



Correspondent Price Indication Sheet

5151 Corporate Drive Troy, Michigan 48098
Lock on-line www.tpo.flagstar.com
Lock-Ins Fax (248) 312-LOCK

Lending Service (866) 945-9872
Lock-ins/Product Option #2
Underwriting Option #1

Expiration Dates: 10 Day 05/23/2022 15 Day 05/31/2022 30 Day 06/13/2022 45 Day 06/27/2022 60 Day 07/12/2022 75 Day 07/27/2022

Agency Fixed Rates

Maximum Total Premium on Conforming Agency Fixed is 104.00

Fannie Mae 30-Year Fixed							Fannie Mae 15-Year Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.375	98.611	98.470	98.329	98.187	98.046	97.905	3.750	99.216	99.100	98.985	98.869	98.754	98.638
4.500	99.115	98.968	98.822	98.675	98.529	98.382	3.875	99.669	99.548	99.428	99.307	99.186	99.065
4.625	99.505	99.354	99.202	99.051	98.899	98.748	4.000	100.114	99.988	99.862	99.736	99.610	99.485
4.750	100.065	99.908	99.752	99.595	99.438	99.281	4.125	100.562	100.431	100.300	100.169	100.038	99.907
4.875	100.564	100.402	100.240	100.078	99.916	99.754	4.250	101.002	100.865	100.729	100.593	100.457	100.321
4.990	100.914	100.748	100.581	100.415	100.248	100.082	4.375	101.437	101.295	101.154	101.013	100.872	100.730
5.000	100.973	100.806	100.639	100.472	100.305	100.138	4.500	101.861	101.714	101.568	101.422	101.275	101.129
5.125	101.421	101.248	101.076	100.904	100.732	100.560	4.625	102.004	101.852	101.700	101.549	101.397	101.246
5.250	101.920	101.743	101.566	101.388	101.211	101.034	4.750	102.058	101.901	101.745	101.588	101.431	101.275
5.375	102.307	102.125	101.943	101.760	101.578	101.395	4.875	102.461	102.299	102.137	101.975	101.813	101.652
5.500	102.681	102.494	102.306	102.119	101.931	101.744	5.000	102.848	102.681	102.515	102.348	102.181	102.014
5.625	102.967	102.774	102.581	102.389	102.196	102.003	5.125	102.985	102.812	102.640	102.468	102.296	102.124
5.750	103.396	103.199	103.001	102.803	102.605	102.407	5.250	103.239	103.062	102.884	102.707	102.530	102.353
5.875	103.707	103.504	103.301	103.098	102.895	102.692	5.375	103.608	103.425	103.243	103.061	102.878	102.696
6.000	104.039	103.831	103.623	103.415	103.207	102.999	5.500	103.949	103.762	103.574	103.387	103.199	103.012
6.125	104.264	104.051	103.838	103.624	103.411	103.198	5.625	104.063	103.871	103.678	103.485	103.293	103.100
6.250	104.616	104.398	104.180	103.961	103.743	103.525	5.750	103.766	103.568	103.371	103.173	102.975	102.777
6.375	104.857	104.633	104.410	104.186	103.963	103.739	5.875	104.098	103.895	103.692	103.489	103.286	103.083
6.500	105.144	104.915	104.687	104.458	104.230	104.001	6.000	104.434	104.226	104.018	103.809	103.601	103.393
6.625	105.111	104.878	104.644	104.410	104.176	103.943	6.125	104.546	104.333	104.120	103.906	103.693	103.480

Freddie Mac 30-Year Fixed							Freddie Mac 15-Year Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.375	98.611	98.470	98.329	98.187	98.046	97.905	3.750	99.216	99.100	98.985	98.869	98.754	98.638
4.500	99.115	98.968	98.822	98.675	98.529	98.382	3.875	99.669	99.548	99.428	99.307	99.186	99.065
4.625	99.505	99.354	99.202	99.051	98.899	98.748	4.000	100.114	99.988	99.862	99.736	99.610	99.485
4.750	100.065	99.908	99.752	99.595	99.438	99.281	4.125	100.562	100.431	100.300	100.169	100.038	99.907
4.875	100.564	100.402	100.240	100.078	99.916	99.754	4.250	101.002	100.865	100.729	100.593	100.457	100.321
4.990	100.914	100.748	100.581	100.415	100.248	100.082	4.375	101.437	101.295	101.154	101.013	100.872	100.730
5.000	100.973	100.806	100.639	100.472	100.305	100.138	4.500	101.861	101.714	101.568	101.422	101.275	101.129
5.125	101.421	101.248	101.076	100.904	100.732	100.560	4.625	102.004	101.852	101.700	101.549	101.397	101.246
5.250	101.920	101.743	101.566	101.388	101.211	101.034	4.750	102.058	101.901	101.745	101.588	101.431	101.275
5.375	102.307	102.125	101.943	101.760	101.578	101.395	4.875	102.461	102.299	102.137	101.975	101.813	101.652
5.500	102.681	102.494	102.306	102.119	101.931	101.744	5.000	102.848	102.681	102.515	102.348	102.181	102.014
5.625	102.967	102.774	102.581	102.389	102.196	102.003	5.125	102.985	102.812	102.640	102.468	102.296	102.124
5.750	103.396	103.199	103.001	102.803	102.605	102.407	5.250	103.239	103.062	102.884	102.707	102.530	102.353
5.875	103.707	103.504	103.301	103.098	102.895	102.692	5.375	103.608	103.425	103.243	103.061	102.878	102.696
6.000	104.039	103.831	103.623	103.415	103.207	102.999	5.500	103.949	103.762	103.574	103.387	103.199	103.012
6.125	104.264	104.051	103.838	103.624	103.411	103.198	5.625	104.063	103.871	103.678	103.485	103.293	103.100
6.250	104.616	104.398	104.180	103.961	103.743	103.525	5.750	103.766	103.568	103.371	103.173	102.975	102.777
6.375	104.857	104.633	104.410	104.186	103.963	103.739	5.875	104.098	103.895	103.692	103.489	103.286	103.083
6.500	105.144	104.915	104.687	104.458	104.230	104.001	6.000	104.434	104.226	104.018	103.809	103.601	103.393
6.625	105.111	104.878	104.644	104.410	104.176	103.943	6.125	104.546	104.333	104.120	103.906	103.693	103.480

Fannie Mae 20-Year Fixed							Fannie Mae 10-Year Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.500	100.198	100.051	99.905	99.759	99.612	99.466	3.750	99.706	99.591	99.475	99.360	99.244	99.128
4.625	100.158	100.007	99.855	99.703	99.552	99.400	3.875	100.068	99.947	99.826	99.705	99.585	99.464
4.750	100.349	100.192	100.035	99.879	99.722	99.565	4.000	100.422	100.296	100.170	100.044	99.918	99.793
4.875	100.783	100.621	100.460	100.298	100.136	99.974	4.125	100.569	100.438	100.307	100.176	100.045	99.914
5.000	101.228	101.061	100.894	100.727	100.560	100.393	4.250	100.925	100.789	100.653	100.517	100.381	100.245
5.125	101.753	101.581	101.409	101.236	101.064	100.892	4.375	101.272	101.130	100.989	100.848	100.707	100.565
5.250	102.201	102.024	101.846	101.669	101.492	101.315	4.500	101.608	101.461	101.315	101.168	101.022	100.875
5.375	102.596	102.414	102.231	102.049	101.866	101.684	4.625	101.718	101.566	101.414	101.263	101.111	100.960
5.500	102.978	102.791	102.603	102.416	102.228	102.040	4.750	101.886	101.730	101.573	101.416	101.259	101.103
5.625	103.007	102.815	102.622	102.429	102.237	102.044	4.875	102.211	102.049	101.888	101.726	101.564	101.402
5.750	103.422	103.224	103.027	102.829	102.631	102.433	5.000	102.517	102.350	102.183	102.016	101.849	101.682
5.875	103.787	103.584	103.381	103.179	102.976	102.773	5.125	102.640	102.468	102.295	102.123	101.951	101.779
6.000	104.159	103.951	103.743	103.535	103.327	103.119	5.250	102.977	102.800	102.623	102.446	102.268	102.091
6.125	104.282	104.069	103.856	103.642	103.429	103.216	5.375	103.283	103.101	102.918	102.736	102.554	102.371
6.250	104.662	104.444	104.226	104.007	103.789	103.571	5.500	103.557	103.369	103.182	102.994	102.807	102.619

Freddie Mac 20-Year Fixed							Freddie Mac 10-Year Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day
4.500	100.198	100.051	99.905	99.759	99.612	99.466	3.750	99.706	99.591	99.475	99.360	99.244	99.128
4.625	100.158	100.007	99.855	99.703	99.552	99.400	3.875	100.068	99.947	99.826	99.705	99.585	99.464
4.750	100.349	100.192	100.035	99.879	99.722	99.565	4.000	100.422	100.296	100.170	100.044	99.918	99.793
4.875	100.783	100.621	100.460	100.298	100.136	99.974	4.125	100.569	100.438	100.307	100.176	100.045	99.914
5.000	101.228	101.061	100.894	100.727	100.560	100.393	4.250	100.925	100.789	100.653	100.517	100.381	100.245
5.125	101.753	101.581	101.409	101.236	101.064	100.892	4.375	101.272	101.130	100.989	100.848	100.707	100.565
5.250	102.201	102.024	101.846	101.669	101.492	101.315	4.500	101.608	101.461	101.315	101.168	101.022	100.875
5.375	102.596	102.414	102.231	102.049	101.866	101.684	4.625	101.718	101.566	101.414	101.263	101.111	100.960
5.500	102.978	102.791	102.603	102.416	102.228	102.040	4.750	101.886	101.730	101.573	101.416	101.259	101.103
5.625	103.007	102.815	102.622	102.429	102.237	102.044	4.875	102.211	102.049	101.888	101.726	101.564	101.402
5.750	103.422	103.224	103.027	102.829	102.631	102.433	5.000	102.517	102.350	102.183			



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Agency Loan Parameter Price Adjustments

Table with columns for Purchase Special** (Correspondent), Purchase Special** (Broker), Cash-Out Refinance FICO < 680 (Texas only), LTV > 90% (All ARMs), Property Type, and Price.

FICO/LTV adjustments table with columns for FICO and LTV ranges, and corresponding price adjustments.

2022 Conforming Loan Amount Limits table with columns for units and loan amounts.

Subordinate Financing table with columns for LTV, CLTV, and FICO, and corresponding price adjustments.

Cash Out Refinance (FICO/LTV)*** table with columns for LTV, FICO, and price adjustments.

Agency ARM Margin = 3.00

Fannie Mae HomeReady and Freddie Mac HomePossible
Price adjustments waived if LTV > 80% and FICO > 680; otherwise standard price adjustments apply but are capped at 1.500 total.

HI/Bal/SuperConform 30-Year Fix property in NY add 0.125 to price.
** = Excluded from HomeReady/HomePossible caps
*** = Excluded from Fannie Mae student debt

Agency conforming loans (nonHiBal) with <=80% LTV, >700 FICO, and loan amount >= \$200,000 and <= \$647,200 add 0.200 to price.

Investment Property FICO < 680 and Investment Property FICO >= 680 tables with columns for LTV, Fixed 30yr, and ARM, and corresponding price adjustments.

SECOND HOME table with columns for LTV and FICO, and corresponding price adjustments.

HIGH BALANCE/SUPER CONFORMING table with columns for LTV, FICO, and price adjustments.

Fannie Mae and Freddie Mac <= 15 Year Fixed and ARM Grid**

Escrow Waiver Adjustments (excludes Broker)

Table with columns for Tier 1-6 and corresponding price adjustments.

State & Loan Amount MSR Adjustments FICO <700

Large MSR adjustment table for FICO < 700 with columns for loan amounts and price adjustments.

State & Loan Amount MSR Adjustments FICO >=700

Large MSR adjustment table for FICO >= 700 with columns for loan amounts and price adjustments.

Fannie Mae and Freddie Mac >= 20 Year Grid**

Escrow Waiver Adjustments (excludes Broker)

Table with columns for Tier 1-6 and corresponding price adjustments.

State & Loan Amount MSR Adjustments FICO <700

Large MSR adjustment table for FICO < 700 with columns for loan amounts and price adjustments.

State & Loan Amount MSR Adjustments FICO >=700

Large MSR adjustment table for FICO >= 700 with columns for loan amounts and price adjustments.

Table with columns for Tier 1-6 States and corresponding price adjustments.

Lender Paid Mtg Insurance (exclude from HomeReady&HomePossible cap)

Table with columns for FICO, Loan Term, and Loan Parameters, and corresponding price adjustments.

Table with columns for FICO, Loan Term, and Cash Out Refinance, and corresponding price adjustments.

If locked prior to MI cert, loan may be subject to re-price

Agency Program Adjustments

Table with columns for Program Name, Adjustment Price, and Rate for Fannie Mae and Freddie Mac.



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High Balance, Super Conforming Fixed & Agency ARM Rates (Margin 3.000)

Maximum Total Premium on High Balance, Super Conforming Fixed & Agency ARMs is 103.00

Table with 14 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day, 75 Day, 90 Day. Two main sections: Fannie Mae High Balance 30-Year Fixed and Fannie Mae High Balance 15-Year Fixed.

Table with 14 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day, 75 Day, 90 Day. Two main sections: Freddie Mac Super Conforming - 30-Year Fixed and Freddie Mac Super Conforming - 15-Year Fixed.

Table with 14 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day, 75 Day, 90 Day. Two main sections: Fannie Mae High Balance 20-Year Fixed and Fannie Mae High Balance 10-Year Fixed.

Table with 14 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day, 75 Day, 90 Day. Two main sections: Freddie Mac Super Conforming - 20-Year Fixed and Agency 5/6 SOFR ARM.

Table with 14 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day, 75 Day, 90 Day. Two main sections: Agency 7/6 SOFR ARM and Agency 10/6 SOFR ARM.

See Adjustment Page for loan parameter price adjustments

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE



May 13, 2022
Pricing Effective 10:15 AM. EST

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Second Mortgage **SUSPENDED**

*Not eligible in VI. In TX loan must be Purchase transaction.

Second Mortgage 10-Year Fixed (Concurrent)				
Credit Score				Price
751+	720-750	700-719	660-699	
5.125	5.250	5.375	5.625	98.658
5.250	5.375	5.500	5.750	98.447
5.375	5.500	5.625	5.875	98.264
5.500	5.625	5.750	6.000	98.606
5.625	5.750	5.875	6.125	98.949
5.750	5.875	6.000	6.250	99.292
5.875	6.000	6.125	6.375	99.636
6.000	6.125	6.250	6.500	100.000
6.125	6.250	6.375	6.625	100.324
6.250	6.375	6.500	6.750	100.669
6.375	6.500	6.625	6.875	101.014
6.500	6.625	6.750	7.000	101.359
6.625	6.750	6.875	7.125	101.705
6.750	6.875	7.000	7.250	102.051

Second Mortgage 15-Year Fixed (Concurrent)				
Credit Score				Price
751+	720-750	700-719	660-699	
5.375	5.500	5.625	5.875	98.658
5.500	5.625	5.750	6.000	98.447
5.625	5.750	5.875	6.125	98.264
5.750	5.875	6.000	6.250	98.606
5.875	6.000	6.125	6.375	98.949
6.000	6.125	6.250	6.500	99.292
6.125	6.250	6.375	6.625	99.636
6.250	6.375	6.500	6.750	100.000
6.375	6.500	6.625	6.875	100.324
6.500	6.625	6.750	7.000	100.669
6.625	6.750	6.875	7.125	101.014
6.750	6.875	7.000	7.250	101.359
6.875	7.000	7.125	7.375	101.705
7.000	7.125	7.250	7.500	102.051

Rate Adjustments

Maximum Price 102.750
Reduce rate by 0.250% for CLTV ≤ 80%
Increase rate by 0.125% for Loans < \$75,000

Average Prime Offer Rates

10-years 3.98
15-years 4.64

Maximum APR of Second Mortgage

10-years: 3.98 + 3.500 = 7.48
15-years: 4.64 + 3.500 = 8.14

****IMPORTANT NOTICE**

ANY LOAN CLASSIFIED AS A HIGHER-PRICED MORTGAGE LOAN (HPML) WILL NOT BE ACCEPTABLE. IF POSSIBLE, REDUCE THE LOAN TERM TO 10 YEARS TO AVOID HPML CLASSIFICATION. OTHERWISE, LOAN CANNOT BE DONE UNDER THE SECOND MORTGAGE PROGRAM. FLAGSTAR WILL NOT FUND OR PURCHASE HPML SECOND MORTGAGE LOANS. MAXIMUM APR LISTED ABOVE CANNOT BE EXCEEDED.

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE

Home Equity Line of Credit (HELOC)

*Not eligible in TX or VI.
Must be Final Approval to Lock

Credit Score 720-759		
Line Amount	Max CLTV	Base Pricing
\$10,000 - \$500,000	80%	Prime + 1.74%
\$10,000 - \$500,000	89.99%	Prime + 2.74%

Credit Score 760+		
Line Amount	Max CLTV	Base Pricing
\$10,000 - \$500,000	80%	Prime + 1.24%
\$10,000 - \$500,000	89.99%	Prime + 2.24%

Prime Rate
4.000%

Rate Adjustments

CA, NY add 0.250% to margin