

May 11, 2022 10:13AM

Today's Pricing (30-Day)

Rate	Points	+/-	Difference
30 Year Agency			
4.875%	100.138	↓	-0.511
4.500%	98.514	↓	-0.541
20 Year Agency			
4.550%	100.044	↓	-0.333
4.250%	98.493	↓	-0.474
30 Year Agency HB			
4.920%	100.204	↓	-0.505
4.500%	98.389	↓	-0.541
15 Year Agency			
4.125%	100.143	↓	-0.302
3.625%	98.317	↓	-0.466
30 Year FHA Streamline			
4.375%	100.203	↓	-0.596
3.875%	98.382	↓	-0.512
30 Year FHA Streamline Jumbo			
4.490%	100.284	↓	-0.615
3.875%	98.057	↓	-0.512
30 Year VA Full Doc			
4.500%	100.175	↓	-0.636
3.875%	98.021	↓	-0.514
30 Year VA IRRRL			
4.500%	100.175	↓	-0.636
3.875%	98.021	↓	-0.514
30 Year "Jumbo Smart"			
5.625%	100.192	↓	-0.448
4.990%	98.168	↓	-0.338

Market Commentary & Product Updates

The bond markets are seeing a lot of volatility, primarily due to Consumer Price Index (CPI) numbers today which showed only a 0.3% increase for April, compared to a 1.2% increase the previous month. This is causing some investors to question whether inflation has finally peaked; as a result, bond prices opened the day up, then dropped after the release as stocks rebounded. However, the markets adjusted and prices have been climbing steadily ever since, as lower inflation could mean less aggressive action from the Fed moving forward.

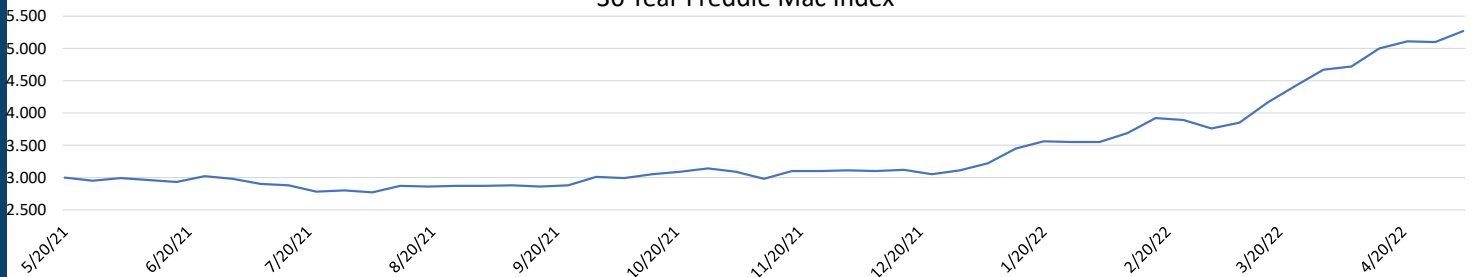
Commitment Period Expiration Dates

15-Day	Thursday, May 26, 2022
30-Day	Friday, June 10, 2022
45-Day	Monday, June 27, 2022
60-Day	Monday, July 11, 2022
90-Day	Tuesday, August 9, 2022
180-Day	Monday, November 7, 2022

APOR Safe Harbor Limits

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

30 Year Freddie Mac Index



Conventional Pricing

Wednesday, May 11, 2022

30 Year - 26 Year				25 Year - 21 Year				20 Year - 16 Year				15 Year - 11 Year			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.500	98.544	98.514	98.344	4.500	98.387	98.357	98.187	4.250	98.523	98.493	98.323	3.625	98.347	98.317	98.147
4.550	98.689	98.659	98.489	4.550	98.532	98.502	98.332	4.375	99.193	99.163	98.993	3.750	98.894	98.864	98.694
4.625	99.029	98.999	98.829	4.625	98.935	98.905	98.735	4.500	99.828	99.798	99.628	3.875	99.341	99.311	99.141
4.690	99.378	99.348	99.178	4.690	99.278	99.248	99.078	4.550	100.074	100.044	99.874	3.900	99.615	99.585	99.415
4.750	99.638	99.608	99.438	4.750	99.528	99.498	99.328	4.625	100.446	100.416	100.246	4.000	99.666	99.636	99.466
4.875	100.168	100.138	99.968	4.875	100.038	100.008	99.838	4.690	100.740	100.710	100.540	4.125	100.173	100.143	99.973
4.920	100.359	100.329	100.159	4.920	100.222	100.192	100.022	4.750	100.980	100.950	100.780	4.250	100.732	100.702	100.532
4.990	100.562	100.532	100.362	4.990	100.420	100.390	100.220	4.875	101.467	101.437	101.267	4.375	100.986	100.956	100.786
5.125	100.860	100.830	100.660	5.125	100.779	100.749	100.579	4.920	101.627	101.597	101.427	4.500	101.030	101.000	100.830
5.250	101.416	101.386	101.216	5.250	101.321	101.291	101.121	4.990	101.786	101.756	101.586	4.625	101.316	101.286	101.116
5.375	101.851	101.821	101.651	5.375	101.739	101.709	101.539	5.125	101.978	101.948	101.778	4.750	101.659	101.629	101.459
5.500	102.121	102.091	101.921	5.500	102.002	101.972	101.802	5.250	102.051	102.021	101.851	4.875	101.642	101.612	101.442
5.625	102.516	102.486	102.316	5.625	102.479	102.449	102.279	5.375	102.447	102.417	102.247	4.990	101.751	101.721	101.551
5.750	102.984	102.954	102.784	5.750	102.935	102.905	102.735	5.500	102.654	102.624	102.454	5.000	101.716	101.686	101.516
5.875	103.333	103.303	103.133	5.875	103.269	103.239	103.069	5.625	102.960	102.930	102.760	5.125	101.750	101.720	101.550
5.990	103.536	103.506	103.336	5.990	103.465	103.435	103.265	5.750	103.332	103.302	103.132	5.250	101.872	101.842	101.672
6.125	103.522	103.492	103.322	6.125	103.457	103.427	103.257	5.875	103.656	103.626	103.456	5.375	101.969	101.939	101.769
6.250	103.661	103.631	103.461	6.250	103.722	103.692	103.522	5.990	103.782	103.752	103.582	5.500	102.049	102.019	101.849
6.375	104.020	103.990	103.820	6.375	104.065	104.035	103.865	6.125	103.768	103.738	103.568	5.625	102.308	102.278	102.108
6.500	104.080	104.050	103.880	6.500	104.125	104.095	103.925					5.750	102.480	102.450	102.280
6.625	104.119	104.089	103.919	6.625	104.165	104.135	103.965					5.875	102.600	102.570	102.400
												5.990	102.695	102.665	102.495

10 Year - 8 Year				30 Year Home Possible/Home Ready				30 Year Refi Now/Possible				7 Year ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.500	98.444	98.414	98.244	4.500	98.544	98.514	98.344	4.500	98.544	98.514	98.344	3.875	98.409	98.379	98.209
3.625	99.277	99.247	99.077	4.550	98.689	98.659	98.489	4.550	98.689	98.659	98.489	3.990	98.741	98.711	98.541
3.750	99.971	99.941	99.771	4.625	99.029	98.999	98.829	4.625	99.029	98.999	98.829	4.000	98.742	98.712	98.542
3.875	100.487	100.457	100.287	4.690	99.378	99.348	99.178	4.690	99.378	99.348	99.178	4.125	99.037	99.007	98.837
3.990	100.739	100.709	100.539	4.750	99.638	99.608	99.438	4.750	99.638	99.608	99.438	4.250	99.378	99.348	99.178
4.000	100.830	100.800	100.630	4.875	100.168	100.138	99.968	4.875	100.168	100.138	99.968	4.375	99.715	99.685	99.515
4.125	100.655	100.625	100.455	4.920	100.359	100.329	100.159	4.920	100.359	100.329	100.159	4.500	99.971	99.941	99.771
4.250	101.376	101.346	101.176	4.990	100.562	100.532	100.362	4.990	100.562	100.532	100.362	4.625	100.227	100.197	100.027
4.375	101.651	101.621	101.451	5.125	100.860	100.830	100.660	5.125	100.860	100.830	100.660	4.750	100.574	100.544	100.374
4.500	101.638	101.608	101.438	5.250	101.416	101.386	101.216	5.250	101.416	101.386	101.216	4.875	100.930	100.900	100.730
4.625	101.448	101.418	101.248	5.375	101.851	101.821	101.651	5.375	101.851	101.821	101.651	4.990	100.970	100.940	100.770
4.750	101.861	101.831	101.661	5.500	102.121	102.091	101.921	5.500	102.121	102.091	101.921	5.000	100.968	100.938	100.768
4.875	101.881	101.851	101.681	5.625	102.546	102.516	102.346	5.625	102.546	102.516	102.346	5.125	100.996	100.966	100.796
4.990	101.989	101.959	101.789	5.750	103.014	102.984	102.814	5.750	103.014	102.984	102.814	5.250	101.180	101.150	100.980
				5.875	103.363	103.333	103.163	5.875	103.363	103.333	103.163	5.375	101.235	101.205	101.035
				5.990	103.566	103.536	103.366	5.990	103.566	103.536	103.366				
				6.125	103.552	103.522	103.352	6.125	103.552	103.522	103.352				
				6.250	103.691	103.661	103.491	6.250	103.691	103.661	103.491				
				6.375	104.050	104.020	103.850	6.375	104.050	104.020	103.850				
				6.500	104.110	104.080	103.910	6.500	104.110	104.080	103.910				
				6.625	104.149	104.119	103.949	6.625	104.149	104.119	103.949				

10 Year ARM				30 Year - 26 Year High Balance				25 Year - 21 Year High Balance				20 Year - 16 Year High Balance			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.990	98.858	98.828	98.658	4.500	98.419	98.389	98.219	4.500	98.137	98.107	97.937	4.250	98.273	98.243	98.073
5.000	98.856	98.826	98.656	4.550	98.564	98.534	98.364	4.550	98.289	98.259	98.089	4.375	98.943	98.913	98.743
5.125	98.970	98.940	98.770	4.625	98.904	98.874	98.704	4.625	98.685	98.655	98.485	4.500	99.578	99.548	99.378
				4.690	99.253	99.223	99.053	4.690	99.028	98.998	98.828	4.550	99.824	99.794	99.624
				4.750	99.513	99.483	99.313	4.750	99.278	99.248	99.078	4.625	100.156	100.126	99.956
				4.875	100.043	100.013	99.843	4.875	99.788	99.758	99.588	4.690	100.490	100.460	100.290
				4.920	100.234	100.204	100.034	4.920	99.972	99.942	99.772	4.750	100.730	100.700	100.530
				4.990	100.437	100.407	100.237	4.990	100.170	100.140	99.970	4.875	101.217	101.187	101.017
				5.125	100.735	100.705	100.535	5.125	100.529	100.499	100.329	4.920	101.377	101.347	101.177
				5.250	101.291	101.261	101.091	5.250	101.071	101.041	100.871	4.990	101.536	101.506	101.336
				5.375	101.726	101.696	101.526	5.375	101.489	101.459	101.289	5.125	101.728	101.698	101.528
				5.500	101.996	101.966	101.796	5.500	101.752	101.722	101.552	5.250	101.801	101.771	101.601
				5.625	102.421	102.391	102.221	5.625	102.229	102.199	102.029	5.375	102.187	102.157	101.987
				5.750	102.889	102.859	102.689	5.750	102.685	102.655	102.485	5.500	102.404	102.374	102.204
				5.875	103.238	103.208	103.038	5.875	103.019	102.989	102.819	5.625	102.710	102.680	102.510
				5.990	103.441	103.411	103.241	5.990	103.014	102.984	102.814	5.750	103.082	103.052	102.882
				6.125	103.427	103.397	103.227	6.125	103.207	103.177	103.007	5.875	103.406	103.376	103.206
				6.250	103.566	103.536	103.366	6.250	103.472	103.442	103.272	5.990	103.532	103.502	103.332
				6.375	103.925	103.895	103.725	6.375	103.815	103.785	103.615	6.125	103.518	103.488	103.318
				6.500	103.985	103.955	103.785	6.500	103.875	103.845	103.675				
				6.625	104.024	103.994	103.824	6.625	103.915	103.885	103.715				

15 Year - 11 Year High Balance				10 Year - 8 Year High Balance				7 Year High Balance ARM				10 Year High Balance ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	98.097	98.067	97.897	3.500	98.194	98.164	97.994	3.875	98.284	98.254	98.084	4.990	98.733	98.703	98.533
3.750	98.644	98.614	98.444	3.625	99.027	98.997	98.827	3.990	98.616	98.586	98.416	5.000	98.731	98.701	98.531
3.875	99.091	99.061	98.891	3.750	99.721	99.691	99.521								

Conventional Pricing Adjustments

Wednesday, May 11, 2022

Rocket Pro TPO Adjustments

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

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

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

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

Fannie/Freddie Adjustments

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

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

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

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

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

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

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

ARM Structure			
Product	Cap	Margin	Index
7/6 ARM	5/1/5	3.00%	SOFR 0.383%
10/6 ARM	5/1/5	3.00%	SOFR 0.383%

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

*Rate Premium Cap = 104.125

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

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FHA Full Doc Pricing

Wednesday, May 11, 2022

30 Year FHA Full Doc				25 Year FHA Full Doc				20 Year FHA Full Doc				15 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	98.412	98.382	98.212	3.875	98.309	98.279	98.109	3.875	98.196	98.166	97.996	3.375	98.109	98.079	97.909
3.990	98.883	98.853	98.683	3.990	98.767	98.737	98.567	3.990	98.623	98.593	98.423	3.490	98.458	98.428	98.258
4.000	98.922	98.892	98.722	4.000	98.805	98.775	98.605	4.000	98.659	98.629	98.459	3.500	98.486	98.456	98.286
4.125	99.306	99.276	99.106	4.125	99.189	99.159	98.989	4.125	99.023	98.993	98.823	3.625	98.841	98.811	98.641
4.250	99.822	99.792	99.622	4.250	99.764	99.734	99.564	4.250	99.669	99.639	99.469	3.750	99.373	99.343	99.173
4.375	100.233	100.203	100.033	4.375	100.168	100.138	99.968	4.375	100.052	100.022	99.852	3.875	99.719	99.689	99.519
4.490	100.564	100.534	100.364	4.490	100.496	100.466	100.296	4.490	100.366	100.336	100.166	3.990	99.985	99.955	99.785
4.500	100.591	100.561	100.391	4.500	100.523	100.493	100.323	4.500	100.391	100.361	100.191	4.000	100.006	99.976	99.806
4.625	100.891	100.861	100.691	4.625	100.822	100.792	100.622	4.625	100.679	100.649	100.479	4.125	100.250	100.220	100.050
4.750	101.314	101.284	101.114	4.750	101.276	101.246	101.076	4.750	101.166	101.136	100.966	4.250	100.138	100.108	99.938
4.875	101.604	101.574	101.404	4.875	101.565	101.535	101.365	4.875	101.445	101.415	101.245	4.375	100.344	100.314	100.144
4.990	101.823	101.793	101.623	4.990	101.784	101.754	101.584	4.990	101.657	101.627	101.457	4.490	100.558	100.528	100.358
5.000	101.840	101.810	101.640	5.000	101.801	101.771	101.601	5.000	101.673	101.643	101.473	4.500	100.576	100.546	100.376
5.125	102.072	102.042	101.872	5.125	102.032	102.002	101.832	5.125	101.896	101.866	101.696	4.625	100.742	100.712	100.542
5.250	102.662	102.632	102.462	5.250	102.636	102.606	102.436					4.750	101.289	101.259	101.089
5.375	102.894	102.864	102.694	5.375	102.867	102.837	102.667					4.875	101.444	101.414	101.244
5.490	103.083	103.053	102.883	5.490	103.055	103.025	102.855					4.990	101.563	101.533	101.363
5.500	103.098	103.068	102.898	5.500	103.070	103.040	102.870					5.000	101.572	101.542	101.372
5.625	103.277	103.247	103.077	5.625	103.249	103.219	103.049					5.125	101.684	101.654	101.484

5 Year FHA Full Doc ARM				30 Year FHA Full Doc Jumbo				25 Year FHA Full Doc Jumbo				15 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	98.399	98.369	98.199	3.875	97.837	97.807	97.637	3.875	97.726	97.696	97.526	3.375	97.609	97.579	97.409
3.750	98.660	98.630	98.460	3.990	98.308	98.278	98.108	3.990	98.184	98.154	97.984	3.490	97.958	97.928	97.758
3.875	98.894	98.864	98.694	4.000	98.347	98.317	98.147	4.000	98.222	98.192	98.022	3.500	97.986	97.956	97.786
3.990	99.084	99.054	98.884	4.125	98.731	98.701	98.531	4.125	98.606	98.576	98.406	3.625	98.341	98.311	98.141
4.000	99.099	99.069	98.899	4.250	99.322	99.292	99.122	4.250	99.256	99.226	99.056	3.750	98.873	98.843	98.673
				4.375	99.733	99.703	99.533	4.375	99.661	99.631	99.461	3.875	99.219	99.189	99.019
				4.490	100.064	100.034	99.864	4.490	99.989	99.959	99.789	3.990	99.485	99.455	99.285
				4.500	100.091	100.061	99.891	4.500	100.015	99.985	99.815	4.000	99.506	99.476	99.306
				4.625	100.391	100.361	100.191	4.625	100.315	100.285	100.115	4.125	99.750	99.720	99.550
				4.750	100.814	100.784	100.614	4.750	100.768	100.738	100.568	4.250	99.638	99.608	99.438
				4.875	101.104	101.074	100.904	4.875	101.057	101.027	100.857	4.375	99.844	99.814	99.644
				4.990	101.323	101.293	101.123	4.990	101.277	101.247	101.077	4.490	100.058	100.028	99.858
				5.000	101.340	101.310	101.140	5.000	101.294	101.264	101.094	4.500	100.076	100.046	99.876
				5.125	101.572	101.542	101.372	5.125	101.524	101.494	101.324	4.625	100.242	100.212	100.042
				5.250	102.162	102.132	101.962	5.250	102.128	102.098	101.928	4.750	100.789	100.759	100.589
				5.375	102.394	102.364	102.194	5.375	102.359	102.329	102.159	4.875	100.944	100.914	100.744
				5.490	102.583	102.553	102.383	5.490	102.547	102.517	102.347	4.990	101.063	101.033	100.863
				5.500	102.598	102.568	102.398	5.500	102.563	102.533	102.363	5.000	101.072	101.042	100.872
				5.625	102.777	102.747	102.577	5.625	102.741	102.711	102.541	5.125	101.184	101.154	100.984

5 Year FHA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.625	98.274	98.244	98.074
3.750	98.535	98.505	98.335
3.875	98.769	98.739	98.569
3.990	98.959	98.929	98.759
4.000	98.974	98.944	98.774

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FHA Streamline Pricing

Wednesday, May 11, 2022

30 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.875	98.412	98.382	98.212
3.990	98.883	98.853	98.683
4.000	98.922	98.892	98.722
4.125	99.306	99.276	99.106
4.250	99.822	99.792	99.622
4.375	100.233	100.203	100.033
4.490	100.564	100.534	100.364
4.500	100.591	100.561	100.391
4.625	100.891	100.861	100.691
4.750	101.314	101.284	101.114
4.875	101.604	101.574	101.404
4.990	101.823	101.793	101.623
5.000	101.840	101.810	101.640
5.125	102.072	102.042	101.872
5.250	102.662	102.632	102.462
5.375	102.894	102.864	102.694
5.490	103.083	103.053	102.883
5.500	103.098	103.068	102.898
5.625	103.277	103.247	103.077

25 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.875	98.301	98.271	98.101
3.990	98.759	98.729	98.559
4.000	98.797	98.767	98.597
4.125	99.181	99.151	98.981
4.250	99.756	99.726	99.556
4.375	100.161	100.131	99.961
4.490	100.489	100.459	100.289
4.500	100.515	100.485	100.315
4.625	100.815	100.785	100.615
4.750	101.268	101.238	101.068
4.875	101.557	101.527	101.357
4.990	101.777	101.747	101.577
5.000	101.794	101.764	101.594
5.125	102.024	101.994	101.824
5.250	102.628	102.598	102.428
5.375	102.859	102.829	102.659
5.490	103.047	103.017	102.847
5.500	103.063	103.033	102.863
5.625	103.241	103.211	103.041

20 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.875	98.188	98.158	97.988
3.990	98.616	98.586	98.416
4.000	98.652	98.622	98.452
4.125	99.015	98.985	98.815
4.250	99.661	99.631	99.461
4.375	100.045	100.015	99.845
4.490	100.358	100.328	100.158
4.500	100.383	100.353	100.183
4.625	100.672	100.642	100.472
4.750	101.159	101.129	100.959
4.875	101.437	101.407	101.237
4.990	101.649	101.619	101.449
5.000	101.666	101.636	101.466
5.125	101.889	101.859	101.689
5.250	102.507	102.477	102.307
5.375	102.731	102.701	102.531
5.490	102.913	102.883	102.713
5.500	102.928	102.898	102.728
5.625	103.101	103.071	102.901

15 Year FHA SL			
Rate	15-Day	30-Day	45-Day
3.490	98.458	98.428	98.258
3.500	98.486	98.456	98.286
3.625	98.841	98.811	98.641
3.750	99.373	99.343	99.173
3.875	99.719	99.689	99.519
3.990	99.985	99.955	99.785
4.000	100.006	99.976	99.806
4.125	100.250	100.220	100.050
4.250	100.138	100.108	99.938
4.375	100.344	100.314	100.144
4.490	100.558	100.528	100.358
4.500	100.576	100.546	100.376
4.625	100.742	100.712	100.542
4.750	101.289	101.259	101.089
4.875	101.444	101.414	101.244
4.990	101.563	101.533	101.363
5.000	101.572	101.542	101.372
5.125	101.684	101.654	101.484

5 Year FHA SL ARM			
Rate	15-Day	30-Day	45-Day
3.625	98.399	98.369	98.199
3.750	98.660	98.630	98.460
3.875	98.894	98.864	98.694
3.990	99.084	99.054	98.884
4.000	99.099	99.069	98.899

30 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.875	98.087	98.057	97.887
3.990	98.558	98.528	98.358
4.000	98.597	98.567	98.397
4.125	98.981	98.951	98.781
4.250	99.572	99.542	99.372
4.375	99.983	99.953	99.783
4.490	100.314	100.284	100.114
4.500	100.341	100.311	100.141
4.625	100.641	100.611	100.441
4.750	101.064	101.034	100.864
4.875	101.354	101.324	101.154
4.990	101.573	101.543	101.373
5.000	101.590	101.560	101.390
5.125	101.822	101.792	101.622
5.250	102.412	102.382	102.212
5.375	102.644	102.614	102.444
5.490	102.833	102.803	102.633
5.500	102.848	102.818	102.648
5.625	103.027	102.997	102.827

25 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.875	97.976	97.946	97.776
3.990	98.434	98.404	98.234
4.000	98.472	98.442	98.272
4.125	98.856	98.826	98.656
4.250	99.506	99.476	99.306
4.375	99.911	99.881	99.711
4.490	100.239	100.209	100.039
4.500	100.265	100.235	100.065
4.625	100.565	100.535	100.365
4.750	101.018	100.988	100.818
4.875	101.307	101.277	101.107
4.990	101.527	101.497	101.327
5.000	101.544	101.514	101.344
5.125	101.774	101.744	101.574
5.250	102.378	102.348	102.178
5.375	102.609	102.579	102.409
5.490	102.797	102.767	102.597
5.500	102.813	102.783	102.613
5.625	102.991	102.961	102.791

20 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.875	97.863	97.833	97.663
3.990	98.291	98.261	98.091
4.000	98.327	98.297	98.127
4.125	98.690	98.660	98.490
4.250	99.411	99.381	99.211
4.375	99.795	99.765	99.595
4.490	100.108	100.078	99.908
4.500	100.133	100.103	99.933
4.625	100.422	100.392	100.222
4.750	100.909	100.879	100.709
4.875	101.187	101.157	100.987
4.990	101.399	101.369	101.199
5.000	101.416	101.386	101.216
5.125	101.639	101.609	101.439
5.250	102.257	102.227	102.057
5.375	102.481	102.451	102.281
5.490	102.663	102.633	102.463
5.500	102.678	102.648	102.478
5.625	102.851	102.821	102.651

15 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
3.490	98.208	98.178	98.008
3.500	98.236	98.206	98.036
3.625	98.591	98.561	98.391
3.750	99.123	99.093	98.923
3.875	99.469	99.439	99.269
3.990	99.735	99.705	99.535
4.000	99.756	99.726	99.556
4.125	100.000	99.970	99.800
4.250	99.888	99.858	99.688
4.375	100.094	100.064	99.894
4.490	100.308	100.278	100.108
4.500	100.326	100.296	100.126
4.625	100.492	100.462	100.292
4.750	101.039	101.009	100.839
4.875	101.194	101.164	100.994
4.990	101.313	101.283	101.113
5.000	101.322	101.292	101.122
5.125	101.434	101.404	101.234

5 Year FHA SL Jumbo ARM			
Rate	15-Day	30-Day	45-Day
3.625	98.274	98.244	98.074
3.750	98.535	98.505	98.335
3.875	98.769	98.739	98.569
3.990	98.959	98.929	98.759
4.000	98.974	98.944	98.774

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VA Full Doc Pricing

Wednesday, May 11, 2022

30 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.875	98.051	98.021	97.851
3.990	98.533	98.503	98.333
4.000	98.573	98.543	98.373
4.125	98.968	98.938	98.768
4.250	99.449	99.419	99.249
4.375	99.860	99.830	99.660
4.490	100.180	100.150	99.980
4.500	100.205	100.175	100.005
4.625	100.463	100.433	100.263
4.750	100.889	100.859	100.689
4.875	101.120	101.090	100.920
4.990	101.240	101.210	101.040
5.000	101.246	101.216	101.046
5.125	101.322	101.292	101.122
5.250	102.108	102.078	101.908
5.375	102.205	102.175	102.005
5.490	102.263	102.233	102.063
5.500	102.266	102.236	102.066
5.625	102.303	102.273	102.103

25 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.875	97.970	97.940	97.770
3.990	98.436	98.406	98.236
4.000	98.475	98.445	98.275
4.125	98.867	98.837	98.667
4.250	99.408	99.378	99.208
4.375	99.812	99.782	99.612
4.490	100.128	100.098	99.928
4.500	100.153	100.123	99.953
4.625	100.411	100.381	100.211
4.750	100.865	100.835	100.665
4.875	101.095	101.065	100.895
4.990	101.216	101.186	101.016
5.000	101.223	101.193	101.023
5.125	101.301	101.271	101.101
5.250	102.096	102.066	101.896
5.375	102.195	102.165	101.995
5.490	102.253	102.223	102.053
5.500	102.256	102.226	102.056
5.625	102.295	102.265	102.095

20 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.875	97.825	97.795	97.625
3.990	98.261	98.231	98.061
4.000	98.297	98.267	98.097
4.125	98.667	98.637	98.467
4.250	99.284	99.254	99.084
4.375	99.667	99.637	99.467
4.490	99.969	99.939	99.769
4.500	99.993	99.963	99.793
4.625	100.241	100.211	100.041
4.750	100.725	100.695	100.525
4.875	100.942	100.912	100.742
4.990	101.058	101.028	100.858
5.000	101.065	101.035	100.865
5.125	101.140	101.110	100.940

15 Year VA Full Doc

Rate	15-Day	30-Day	45-Day
3.375	97.734	97.704	97.534
3.490	98.090	98.060	97.890
3.500	98.119	98.089	97.919
3.625	98.490	98.460	98.290
3.750	99.004	98.974	98.804
3.875	99.373	99.343	99.173
3.990	99.665	99.635	99.465
4.000	99.689	99.659	99.489
4.125	99.993	99.963	99.793
4.250	99.866	99.836	99.666
4.375	100.048	100.018	99.848
4.490	100.229	100.199	100.029
4.500	100.243	100.213	100.043
4.625	100.261	100.231	100.061
4.750	100.836	100.806	100.636
4.875	100.959	100.929	100.759
4.990	101.047	101.017	100.847
5.000	101.053	101.023	100.853
5.125	101.129	101.099	100.929

5 Year VA Full Doc ARM

Rate	15-Day	30-Day	45-Day
3.625	98.093	98.063	97.893
3.750	98.334	98.304	98.134
3.875	98.567	98.537	98.367
3.990	98.756	98.726	98.556
4.000	98.771	98.741	98.571

30 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.875	97.726	97.696	97.526
3.990	98.208	98.178	98.008
4.000	98.248	98.218	98.048
4.125	98.643	98.613	98.443
4.250	99.199	99.169	98.999
4.375	99.610	99.580	99.410
4.490	99.930	99.900	99.730
4.500	99.955	99.925	99.755
4.625	100.213	100.183	100.013
4.750	100.639	100.609	100.439
4.875	100.870	100.840	100.670
4.990	100.990	100.960	100.790
5.000	100.996	100.966	100.796
5.125	101.072	101.042	100.872
5.250	101.858	101.828	101.658
5.375	101.955	101.925	101.755
5.490	102.013	101.983	101.813
5.500	102.016	101.986	101.816
5.625	102.053	102.023	101.853

25 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.875	97.645	97.615	97.445
3.990	98.111	98.081	97.911
4.000	98.150	98.120	97.950
4.125	98.542	98.512	98.342
4.250	99.158	99.128	98.958
4.375	99.562	99.532	99.362
4.490	99.878	99.848	99.678
4.500	99.903	99.873	99.703
4.625	100.161	100.131	99.961
4.750	100.615	100.585	100.415
4.875	100.845	100.815	100.645
4.990	100.966	100.936	100.766
5.000	100.973	100.943	100.773
5.125	101.051	101.021	100.851
5.250	101.846	101.816	101.646
5.375	101.945	101.915	101.745
5.490	102.003	101.973	101.803
5.500	102.006	101.976	101.806
5.625	102.045	102.015	101.845

15 Year VA Full Doc Jumbo

Rate	15-Day	30-Day	45-Day
3.375	97.484	97.454	97.284
3.490	97.840	97.810	97.640
3.500	97.869	97.839	97.669
3.625	98.240	98.210	98.040
3.750	98.754	98.724	98.554
3.875	99.123	99.093	98.923
3.990	99.415	99.385	99.215
4.000	99.439	99.409	99.239
4.125	99.743	99.713	99.543
4.250	99.616	99.586	99.416
4.375	99.798	99.768	99.598
4.490	99.979	99.949	99.779
4.500	99.993	99.963	99.793
4.625	100.011	99.981	99.811
4.750	100.586	100.556	100.386
4.875	100.709	100.679	100.509
4.990	100.797	100.767	100.597
5.000	100.803	100.773	100.603
5.125	100.879	100.849	100.679

5 Year VA Full Doc Jumbo ARM

Rate	15-Day	30-Day	45-Day
3.625	97.968	97.938	97.768
3.750	98.209	98.179	98.009
3.875	98.442	98.412	98.242
3.990	98.631	98.601	98.431
4.000	98.646	98.616	98.446

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VA IRRRL Pricing

Wednesday, May 11, 2022

30 Year VA Streamline				25 Year VA Streamline				15 Year VA Streamline				5 Year VA Streamline ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	98.051	98.021	97.851	3.875	97.970	97.940	97.770	3.490	98.090	98.060	97.890	3.625	98.093	98.063	97.893
3.990	98.533	98.503	98.333	3.990	98.436	98.406	98.236	3.500	98.119	98.089	97.919	3.750	98.334	98.304	98.134
4.000	98.573	98.543	98.373	4.000	98.475	98.445	98.275	3.625	98.490	98.460	98.290	3.875	98.567	98.537	98.367
4.125	98.968	98.938	98.768	4.125	98.867	98.837	98.667	3.750	99.004	98.974	98.804	3.990	98.756	98.726	98.556
4.250	99.449	99.419	99.249	4.250	99.408	99.378	99.208	3.875	99.373	99.343	99.173	4.000	98.771	98.741	98.571
4.375	99.860	99.830	99.660	4.375	99.812	99.782	99.612	3.990	99.665	99.635	99.465				
4.490	100.180	100.150	99.980	4.490	100.128	100.098	99.928	4.000	99.689	99.659	99.489				
4.500	100.205	100.175	100.005	4.500	100.153	100.123	99.953	4.125	99.993	99.963	99.793				
4.625	100.463	100.433	100.263	4.625	100.411	100.381	100.211	4.250	99.866	99.836	99.666				
4.750	100.889	100.859	100.689	4.750	100.865	100.835	100.665	4.375	100.048	100.018	99.848				
4.875	101.120	101.090	100.920	4.875	101.095	101.065	100.895	4.490	100.229	100.199	100.029				
4.990	101.240	101.210	101.040	4.990	101.216	101.186	101.016	4.500	100.243	100.213	100.043				
5.000	101.246	101.216	101.046	5.000	101.223	101.193	101.023	4.625	100.261	100.231	100.061				
5.125	101.322	101.292	101.122	5.125	101.301	101.271	101.101	4.750	100.836	100.806	100.636				
5.250	102.108	102.078	101.908	5.250	102.096	102.066	101.896	4.875	100.959	100.929	100.759				
5.375	102.205	102.175	102.005	5.375	102.195	102.165	101.995	4.990	101.047	101.017	100.847				
5.490	102.263	102.233	102.063	5.490	102.253	102.223	102.053	5.000	101.053	101.023	100.853				
5.500	102.266	102.236	102.066	5.500	102.256	102.226	102.056	5.125	101.129	101.099	100.929				
5.625	102.303	102.273	102.103	5.625	102.295	102.265	102.095								

30 Year VA Streamline Jumbo				25 Year VA Streamline Jumbo				15 Year VA Streamline Jumbo				5 Year VA Streamline Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	97.726	97.696	97.526	3.875	97.645	97.615	97.445	3.490	97.840	97.810	97.640	3.625	97.968	97.938	97.768
3.990	98.208	98.178	98.008	3.990	98.111	98.081	97.911	3.500	97.869	97.839	97.669	3.750	98.209	98.179	98.009
4.000	98.248	98.218	98.048	4.000	98.150	98.120	97.950	3.625	98.240	98.210	98.040	3.875	98.442	98.412	98.242
4.125	98.643	98.613	98.443	4.125	98.542	98.512	98.342	3.750	98.754	98.724	98.554	3.990	98.631	98.601	98.431
4.250	99.199	99.169	98.999	4.250	99.158	99.128	98.958	3.875	99.123	99.093	98.923	4.000	98.646	98.616	98.446
4.375	99.610	99.580	99.410	4.375	99.562	99.532	99.362	3.990	99.415	99.385	99.215				
4.490	99.930	99.900	99.730	4.490	99.878	99.848	99.678	4.000	99.439	99.409	99.239				
4.500	99.955	99.925	99.755	4.500	99.903	99.873	99.703	4.125	99.743	99.713	99.543				
4.625	100.213	100.183	100.013	4.625	100.161	100.131	99.961	4.250	99.616	99.586	99.416				
4.750	100.639	100.609	100.439	4.750	100.615	100.585	100.415	4.375	99.798	99.768	99.598				
4.875	100.870	100.840	100.670	4.875	100.845	100.815	100.645	4.490	99.979	99.949	99.779				
4.990	100.990	100.960	100.790	4.990	100.966	100.936	100.766	4.500	99.993	99.963	99.793				
5.000	100.996	100.966	100.796	5.000	100.973	100.943	100.773	4.625	100.011	99.981	99.811				
5.125	101.072	101.042	100.872	5.125	101.051	101.021	100.851	4.750	100.586	100.556	100.386				
5.250	101.858	101.828	101.658	5.250	101.846	101.816	101.646	4.875	100.709	100.679	100.509				
5.375	101.955	101.925	101.755	5.375	101.945	101.915	101.745	4.990	100.797	100.767	100.597				
5.490	102.013	101.983	101.813	5.490	102.003	101.973	101.803	5.000	100.803	100.773	100.603				
5.500	102.016	101.986	101.816	5.500	102.006	101.976	101.806	5.125	100.879	100.849	100.679				
5.625	102.053	102.023	101.853	5.625	102.045	102.015	101.845								

Government LLPAs

Commitment Period		Misc	
60 Day Commitment	0.130	VA Non-C/O LTV 95.01-100 (Excludes RM Serviced IRRRLs)	0.125
90 Day Commitment	0.500	VA Full Doc Refi LTV > 90%	1.125
180 Day Commitment	1.250	VA LTV > 100% (Excludes RM Serviced IRRRLs)	0.500
		Detroit Home Loan	-0.300
		VA ARM LTV > 90	4.000
Extensions, Relocks, Product Flips		Geography	
1st/2nd 5 Day Extension	0.125	New York Property (Excludes Co-Ops)	0.250
1st/2nd 15 Day Extension	0.250	New Jersey	0.250
3rd+ 15 Day Extension	WOM or 0.250		
Rate Relock (Prior expired rate locks)	WOM or 0.250		
Product Flip (ARM to Fixed, Fixed to ARM)	0.125		
Government FICO Adjusters			
		<620 (Excludes VA Full Doc Jumbos)	2.000
		620-639	1.750
		640-659	1.000
ARM Cap			
Product	Cap	Margin	1Y CMT
ARM Cap	1/1/5	2.00%	0.00%

*Rate Premium Cap = 106.00

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Non-Agency Jumbo Pricing & LLPAs

Wednesday, May 11, 2022

30 Year "Jumbo Smart"			
Rate	15-Day	30-Day	45-Day
4.500	96.951	96.921	96.751
4.625	97.400	97.370	97.200
4.750	97.406	97.376	97.206
4.875	97.848	97.818	97.648
4.990	98.198	98.168	97.998
5.125	98.536	98.506	98.336
5.250	98.781	98.751	98.581
5.375	99.806	99.776	99.606
5.500	100.043	100.013	99.843
5.625	100.222	100.192	100.022
5.750	100.347	100.317	100.147
5.875	100.420	100.390	100.220

Non-Agency Jumbo LLPAs

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

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

*Adjustment looks to greater of LTV/CLTV/HLTV

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Lender Paid Mortgage Insurance Adjustments

Wednesday, May 11, 2022

LPMI Price Adjustments

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

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

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

Additional Adjustments (Adjustments are Cumulative)

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

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