



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 05/26/2022 15 Day 05/31/2022 30 Day 06/15/2022 45 Day 06/30/2022 60 Day 07/15/2022 75 Day 08/01/2022

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	99.013	98.872	98.730	98.589	98.448	98.307	3.750	99.331	99.216	99.100	98.985	98.869	98.753
4.500	99.521	99.375	99.228	99.082	98.936	98.789	3.875	99.787	99.666	99.545	99.425	99.304	99.183
4.625	99.844	99.692	99.541	99.389	99.237	99.086	4.000	100.237	100.111	99.985	99.859	99.733	99.608
4.750	100.403	100.246	100.089	99.933	99.776	99.619	4.125	100.441	100.310	100.179	100.048	99.917	99.786
4.875	100.901	100.739	100.577	100.415	100.253	100.091	4.250	100.880	100.743	100.607	100.471	100.335	100.199
4.990	101.255	101.088	100.922	100.755	100.589	100.422	4.375	101.317	101.176	101.035	100.893	100.752	100.611
5.000	101.315	101.148	100.981	100.814	100.647	100.480	4.500	101.746	101.600	101.453	101.307	101.160	101.014
5.125	101.615	101.443	101.271	101.099	100.926	100.754	4.625	101.890	101.738	101.587	101.435	101.283	101.132
5.250	102.113	101.936	101.759	101.581	101.404	101.227	4.750	101.807	101.650	101.493	101.336	101.180	101.023
5.375	102.499	102.317	102.134	101.952	101.770	101.587	4.875	102.211	102.049	101.888	101.726	101.564	101.402
5.500	102.876	102.689	102.501	102.314	102.126	101.939	5.000	102.603	102.436	102.269	102.102	101.935	101.768
5.625	103.046	102.853	102.660	102.468	102.275	102.082	5.125	102.739	102.567	102.395	102.223	102.051	101.878
5.750	103.474	103.276	103.078	102.880	102.683	102.485	5.250	102.529	102.351	102.174	101.997	101.820	101.642
5.875	103.783	103.580	103.377	103.174	102.971	102.768	5.375	102.898	102.716	102.534	102.351	102.169	101.987
6.000	104.118	103.910	103.702	103.494	103.286	103.078	5.500	103.242	103.055	102.867	102.680	102.492	102.305
6.125	104.430	104.217	104.003	103.790	103.577	103.364	5.625	103.356	103.163	102.970	102.778	102.585	102.392
6.250	104.780	104.562	104.344	104.125	103.907	103.689	5.750	103.346	103.148	102.950	102.753	102.555	102.357
6.375	105.019	104.795	104.572	104.348	104.125	103.901	5.875	103.678	103.475	103.272	103.069	102.866	102.663
6.500	105.308	105.079	104.850	104.622	104.393	104.164	6.000	104.015	103.807	103.599	103.391	103.183	102.975
6.625	105.272	105.039	104.805	104.571	104.337	104.104	6.125	104.127	103.913	103.700	103.487	103.274	103.060

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	99.013	98.872	98.730	98.589	98.448	98.307	3.750	99.331	99.216	99.100	98.985	98.869	98.753
4.500	99.521	99.375	99.228	99.082	98.936	98.789	3.875	99.787	99.666	99.545	99.425	99.304	99.183
4.625	99.844	99.692	99.541	99.389	99.237	99.086	4.000	100.237	100.111	99.985	99.859	99.733	99.608
4.750	100.403	100.246	100.089	99.933	99.776	99.619	4.125	100.441	100.310	100.179	100.048	99.917	99.786
4.875	100.901	100.739	100.577	100.415	100.253	100.091	4.250	100.880	100.743	100.607	100.471	100.335	100.199
4.990	101.255	101.088	100.922	100.755	100.589	100.422	4.375	101.317	101.176	101.035	100.893	100.752	100.611
5.000	101.315	101.148	100.981	100.814	100.647	100.480	4.500	101.746	101.600	101.453	101.307	101.160	101.014
5.125	101.615	101.443	101.271	101.099	100.926	100.754	4.625	101.890	101.738	101.587	101.435	101.283	101.132
5.250	102.113	101.936	101.759	101.581	101.404	101.227	4.750	101.807	101.650	101.493	101.336	101.180	101.023
5.375	102.499	102.317	102.134	101.952	101.770	101.587	4.875	102.211	102.049	101.888	101.726	101.564	101.402
5.500	102.876	102.689	102.501	102.314	102.126	101.939	5.000	102.603	102.436	102.269	102.102	101.935	101.768
5.625	103.046	102.853	102.660	102.468	102.275	102.082	5.125	102.739	102.567	102.395	102.223	102.051	101.878
5.750	103.474	103.276	103.078	102.880	102.683	102.485	5.250	102.529	102.351	102.174	101.997	101.820	101.642
5.875	103.783	103.580	103.377	103.174	102.971	102.768	5.375	102.898	102.716	102.534	102.351	102.169	101.987
6.000	104.118	103.910	103.702	103.494	103.286	103.078	5.500	103.242	103.055	102.867	102.680	102.492	102.305
6.125	104.430	104.217	104.003	103.790	103.577	103.364	5.625	103.356	103.163	102.970	102.778	102.585	102.392
6.250	104.780	104.562	104.344	104.125	103.907	103.689	5.750	103.346	103.148	102.950	102.753	102.555	102.357
6.375	105.019	104.795	104.572	104.348	104.125	103.901	5.875	103.678	103.475	103.272	103.069	102.866	102.663
6.500	105.308	105.079	104.850	104.622	104.393	104.164	6.000	104.015	103.807	103.599	103.391	103.183	102.975
6.625	105.272	105.039	104.805	104.571	104.337	104.104	6.125	104.127	103.913	103.700	103.487	103.274	103.060

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	100.572	100.425	100.279	100.132	99.986	99.840	3.750	99.821	99.706	99.590	99.475	99.359	99.243
4.625	100.531	100.380	100.228	100.077	99.925	99.773	3.875	100.185	100.064	99.944	99.823	99.702	99.581
4.750	100.683	100.526	100.370	100.213	100.056	99.900	4.000	100.544	100.418	100.292	100.166	100.040	99.915
4.875	101.117	100.955	100.793	100.631	100.469	100.307	4.125	100.668	100.537	100.406	100.275	100.144	100.013
5.000	101.567	101.400	101.233	101.066	100.899	100.732	4.250	100.802	100.666	100.530	100.394	100.258	100.122
5.125	101.943	101.771	101.599	101.427	101.255	101.083	4.375	101.151	101.010	100.868	100.727	100.586	100.444
5.250	102.390	102.213	102.036	101.858	101.681	101.504	4.500	101.491	101.344	101.198	101.052	100.905	100.759
5.375	102.784	102.601	102.419	102.236	102.054	101.872	4.625	101.602	101.450	101.298	101.147	100.995	100.844
5.500	103.170	102.983	102.795	102.608	102.420	102.233	4.750	101.634	101.477	101.320	101.163	101.007	100.850
5.625	103.141	102.948	102.756	102.563	102.370	102.178	4.875	101.960	101.798	101.637	101.475	101.313	101.151
5.750	103.495	103.297	103.099	102.902	102.704	102.506	5.000	102.269	102.102	101.935	101.768	101.601	101.434
5.875	103.858	103.656	103.453	103.250	103.047	102.844	5.125	102.372	102.200	102.027	101.855	101.683	101.511
6.000	104.233	104.025	103.817	103.609	103.401	103.193	5.250	102.266	102.089	101.911	101.734	101.557	101.380
6.125	104.443	104.230	104.017	103.803	103.590	103.377	5.375	102.572	102.390	102.208	102.025	101.843	101.661
6.250	104.821	104.603	104.385	104.166	103.948	103.730	5.500	102.848	102.661	102.473	102.286	102.098	101.911

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	100.572	100.425	100.279	100.132	99.986	99.840	3.750	99.821	99.706	99.590	99.475	99.359	99.243
4.625	100.531	100.380	100.228	100.077	99.925	99.773	3.875	100.185	100.064	99.944	99.823	99.702	99.581
4.750	100.683	100.526	100.370	100.213	100.056	99.900	4.000	100.544	100.418	100.292	100.166	100.040	99.915
4.875	101.117	100.955	100.793	100.631	100.469	100.307	4.125	100.668	100.537	100.406	100.275	100.144	100.013
5.000	101.567	101.400	101.233	101.066	100.899	100.732	4.250	100.802	100.666	100.530	100.394	100.258	100.122
5.125	101.943	101.771	101.599	101.427	101.255	101.083	4.375	101.151	101.010	100.868	100.727	100.586	100.444
5.250	102.390	102.213	102.036	101.858	101.681	101.504	4.500	101.491	101.344	101.198	101.052	100.905	100.759
5.375	102.784	102.601	102.419	102.236	102.054	101.872	4.625	101.602	101.450	101.298	101.147	100.995	100.844
5.500	103.170	102.983	102.795	102.608	102.420	102.233	4.750	101.634	101.477	101.320	101.163	101.007	100.850
5.625	103.141	102.948	102.756	102.563	102.370	102.178	4.875	101.960	101.798	101.637	101.475	101.313	101.151
5.750	103.495	103.297	103.099	102.902	102.704	102.506	5.000	102.2					



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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 price.

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.

HIBal/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 table with columns for loan amount ranges and MSR adjustments for FICO < 700.

State & Loan Amount MSR Adjustments FICO >=700

Large table with columns for loan amount ranges and MSR adjustments for FICO >= 700.

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 table with columns for loan amount ranges and MSR adjustments for FICO < 700.

State & Loan Amount MSR Adjustments FICO >=700

Large table with columns for loan amount ranges and MSR adjustments for FICO >= 700.

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 16, 2022
Pricing Effective 10:20 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 4.10
15-years 4.61

Maximum APR of Second Mortgage

10-years: 4.10 + 3.500 = 7.60
15-years: 4.61 + 3.500 = 8.11

****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