25 Yr Term (Portfolio No MI &amp; Portfolio High Bal No MI)</b>				<b>Applicable to Loan Size &gt;\$548,250 (Portfolio No MI &amp; Portfolio High Bal No MI)</b>							
LTV (%)															
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800				
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000				
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000				
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000				
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000				
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000				
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000				
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000				
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.560	6.520	660-679	0.500				
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500				
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050				
<b>Applicable to &lt;=20 Yr Term (Portfolio No MI &amp; Portfolio High Bal No MI)</b>				<b>Applicable to Second Homes (Portfolio No MI &amp; Portfolio High Bal No MI)</b>				<b>Applicable to R&amp;T Refi's (Portfolio No MI &amp; Portfolio High Bal No MI)</b>				<b>Applicable to One Borrower (Portfolio No MI &amp; Portfolio High Bal No MI)</b>			
LTV (%)															
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	0.250			FICO	>=800	0.000			
>=800	0.310	0.670	1.010	1.550	>=800	0.300				>=800	0.000				
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000				
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000				
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000				
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000				
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.000				
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.120				
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	0.120				
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	0.130				
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	0.170				
<b>Applicable to DTI &gt;45% (Portfolio No MI &amp; Portfolio High Bal No MI)</b>															
FICO	>=800	0.240													
780-799	0.240														
760-779	0.240														
740-759	0.240														
720-739	0.350														
700-719	0.420														
680-699	0.550														
660-679	0.690														
640-659	0.830														
620-639	0.920														
<b>Maximum Rebate/Price Cap</b>															
Portfolio Fixed	105.000														
Portfolio High Balance Fixed	105.000														
Portfolio No MI Fixed	105.000														
Portfolio No MI High Balance Fixed	105.000														

This is not an advertisement pursuant to 12 C.F.R. 1026.2(a)(2). This is informational material intended for real estate business professionals only and is not for distribution to consumers or prospective applicants for residential mortgage loans. Interest rate, terms and programs are subject to change without notice. © 2014 Paramount Residential Mortgage Group, Inc. 1265 Corona Pointe Court, Corona, CA 92879. All Rights Reserved. NMLS ID 75243.



