

GENERAL INFORMATION

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

New Files: www.ldwholesale.com
 Website: www.ldwholesale.com
 Address: 26642 Towne Centre Drive, Foothill Ranch, CA 92610
 FHA ID Number: 30096-0001-1
 VA ID Number: 9025840000

Locks accepted until 8:00PM PST

Lock online via: www.ldwholesale.com
 Lock Desk Email: wholesalelockdesk@loandepot.com

Contact Information:

Regional Sales Manager

Anthony Campat 805-331-1446 acampat@ldwholesale.com
 Jamie Derringer 248-515-2098 jderringer@ldwholesale.com
 Matt Mancasola 916-996-7883 mmancasola@ldwholesale.com

Area Sales Manager

Stacey Davis Evans Inside Sale 480-455-4756 sdavisevans@ldwholesale.com

Account Executive - Region

[Account Executive Directory](#)

Average Prime Offer Rates

Fixed: <http://www.ffiec.gov/ratespread/YieldTableFixed.CSV>
 ARM: <http://www.ffiec.gov/ratespread/YieldTableAdjustable.CSV>

	Rate	Price Change	
30 year Conforming	5.250	↑ -0.077	Better
30 year High Balance	5.375	↓ -0.077	Better
7/6 Conforming ARM	5.000	↓ 0.420	Worse
30 year FHA	4.875	↑ -0.151	Better
30 year VA	5.125	↑ -0.161	Better
Jumbo Advantage 30 year	5.000	↑ -0.125	Better

Max Net Rebate Price

Conventional Fixed and ARM Programs -3.500
 All Government Programs -5.000

Fees:

Underwriting/Commitment Fee: \$995
 FHA Streamline Fee \$495
 VA IRRRL Fee \$495
 Tax Service Fee (excludes FHA Streamlines and VA IRRRLs) \$68
 Flood Cert Fee (excludes FHA Streamlines and VA IRRRLs) \$10
 Redraw Fee \$250
 Condo Project Approval \$250

Indices:

Prime Rate 4.00
 SOFR 0.466

FNMA AND FHLMC CONFORMING FIXED

30 Yr Fixed		20 Yr Fixed		15 Yr Fixed		10 Yr Fixed		HB 30 Yr Fixed		HB 20 Yr Fixed		HB 15 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	1.650	4.000	2.574	2.875	4.398	2.875	3.589	4.000	3.236	4.000	2.440	3.000	3.813
4.500	1.062	4.125	1.857	2.990	3.838	2.990	3.072	4.125	2.603	4.125	1.779	3.125	3.350
4.625	0.515	4.250	1.260	3.000	3.838	3.000	3.072	4.250	2.052	4.250	1.191	3.250	2.928
4.750	0.190	4.375	0.728	3.125	3.391	3.125	2.483	4.375	1.532	4.375	0.717	3.375	2.385
4.875	(0.313)	4.500	0.123	3.250	2.970	3.250	2.048	4.500	0.999	4.500	0.152	3.500	1.899
4.990	(0.860)	4.625	(0.354)	3.375	2.411	3.375	1.444	4.625	0.475	4.625	(0.341)	3.625	1.400
5.000	(0.860)	4.875	(0.814)	3.500	1.933	3.500	1.001	4.750	0.058	4.750	(0.388)	3.750	1.051
5.125	(1.282)	4.990	(1.372)	3.625	1.485	3.625	0.551	4.875	(0.366)	4.875	(0.792)	3.875	0.583
5.250	(1.585)	5.000	(1.372)	3.750	1.007	3.750	0.522	4.990	(0.875)	4.990	(1.271)	3.990	0.119
5.375	(1.987)	5.125	(1.741)	3.875	0.416	3.875	(0.132)	5.000	(0.875)	5.000	(1.271)	4.000	0.119
5.500	(2.433)	5.250	(1.784)	4.000	(0.088)	4.000	(0.655)	5.125	(1.307)	5.125	(1.663)	4.125	(0.356)
5.625	(2.744)	5.375	(2.194)	4.125	(0.473)	4.125	(0.978)	5.375	(1.612)	5.375	(1.715)	4.250	(0.642)
5.750	(2.969)	5.500	(2.670)	4.250	(0.774)	4.250	(1.149)	5.500	(2.025)	5.500	(2.133)	4.375	(1.027)
5.875	(3.320)	5.625	(2.940)	4.375	(1.182)	4.375	(1.570)	5.625	(2.354)	5.625	(2.460)	4.500	(1.423)
5.990	(3.706)	5.750	(2.947)	4.500	(1.463)	4.500	(1.781)	5.875	(2.363)	5.875	(2.264)	4.625	(1.757)
6.000	(3.706)	5.875	(3.311)	4.625	(1.817)	4.625	(2.077)	6.000	(2.722)	6.000	(2.631)	4.875	(1.924)
6.125	(4.046)	5.990	(3.727)	4.875	(2.021)			6.125	(3.064)	6.125	(2.980)	4.990	(2.323)
6.375	(4.172)	6.000	(3.727)	5.000	(2.436)							5.000	(2.323)
6.500	(4.375)	6.125	(4.039)	5.125	(2.775)							5.125	(2.642)
6.625	(4.674)	6.375	(4.211)										

LPMI 30 Yr		LPMI 25 Yr		LPMI 20 Yr		LPMI 15 Yr		HB LPMI 30 Yr		HB LPMI 20 Yr		HB LPMI 15 Yr	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	1.650	4.375	1.652	4.000	2.574	2.875	4.398	4.000	3.236	4.000	2.440	3.000	3.813
4.500	1.062	4.625	0.701	4.125	1.857	2.990	3.838	4.125	2.603	4.125	1.779	3.125	3.350
4.625	0.515	4.750	0.164	4.250	1.260	3.000	3.838	4.250	2.052	4.250	1.191	3.250	2.928
4.750	0.190	4.875	(0.295)	4.375	0.728	3.125	3.391	4.375	1.532	4.375	0.717	3.375	2.385
4.875	(0.313)	5.000	(0.732)	4.500	0.123	3.250	2.970	4.500	0.999	4.500	0.152	3.500	1.899
4.990	(0.860)	5.125	(1.148)	4.625	(0.354)	3.375	2.411	4.625	0.475	4.625	(0.341)	3.625	1.400
5.000	(0.860)	5.250	(1.537)	4.875	(0.814)	3.500	1.933	4.750	0.058	4.750	(0.388)	3.750	1.051
5.125	(1.282)	5.375	(1.840)	4.990	(1.372)	3.625	1.485	4.875	(0.366)	4.875	(0.792)	3.875	0.583
5.250	(1.585)	5.500	(2.238)	5.000	(1.372)	3.750	1.007	4.990	(0.875)	4.990	(1.271)	3.990	0.119
5.375	(1.987)	5.625	(2.615)	5.125	(1.741)	3.875	0.416	5.000	(0.875)	5.000	(1.271)	4.000	0.119
5.500	(2.433)	5.750	(2.929)	5.250	(1.784)	4.000	(0.088)	5.125	(1.307)	5.125	(1.663)	4.125	(0.356)
5.625	(2.744)	5.875	(3.194)	5.375	(2.194)	4.125	(0.473)	5.375	(1.612)	5.375	(1.715)	4.250	(0.642)
5.750	(2.969)	6.000	(3.536)	5.500	(2.670)	4.250	(0.774)	5.500	(2.025)	5.500	(2.133)	4.375	(1.027)
5.875	(3.320)	6.125	(3.881)	5.625	(2.940)	4.375	(1.182)	5.625	(2.354)	5.625	(2.460)	4.500	(1.423)
5.990	(3.706)	6.375	(4.056)	5.750	(2.947)	4.500	(1.463)	5.875	(2.363)	5.875	(2.264)	4.625	(1.757)
6.000	(3.706)	6.500	(4.250)	5.875	(3.311)	4.625	(1.817)	6.000	(2.722)	6.000	(2.631)	4.875	(1.924)
6.125	(4.046)	6.625	(4.549)	5.990	(3.727)	4.875	(2.021)	6.125	(3.064)	6.125	(2.980)	4.990	(2.323)
6.375	(4.172)			6.000	(3.727)	5.000	(2.436)					5.000	(2.323)
6.500	(4.375)			6.125	(4.039)	5.125	(2.775)					5.125	(2.642)
6.625	(4.674)			6.375	(4.211)								

30 Yr Conf 1/1		30 Yr HB 1/1		Select 30 Yr		Select 20 Yr		Select 15 Yr		Select HB 30 Yr		Select HB 20 Yr		Select HB 15 Yr	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	2.650	4.000	4.236	4.375	1.500	4.000	2.424	2.875	4.248	4.000	3.086	4.000	2.290	3.000	3.663
4.500	2.062	4.125	3.603	4.500	0.912	4.125	1.707	2.990	3.688	4.125	2.453	4.125	1.629	3.125	3.200
4.625	1.515	4.250	3.052	4.625	0.365	4.250	1.110	3.000	3.688	4.250	1.902	4.250	1.041	3.250	2.778
4.750	1.190	4.375	2.532	4.750	0.040	4.375	0.578	3.125	3.241	4.375	1.382	4.375	0.567	3.375	2.235
4.875	0.687	4.500	1.999	4.875	(0.463)	4.500	(0.027)	3.250	2.820	4.500	0.849	4.500	0.002	3.500	1.749
4.990	0.140	4.625	1.475	4.990	(1.010)	4.625	(0.504)	3.375	2.261	4.625	0.325	4.625	(0.491)	3.625	1.250
5.000	0.140	4.750	1.058	5.000	(1.010)	4.875	(0.964)	3.500	1.783	4.750	(0.092)	4.750	(0.538)	3.750	0.901
5.125	(0.282)	4.875	0.634	5.125	(1.432)	4.990	(1.522)	3.625	1.335	4.875	(0.516)	4.875	(0.942)	3.875	0.433
5.250	(0.585)	4.990	0.125	5.250	(1.735)	5.000	(1.522)	3.750	0.857	4.990	(1.025)	4.990	(1.421)	3.990	(0.031)
5.375	(0.987)	5.000	0.125	5.375	(2.137)	5.125	(1.891)	3.875	0.266	5.000	(1.025)	5.000	(1.421)	4.000	(0.031)
5.500	(1.433)	5.125	(0.307)	5.500	(2.583)	5.250	(1.934)	4.000	(0.238)	5.125	(1.457)	5.125	(1.813)	4.125	(0.506)
5.625	(1.744)	5.375	(0.612)	5.625	(2.894)	5.375	(2.344)	4.125	(0.623)	5.375	(1.762)	5.375	(1.865)	4.250	(0.792)
5.750	(1.969)	5.500	(1.025)	5.750	(3.119)	5.500	(2.820)	4.250	(0.924)	5.500	(2.175)	5.500	(2.283)	4.375	(1.177)
5.875	(2.320)	5.625	(1.354)	5.875	(3.470)	5.625	(3.090)	4.375	(1.332)	5.625	(2.504)	5.625	(2.610)	4.500	(1.573)
5.990	(2.706)	5.875	(1.363)	5.990	(3.856)	5.750	(3.097)	4.500	(1.613)	5.875	(2.513)	5.875	(2.414)	4.625	(1.907)
6.000	(2.706)	6.000	(1.722)	6.000	(3.856)	5.875	(3.461)	4.625	(1.967)	6.000	(2.872)	6.000	(2.781)	4.875	(2.074)
6.125	(3.046)	6.125	(2.064)	6.125	(4.196)	5.990	(3.877)	4.875	(2.171)	6.125	(3.214)	6.125	(3.130)	4.990	(2.473)
6.375	(3.172)			6.375	(4.322)	6.000	(3.877)	5.000	(2.586)					5.000	(2.473)
6.500	(3.375)			6.500	(4.525)	6.125	(4.189)	5.125	(2.925)					5.125	(2.792)
6.625	(3.674)			6.625	(4.824)	6.375	(4.361)								

LOAN LEVEL PRICE ADJUSTMENTS

REFER TO CONF FIXED ADDS PAGE

SMARTTERM CONFORMING FIXED - REFINANCE ONLY

26-29 Yr Fixed		21-25 Yr Fixed		16-19 Yr Fixed		11-14 Yr Fixed		8-9 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	1.738	4.375	1.652	4.000	2.379	2.875	4.518	2.875	3.589
4.625	0.645	4.625	0.701	4.250	1.352	2.990	3.966	2.990	3.072
4.750	0.221	4.750	0.164	4.375	0.945	3.000	3.966	3.000	3.072
4.875	(0.220)	4.875	(0.295)	4.500	0.373	3.125	3.471	3.125	2.483
5.000	(0.735)	5.000	(0.732)	4.625	(0.109)	3.250	3.070	3.250	2.048
5.125	(1.165)	5.125	(1.148)	4.750	(0.229)	3.375	2.533	3.375	1.444
5.250	(1.559)	5.250	(1.537)	4.875	(0.610)	3.500	2.050	3.500	1.001
5.375	(1.909)	5.375	(1.840)	5.000	(1.137)	3.625	1.520	3.625	0.551
5.500	(2.328)	5.500	(2.238)	5.125	(1.523)	3.750	1.105	3.750	0.522
5.625	(2.654)	5.625	(2.615)			3.875	0.543	3.875	(0.132)
5.750	(2.948)	5.750	(2.929)			4.000	0.042	4.000	(0.655)
5.875	(3.253)	5.875	(3.194)			4.125	(0.343)	4.125	(0.978)
6.000	(3.616)	6.000	(3.536)			4.250	(0.674)	4.250	(1.149)
6.125	(3.958)	6.125	(3.881)			4.375	(1.072)	4.375	(1.570)
6.375	(4.109)	6.375	(4.056)			4.500	(1.363)	4.500	(1.781)
6.500	(4.307)	6.500	(4.250)			4.625	(1.718)	4.625	(2.077)
6.625	(4.607)	6.625	(4.549)			4.875	(1.926)		
						5.000	(2.348)		
						5.125	(2.692)		

HB 26-29 Yr Fixed		HB 21-25 Yr Fixed		HB 16-19 Yr Fixed		HB 11-14 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.000	3.118	4.000	3.015	4.000	2.176	3.000	3.830
4.125	2.563	4.125	2.528	4.125	1.753	3.125	3.351
4.250	2.060	4.250	1.910	4.250	1.266	3.250	2.674
4.375	1.558	4.375	1.424	4.375	0.826	3.375	2.262
4.500	1.032	4.500	0.953	4.500	0.269	3.500	1.857
4.625	0.505	4.625	0.499	4.625	(0.228)	3.625	1.400
4.750	0.084	4.750	0.107	4.750	(0.319)	3.750	0.899
4.875	(0.301)	4.875	(0.216)	4.875	(0.697)	3.875	0.509
4.990	(0.768)	4.990	(0.675)	4.990	(1.171)	3.990	0.096
5.000	(0.768)	5.000	(0.675)	5.000	(1.171)	4.000	0.096
5.125	(1.208)	5.125	(1.122)	5.125	(1.539)	4.125	(0.356)
5.250	(1.253)	5.250	(1.234)			4.250	(0.517)
5.375	(1.546)	5.375	(1.489)			4.375	(0.913)
5.500	(1.938)	5.500	(1.860)			4.500	(1.335)
5.625	(2.276)	5.625	(2.209)			4.625	(1.675)
5.875	(2.308)	5.875	(2.258)			4.875	(1.854)
6.000	(2.644)	6.000	(2.579)			4.990	(2.258)
6.125	(2.992)	6.125	(2.924)			5.000	(2.258)
		6.250	(2.929)			5.125	(2.582)

LOAN LEVEL PRICE ADJUSTMENTS

REFER TO CONF FIXED ADDS PAGE

CONFORMING FIXED LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs								
	<=60%	60.01 - 70.01	70.01 - 75.01	75.01 - 80.01	80.01 - 85.01	85.01 - 90.01	90.01 - 95.01	95.01 - 97%
>= 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

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

LTV / FICO Adjusters: Cash-Out Refinance (All Terms)				
	<=60%	60.01 - 70.01	70.01 - 75.01	80.01 - 85%
>=740	0.375	0.625	0.625	0.875
720 - 739	0.375	1.000	1.000	n/a
700 - 719	0.375	1.000	1.000	n/a
680 - 699	0.375	1.125	1.125	n/a
660 - 679	0.625	1.125	1.125	1.875
640 - 659	0.625	1.625	1.625	n/a
620 - 639	0.625	1.625	1.625	3.125

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Loan Amount Adjustors	
	Points
>= \$60,000 < \$75,000	1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$250,000 < \$300,000	(0.150)
>= \$300,000 < \$375,000	(0.250)
>= \$375,000 < SLL	(0.375)

Additional Conforming Point Overlays								
	<=60%	60.01 - 70.01	70.01 - 75.01	75.01 - 80.01	80.01 - 85.01	85.01 - 90.01	90.01 - 95.01	95.01 - 97%
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a	n/a
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
3 & 4-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	1.125	1.500	1.875	3.000	4.125	4.125	4.125	4.125
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance Cashout Refinance	1.250	1.500	1.500	1.750	n/a	n/a	n/a	n/a

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments			
LTV Ratios	CLTV Ratios	FICO	FICO
<= 65%	> 80% <= 95%	<720	>=720
> 65% <= 75%	> 80% <= 95%	0.500	0.250
> 75% <= 95%	> 90% <= 95%	0.750	0.500
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.500	1.500

Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 35%	2.300	2.300	2.300	3.320	4.230	5.050	6.270	8.420	9.130	10.000
>90 <=95 30%	1.890	1.890	1.890	2.650	3.320	3.930	4.850	6.430	6.990	7.750
>85 <=90 25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
<= 85 12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190

Purchase Incentive		Points
		(0.125)

Additional LPMI Single Price Adjustments for 20 year and 15 year terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 35%	2.120	2.120	2.120	3.140	4.050	4.770	5.990	8.030	8.740	9.610
>90 <=95 25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
>85 <=90 12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
<= 85 6%	0.550	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890

Max Price		Points
		(3.500)

Max rebate for Conv Cashout transactions		(3.000)
*Max rebate cap applies pre LPC LLPA		

Additional LPMI Single Price Adjustments - applies to all loan terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050
Second Home	0.250	0.250	0.250	0.250	0.490	0.700	0.700	1.230	1.230	1.230
<= 25 Year Amortization	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.280)	(0.280)	(0.390)	(0.390)	(0.390)

Second Home Incentive	
Second Home CA	-0.125
Second Home Not CA	-0.25
Second Home Special Requires the following:	
- 30 Year Fixed - Low and High Bal	
- Min 680 FICO	
- CLTV <=80	

HOMEREDY FIXED AND HOMEREDY LPMI FIXED

30 Yr Fixed		20 Yr Fixed		15 Yr Fixed		10 Yr Fixed		HB 30 Yr Fixed		HB 20 Yr Fixed		HB 15 Yr Fixed		HB 10 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	1.650	4.000	2.598	2.875	4.398	2.875	3.611	4.000	3.236	4.000	2.440	3.000	3.879	3.000	3.879
4.625	0.515	4.250	1.260	3.000	3.838	3.000	3.129	4.250	2.059	4.250	1.267	3.250	2.965	3.250	2.965
4.750	0.190	4.375	0.728	3.125	3.391	3.125	2.483	4.375	1.606	4.375	0.818	3.375	2.430	3.375	2.430
4.875	(0.313)	4.500	0.123	3.250	2.970	3.250	2.048	4.500	1.057	4.500	0.281	3.500	1.904	3.500	1.904
5.000	(0.860)	4.625	(0.354)	3.375	2.411	3.375	1.444	4.625	0.507	4.625	(0.248)	3.625	1.400	3.625	1.400
5.125	(1.282)	4.875	(0.814)	3.500	1.933	3.500	1.001	4.750	0.058	4.750	(0.320)	3.750	1.135	3.750	1.135
5.250	(1.585)	5.000	(1.372)	3.625	1.485	3.625	0.551	4.875	(0.366)	4.875	(0.741)	3.875	0.616	3.875	0.616
5.375	(1.987)	5.125	(1.741)	3.750	1.007	3.750	0.522	5.000	(0.875)	5.000	(1.238)	4.000	0.119	4.000	0.119
5.500	(2.433)	5.250	(1.784)	3.875	0.416	3.875	(0.132)	5.125	(1.307)	5.125	(1.663)	4.125	(0.356)	4.125	(0.356)
5.625	(2.744)	5.375	(2.194)	4.000	(0.088)	4.000	(0.655)	5.375	(1.612)	5.375	(1.715)	4.250	(0.642)	4.250	(0.642)
5.750	(2.969)	5.500	(2.670)	4.125	(0.473)	4.125	(0.978)	5.500	(2.025)	5.500	(2.133)	4.375	(1.027)	4.375	(1.027)
5.875	(3.320)	5.625	(2.940)	4.250	(0.774)	4.250	(1.149)	5.625	(2.354)	5.625	(2.460)	4.500	(1.350)	4.500	(1.350)
6.000	(3.706)	5.750	(2.947)	4.375	(1.182)	4.375	(1.570)	5.875	(2.363)	5.875	(2.264)	4.625	(1.711)	4.625	(1.711)
6.125	(4.046)	5.875	(3.311)	4.500	(1.450)	4.500	(1.781)	6.000	(2.722)	6.000	(2.631)	4.875	(1.786)	4.875	(1.786)
6.375	(4.172)	6.000	(3.727)	4.625	(1.801)	4.625	(2.077)	6.125	(3.064)	6.125	(2.980)	5.000	(2.190)	5.000	(2.190)
6.500	(4.375)	6.125	(4.039)	4.875	(1.809)							5.125	(2.520)	5.125	(2.520)
6.625	(4.674)	6.375	(4.211)	5.000	(2.202)										
		6.500	(4.439)	5.125	(2.520)										
		6.625	(4.723)												

LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs								
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01- 95.01-	95.01-
>= 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	3.500	3.500

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Additional Conforming Point Overlays								
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01- 95.01-	95.01-
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a	n/a
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
3 & 4-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000

Loan Amount Adjustors	
>= \$60,000 < \$75,000	Points 1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$250,000 < \$300,000	(0.150)
>= \$300,000 < \$375,000	(0.250)
>= \$375,000 < SLL	(0.375)

Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 25%	1.790	1.790	1.790	2.550	3.210	3.770	4.690	6.270	6.890	7.600
>90 <=95 25%	1.630	1.630	1.630	2.300	2.860	3.370	4.180	5.510	6.020	6.630
>85 <=90 25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
<= 85 12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments			
LTV Ratios	CLTV Ratios	FICO	FICO
<= 65%	> 80% <= 95%	<720	>=720
> 65% <= 75%	> 80% <= 95%	0.500	0.250
> 75% <= 95%	> 90% <= 95%	0.750	0.500
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.000	1.500

Additional LPMI Single Price Adjustments for 20 year and 15 year terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 25%	1.610	1.610	1.610	2.370	3.030	3.490	4.410	5.880	6.500	7.210
>90 <=95 25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
>85 <=90 12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
<= 85 6%	0.550	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890

Additional LPMI Single Price Adjustments - applies to all loan terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050
<= 25 Year Amortization	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.280)	(0.280)	(0.390)	(0.390)	(0.390)

Purchase Incentive	
	Points (0.125)

LLPA Caps	
LTV > 80% and FICO >= 680	Points 0.000
All other LTV and FICO combinations	1.500

Max Price	
	Points (3.500)

HOMESTYLE RENOVATION FIXED

30 Yr Fixed		20 Yr Fixed		15 Yr Fixed		HB 30 Yr Fixed		HB 20 Yr Fixed		HB 15 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	2.850	4.000	3.798	2.875	5.598	4.000	4.436	4.000	3.640	3.000	5.029
4.625	1.715	4.250	2.460	3.000	5.038	4.250	3.259	4.250	2.467	3.250	4.115
4.750	1.390	4.375	1.928	3.125	4.591	4.375	2.806	4.375	2.018	3.375	3.580
4.875	0.887	4.500	1.323	3.250	4.170	4.500	2.257	4.500	1.481	3.500	3.054
5.000	0.340	4.625	0.846	3.375	3.611	4.625	1.707	4.625	0.952	3.625	2.550
5.125	(0.082)	4.875	0.386	3.500	3.133	4.750	1.258	4.750	0.880	3.750	2.285
5.250	(0.385)	5.000	(0.172)	3.625	2.685	4.875	0.834	4.875	0.459	3.875	1.766
5.375	(0.787)	5.125	(0.541)	3.750	2.207	5.000	0.325	5.000	(0.038)	4.000	1.269
5.500	(1.233)	5.250	(0.584)	3.875	1.616	5.125	(0.107)	5.125	(0.463)	4.125	0.794
5.625	(1.544)	5.375	(0.994)	4.000	1.112	5.375	(0.412)	5.375	(0.515)	4.250	0.508
5.750	(1.769)	5.500	(1.470)	4.125	0.727	5.500	(0.825)	5.500	(0.933)	4.375	0.123
5.875	(2.120)	5.625	(1.740)	4.250	0.426	5.625	(1.154)	5.625	(1.260)	4.500	(0.200)
6.000	(2.506)	5.750	(1.747)	4.375	0.018	5.875	(1.163)	5.875	(1.064)	4.625	(0.561)
6.125	(2.846)	5.875	(2.111)	4.500	(0.250)	6.000	(1.522)	6.000	(1.431)	4.875	(0.636)
6.375	(2.972)	6.000	(2.527)	4.625	(0.601)	6.125	(1.864)	6.125	(1.780)	5.000	(1.040)
6.500	(3.175)	6.125	(2.839)	4.875	(0.609)					5.125	(1.370)
6.625	(3.474)	6.375	(3.011)	5.000	(1.002)						
		6.500	(3.239)	5.125	(1.320)						
		6.625	(3.523)								

LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs								
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
>=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

Additional Conforming Point Overlays								
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a	n/a
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Unit Property	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a
3 & 4-Unit Property	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Loan Amount Adjustors	
>= \$60,000 < \$75,000	1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$125,000 < \$150,000	(0.150)
>= \$150,000 < \$175,000	(0.250)
>= \$175,000 < \$200,000	(0.375)

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments		FICO	FICO
LTV Ratios	CLTV Ratios	<720	>=720
<= 65%	> 80% <= 95%	0.500	0.250
> 65% <= 75%	> 80% <= 95%	0.750	0.500
> 75% <= 95%	> 90% <= 95%	1.000	0.750
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.500	1.500

Max Price	
	Points (3.500)

Purchase Incentive	
	Points (0.125)

HOMEPOSSIBLE FIXED										HOMEONE FIXED									
30 Yr Fxd & LPMI		20 Yr Fxd & LPMI		15 Yr Fxd & LPMI		SC 30 Yr Fxd & LPMI		SC 20 Yr Fxd & LPMI		SC 15 Yr Fxd & LPMI		30 Yr Fxd		20 Yr Fxd		15 Yr Fxd		10 Yr Fxd	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	1.714	4.000	2.574	2.875	4.461	4.000	3.385	4.000	2.531	3.000	3.813	4.375	1.714	4.000	2.574	2.875	4.461	2.875	3.589
4.625	0.670	4.250	1.362	3.000	3.936	4.250	2.052	4.250	1.191	3.250	2.928	4.625	0.670	4.250	1.362	3.000	3.936	3.000	3.072
4.750	0.260	4.375	0.895	3.125	3.467	4.375	1.532	4.375	0.717	3.375	2.385	4.750	0.260	4.250	0.895	3.125	3.467	3.125	2.556
4.875	(0.152)	4.500	0.342	3.250	3.044	4.500	0.999	4.500	0.152	3.500	1.899	4.875	(0.152)	4.500	0.342	3.250	3.044	3.250	2.257
5.000	(0.620)	4.625	(0.138)	3.375	2.500	4.625	0.475	4.625	(0.341)	3.625	1.489	5.000	(0.620)	4.625	(0.138)	3.375	2.500	3.375	1.765
5.125	(1.103)	4.750	(0.204)	3.500	2.012	4.750	0.086	4.750	(0.388)	3.750	1.051	5.125	(1.103)	4.750	(0.204)	3.500	2.012	3.500	1.259
5.250	(1.535)	4.875	(0.612)	3.625	1.609	4.875	(0.319)	4.875	(0.792)	3.875	0.583	5.250	(1.535)	4.875	(0.612)	3.625	1.609	3.625	0.851
5.375	(1.873)	5.000	(1.126)	3.750	1.150	5.000	(0.768)	5.000	(1.271)	4.000	0.136	5.375	(1.873)	5.000	(1.126)	3.750	1.150	3.750	0.792
5.500	(2.250)	5.125	(1.514)	3.875	0.661	5.125	(1.228)	5.125	(1.631)	4.125	(0.263)	5.500	(2.250)	5.125	(1.514)	3.875	0.661	3.875	0.323
5.625	(2.556)	5.250	(1.699)	4.000	0.196	5.250	(1.244)	5.375	(1.677)	4.250	(0.591)	5.625	(2.556)	5.250	(1.699)	4.000	0.196	4.000	(0.151)
5.750	(2.915)	5.375	(2.044)	4.125	(0.183)	5.375	(1.539)	5.500	(2.073)	4.375	(1.003)	5.750	(2.915)	5.375	(2.044)	4.125	(0.183)	4.125	(0.535)
5.875	(3.130)	5.500	(2.481)	4.250	(0.554)	5.500	(1.883)	5.625	(2.424)	4.500	(1.423)	5.875	(3.130)	5.500	(2.481)	4.250	(0.554)	4.250	(0.806)
6.000	(3.409)	5.625	(2.859)	4.375	(1.018)	5.625	(2.198)	5.875	(2.174)	4.625	(1.757)	6.000	(3.409)	5.625	(2.859)	4.375	(1.018)	4.375	(1.238)
6.125	(3.745)	5.750	(2.898)	4.500	(1.463)	5.875	(2.213)	6.000	(2.510)	4.875	(1.924)	6.125	(3.745)	5.750	(2.898)	4.500	(1.463)	4.500	(1.698)
6.250	(3.793)	5.875	(3.212)	4.625	(1.817)	6.000	(2.484)	6.125	(2.819)	5.000	(2.323)	6.250	(3.793)	5.875	(3.212)	4.625	(1.817)	4.625	(2.062)
6.375	(3.949)	6.000	(3.604)	4.875	(2.021)	6.125	(2.828)	6.250	(2.887)	5.125	(2.642)	6.375	(3.949)	6.000	(3.604)	4.875	(2.021)		
6.500	(4.171)	6.125	(3.916)	5.000	(2.436)	6.250	(2.914)					6.500	(4.171)	6.125	(3.916)	5.000	(2.436)		
6.625	(4.464)	6.375	(4.105)	5.125	(2.775)							6.625	(4.464)	6.375	(4.105)	5.125	(2.775)		
		6.500	(4.440)											6.500	(4.440)				
		6.625	(4.724)											6.625	(4.724)				

LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs									
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01- 95.01-	95.01- 97%	97%
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.000
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.000
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.000
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.000
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.000

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Additional Conforming Point Overlays									
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01- 95.01-	95.01- 97%	97%
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.000
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	0.000
3 & 4-Unit Property	1.000	1.000	1.000	1.000	1.500	2.000	2.000	n/a	0.000
Coops (Allowed on LP AUS only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	0.000

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Loan Amount Adjustors	
>= \$60,000 < \$75,000	1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$125,000 < \$150,000	(0.150)
>= \$150,000 < \$175,000	(0.250)
>= \$175,000 < \$200,000	(0.375)

Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 25%	1.790	1.790	1.790	2.550	3.210	3.770	4.690	6.270	6.890	7.600
>90 <=95 25%	1.630	1.630	1.630	2.300	2.860	3.370	4.180	5.510	6.020	6.630
>85 <=90 25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
<= 85 12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190

Secondary Financing Overlays - HomePossible		
LTV Ratios	CLTV Ratios	Points
All	All	0.500

Additional LPMI Single Price Adjustments for 20 year and 15 year terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97 25%	1.610	1.610	1.610	2.370	3.030	3.490	4.410	5.880	6.500	7.210
>90 <=95 25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
>85 <=90 12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
<= 85 6%	0.550	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890

Purchase Incentive		Points
		(0.125)

Additional LPMI Single Price Adjustments - applies to all loan terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050
<= 25 Year Amortization	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.280)	(0.280)	(0.390)	(0.390)	(0.390)

LLPA Caps - HomePossible		
LTV	FICO	Points
> 80%	>= 680	0.000
> 80%	< 680	1.500
<= 80%	All	1.500

Max Price		Points
		(3.500)

Secondary Financing Overlays - HomeOne			
LTV Ratios	CLTV Ratios	FICO	FICO
<= 75	<= 80	<720	>=720
<= 65	> 80% <= 95%	0.375	0.375
> 65% <= 75%	> 80% <= 95%	0.875	0.625
> 75% <= 95%	> 76% <= 95%	1.125	0.875
<= 95%	> 95%	1.375	1.125
		1.875	1.875

FANNIE MAE CONFORMING ARM

5/6 SOFR			7/6 SOFR			10/6 SOFR			HB 5/6 SOFR		HB 7/6 SOFR		HB 10/6 SOFR		Indexes:	
2.75 Margin 2/1/5 Caps			2.75 Margin 5/1/5 Caps			2.75 Margin 5/1/5 Caps			2.75 Margin 2/1/5 Caps		2.75 Margin 5/1/5 Caps		2.75 Margin 5/1/5 Caps		SOFR 0.466	
Rate	30 Day		Rate	30 Day		Rate	30 Day		Rate	30 Day	Rate	30 Day	Rate	30 Day		
2.000	5.725		2.625	7.140		2.625	10.119		1.750	5.893	2.625	6.840	2.625	9.819		
2.125	5.494		2.750	6.717		2.750	9.592		1.875	5.658	2.750	6.417	2.750	9.292		
2.250	5.263		2.875	6.294		2.875	9.062		1.990	5.425	2.875	5.994	2.875	8.762		
2.375	5.032		3.000	5.871		3.000	8.530		2.000	5.425	3.000	5.571	3.000	8.230		
2.500	4.699		3.125	5.445		3.125	7.999		2.125	5.194	3.125	5.145	3.125	7.699		
2.625	4.350		3.250	5.003		3.250	7.554		2.250	4.963	3.250	4.703	3.250	7.254		
2.750	4.002		3.375	4.562		3.375	7.108		2.375	4.732	3.375	4.262	3.375	6.808		
2.875	3.653		3.500	4.154		3.500	6.661		2.500	4.399	3.500	3.854	3.500	6.361		
3.000	3.411		3.625	3.748		3.625	6.212		2.625	4.050	3.625	3.448	3.625	5.912		
3.125	3.181		3.750	3.426		3.750	5.764		2.750	3.702	3.750	3.126	3.750	5.464		
3.250	2.981		3.875	3.104		3.875	5.317		2.875	3.353	3.875	2.804	3.875	5.017		
3.375	2.783		4.000	2.817		4.000	4.961		3.000	3.111	4.000	2.517	4.000	4.661		
3.500	2.586		4.125	2.532		4.125	4.609		3.125	2.881	4.125	2.232	4.125	4.309		
3.625	2.389		4.250	2.315		4.250	4.348		3.250	2.681	4.250	2.015	4.250	4.048		
3.750	2.193		4.375	2.102		4.375	4.086		3.375	2.483	4.375	1.802	4.375	3.786		
3.875	1.996		4.500	1.889		4.500	3.825		3.500	2.286	4.500	1.589	4.500	3.525		
4.000	1.827		4.625	1.682		4.625	3.570		3.625	2.089	4.625	1.382	4.625	3.270		
4.125	1.660		4.750	1.633		4.750	3.405		3.750	1.893	4.750	1.333	4.750	3.105		
4.250	1.520		4.875	1.594		4.875	3.240		3.875	1.696	4.875	1.294	4.875	2.940		
			5.000	1.570		5.000	3.076		4.000	1.527	5.000	1.270	5.000	2.776		

FNMA CONFORMING ARM LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs								LOCK TERMS	
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95	15 DAYS	(0.125)
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	30 DAYS	0.000
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	45 DAYS	0.125
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	60 DAYS	0.250
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250		
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250		
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250		

LTV / FICO Adjusters: Cash-Out Refinance (All Terms)								LOCK EXTENSIONS	
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95	3 DAY (Available at Final Approval ONLY)	0.050
>=740	0.375	0.625	0.625	0.875				7 DAY	0.125
720 - 739	0.375	1.000	1.000	1.125				15 DAY	0.250
700 - 719	0.375	1.000	1.000	1.125				30 DAY	0.500
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					

Additional Conforming Point Overlays								Relock Points (in add'n to Worst Case Pricing)	
LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95	15 Days <th>0.250</th>	0.250
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a	30 Days	0.500
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	45 Days	0.750
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2-Unit Property	1.000	1.000	1.000	1.000	1.000	n/a	n/a		
3 & 4-Unit Property	1.000	1.000	1.000	n/a	n/a	n/a	n/a		
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.250		
Second Home	1.125	1.500	1.875	3.000	4.125	4.125	4.125		
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000		
High Balance Cashout Refinance	1.250	1.500	1.500	1.750	n/a	n/a	n/a		
ARM Hi Bal (in addition to HB adj above) (CLTV)	0.750	0.750	0.750	1.500	1.500	1.500	1.750		

Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs										Points	
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	(3.500)
>95 <=97	35%	2.300	2.300	2.300	3.320	4.230	5.050	6.270	8.420	9.130	10.000
>90 <=95	30%	1.890	1.890	1.890	2.650	3.320	3.930	4.850	6.430	6.990	7.750
>85 <=90	25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
<= 85	12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190

Additional LPMI Single Price Adjustments for 20 year and 15 year terms										Points	
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	(0.125)
>95 <=97	35%	2.120	2.120	2.120	3.140	4.050	4.770	5.990	8.030	8.740	9.610
>90 <=95	25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
>85 <=90	12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
<= 85	6%	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.780	0.890

Additional LPMI Single Price Adjustments - applies to all loan terms										Points	
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	(3.000)
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050	1.050
Second Home	0.250	0.250	0.250	0.250	0.490	0.700	0.700	1.230	1.230	1.230	1.230
<= 25 Year Amortization	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.280)	(0.280)	(0.390)	(0.390)	(0.390)	(0.390)

Secondary Financing Point Overlays			Points
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments	FICO <720	FICO >=720	
LTV Ratios <= 65%	CLTV Ratios > 80% <= 95%		
> 65% <= 75%	> 80% <= 95%	0.500	0.250
> 75% <= 95%	> 90% <= 95%	0.750	0.500
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.000	0.750
		1.500	1.500

Max Price		Points
		(3.500)

Purchase Incentive		Points
		(0.125)

Max rebate for Conv Cashout transactions		Points
		(3.000)

*Max rebate cap applies pre LPC LPLA

HOMEREDY ARM AND HOMEREDY LPMI ARM (ALLOWED ON 7/6 ONLY)

5/6 SOFR		7/6 SOFR	
2.75 Margin		2.75 Margin	
2/1/5 Caps		5/1/5 Caps	
Rate	30 Day	Rate	30 Day
2.000	5.725	2.625	7.193
2.125	5.494	2.750	6.771
2.250	5.263	2.875	6.348
2.375	5.032	3.000	5.924
2.500	4.699	3.125	5.500
2.625	4.350	3.250	5.060
2.750	4.002	3.375	4.617
2.875	3.653	3.500	4.205
3.000	3.411	3.625	3.795
3.125	3.181	3.750	3.462
3.250	2.981	3.875	3.139
3.375	2.783	4.000	2.848
3.500	2.586	4.125	2.560
3.625	2.389	4.250	2.334
3.750	2.193	4.375	2.121
3.875	1.996	4.500	1.908
4.000	1.827	4.625	1.694
4.125	1.660	4.750	1.633
4.250	1.520	4.875	1.594
		5.000	1.570

HB 5/6 SOFR		HB 7/6 SOFR	
2.75 Margin		2.75 Margin	
2/1/5 Caps		5/1/5 Caps	
Rate	30 Day	Rate	30 Day
1.750	5.893	2.625	6.893
1.875	5.658	2.750	6.471
1.990	5.425	2.875	6.048
2.000	5.425	3.000	5.624
2.125	5.194	3.125	5.200
2.250	4.963	3.250	4.760
2.375	4.732	3.375	4.317
2.500	4.399	3.500	3.905
2.625	4.050	3.625	3.495
2.750	3.702	3.750	3.162
2.875	3.353	3.875	2.839
3.000	3.111	4.000	2.548
3.125	2.881	4.125	2.260
3.250	2.681	4.250	2.034
3.375	2.483	4.375	1.821
3.500	2.286	4.500	1.608
3.625	2.089	4.625	1.394
3.750	1.893	4.750	1.333
3.875	1.696	4.875	1.294
4.000	1.527	5.000	1.270

Indexes:	
SOFR	0.466

HOMEREDY ARM LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs							
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01-
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Additional Conforming Point Overlays							
	<=60%	60.01 - 70.01-	70.01- 75.01-	75.01- 80.01-	80.01- 85.01-	85.01- 90.01-	90.01-
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 & 4-Unit Property	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000
ARM Hi Bal (in addition to HB adj above) (CLTV)	0.750	0.750	0.750	1.500	1.500	1.500	1.750

Loan Amount Adjustors	
>= \$60,000 < \$75,000	1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$125,000 < \$300,000	(0.150)
>= \$300,000 < \$375,000	(0.250)
>= \$375,000 < SLL	(0.375)

Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97	25%	1.790	1.790	1.790	2.550	3.210	3.770	4.690	6.270	6.890
>90 <=95	25%	1.630	1.630	1.630	2.300	2.860	3.370	4.180	5.510	6.020
>85 <=90	25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.360
<= 85	12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.190

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments	FICO	FICO	
LTV Ratios	CLTV Ratios	<720	>=720
<= 65%	> 80% <= 95%	0.500	0.250
> 65% <= 75%	> 80% <= 95%	0.750	0.500
> 75% <= 95%	> 90% <= 95%	1.000	0.750
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.500	1.500

Additional LPMI Single Price Adjustments for 20 year and 15 year terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>95 <=97	25%	1.610	1.610	1.610	2.370	3.030	3.490	4.410	5.880	6.500
>90 <=95	25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630
>85 <=90	12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520
<= 85	6%	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890

Points	
High LTV > 90%	0.250

Additional LPMI Single Price Adjustments - applies to all loan terms										
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050
<= 25 Year Amortization	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.280)	(0.280)	(0.390)	(0.390)	(0.390)

LLPA Caps	
LTV > 80% and FICO >= 680	0.000
All other LTV and FICO combinations	1.500

Max Price	
	(3.500)

Purchase Incentive	
	Points (0.125)

HOMESTYLE RENOVATION ARM

5/6 SOFR		7/6 SOFR		10/6 SOFR		HB 5/6 SOFR		HB 7/6 SOFR		HB 10/6 SOFR		Indexes:	
2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		SOFR	
2/1/5 Caps		5/1/5 Caps		5/1/5 Caps		2/1/5 Caps		5/1/5 Caps		5/1/5 Caps		0.466	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
2.000	6.925	2.625	8.393	2.625	11.375	1.750	7.093	2.625	8.093	2.625	11.075		
2.125	6.694	2.750	7.971	2.750	10.864	1.875	6.858	2.750	7.671	2.750	10.564		
2.250	6.463	2.875	7.548	2.875	10.334	1.990	6.625	2.875	7.248	2.875	10.034		
2.375	6.232	3.000	7.124	3.000	9.803	2.000	6.625	3.000	6.824	3.000	9.503		
2.500	5.899	3.125	6.700	3.125	9.267	2.125	6.394	3.125	6.400	3.125	8.967		
2.625	5.550	3.250	6.260	3.250	8.812	2.250	6.163	3.250	5.960	3.250	8.512		
2.750	5.202	3.375	5.817	3.375	8.366	2.375	5.932	3.375	5.517	3.375	8.066		
2.875	4.853	3.500	5.405	3.500	7.918	2.500	5.599	3.500	5.105	3.500	7.618		
3.000	4.611	3.625	4.995	3.625	7.470	2.625	5.250	3.625	4.695	3.625	7.170		
3.125	4.381	3.750	4.662	3.750	7.021	2.750	4.902	3.750	4.362	3.750	6.721		
3.250	4.181	3.875	4.339	3.875	6.571	2.875	4.553	3.875	4.039	3.875	6.271		
3.375	3.983	4.000	4.048	4.000	6.204	3.000	4.311	4.000	3.748	4.000	5.904		
3.500	3.786	4.125	3.760	4.125	5.847	3.125	4.081	4.125	3.460	4.125	5.547		
3.625	3.589	4.250	3.534	4.250	5.575	3.250	3.881	4.250	3.234	4.250	5.275		
3.750	3.393	4.375	3.321	4.375	5.313	3.375	3.683	4.375	3.021	4.375	5.013		
3.875	3.196	4.500	3.108	4.500	5.052	3.500	3.486	4.500	2.808	4.500	4.752		
4.000	3.027	4.625	2.894	4.625	4.792	3.625	3.289	4.625	2.594	4.625	4.492		
4.125	2.860	4.750	2.833	4.750	4.616	3.750	3.093	4.750	2.533	4.750	4.316		
4.250	2.720	4.875	2.794	4.875	4.451	3.875	2.896	4.875	2.494	4.875	4.151		
		5.000	2.770	5.000	4.286	4.000	2.727	5.000	2.470	5.000	3.986		

FNMA CONFORMING ARM LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs									LOCK TERMS			
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95	95.01-97	15 DAYS	30 DAYS	45 DAYS	60 DAYS
>=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				

Additional Conforming Point Overlays									LOCK EXTENSIONS			
LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95	95.01 - 97	3 DAY (Available at Final Approval ONLY)	7 DAY	15 DAY	30 DAY
Investment Property	2.125	2.125	2.125	3.375	4.125	n/a	n/a	n/a	0.050	0.125	0.250	0.500
Attached Condo W/Term > 15 YR	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750				
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2-Unit Property	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a				
3 & 4-Unit Property	1.000	1.000	1.000	n/a	n/a	n/a	n/a	n/a				
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250				
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000				
ARM Hi Bal (in addition to HB adj above) (CLTV)	0.750	0.750	0.750	1.500	1.500	1.500	1.750	1.750				

Relock Points (in add'n to Worst Case Pricing)			Loan Amount Adjustors		
15 Days	30 Days	45 Days		Points	
			>= \$60,000 < \$75,000	1.500	
			>= \$75,000 < \$80,000	1.000	
			>= \$80,000 < \$100,000	0.500	
			>= \$100,000 < \$125,000	0.500	
			>= \$250,000 < \$300,000	(0.150)	
			>= \$300,000 < \$375,000	(0.250)	
			>= \$375,000 < SLL	(0.375)	

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV			0.375
Additional LTV/CLTV Adjustments	FICO	FICO	
LTV Ratios	<= 65%	> 80% <= 95%	<720 >=720
<= 65%	> 80% <= 95%	0.500	0.250
> 65% <= 75%	> 80% <= 95%	0.750	0.500
> 75% <= 95%	> 90% <= 95%	1.000	0.750
> 75% <= 90%	> 76% <= 90%	1.000	0.750
<= 95%	> 95%	1.500	1.500

Max Price	Points
	(3.500)

Purchase Incentive	Points
	(0.125)

HOMEPOSSIBLE CONFORMING ARM

5/6 SOFR			7/6 SOFR & LPMI			10/6 SOFR			SC 5/6 SOFR			SC 7/6 SOFR & LPMI			SC 10/6 SOFR			Indexes:	
2.75 Margin			2.75 Margin			2.75 Margin			2.75 Margin			2.75 Margin			2.75 Margin			SOFR	0.466
2/1/5 Caps			5/1/5 Caps			5/1/5 Caps			2/1/5 Caps			5/1/5 Caps			5/1/5 Caps				
Rate	30 Day		Rate	30 Day		Rate	30 Day		Rate	30 Day		Rate	30 Day		Rate	30 Day			
2.000	5.706		2.625	7.140		2.625	10.119		1.750	5.874		2.625	6.840		2.625	9.819			
2.125	5.475		2.750	6.717		2.750	9.592		1.875	5.639		2.750	6.417		2.750	9.292			
2.250	5.244		2.875	6.294		2.875	9.062		1.990	5.406		2.875	5.994		2.875	8.762			
2.375	5.008		3.000	5.871		3.000	8.530		2.000	5.406		3.000	5.571		3.000	8.230			
2.500	4.661		3.125	5.445		3.125	7.999		2.125	5.175		3.125	5.145		3.125	7.699			
2.625	4.312		3.250	5.003		3.250	7.554		2.250	4.944		3.250	4.703		3.250	7.254			
2.750	3.964		3.375	4.562		3.375	7.108		2.375	4.708		3.375	4.262		3.375	6.808			
2.875	3.620		3.500	4.154		3.500	6.661		2.500	4.361		3.500	3.854		3.500	6.361			
3.000	3.392		3.625	3.748		3.625	6.212		2.625	4.012		3.625	3.448		3.625	5.912			
3.125	3.164		3.750	3.426		3.750	5.764		2.750	3.664		3.750	3.126		3.750	5.464			
3.250	2.967		3.875	3.104		3.875	5.317		2.875	3.320		3.875	2.804		3.875	5.017			
3.375	2.770		4.000	2.817		4.000	4.961		3.000	3.092		4.000	2.517		4.000	4.661			
3.500	2.573		4.125	2.532		4.125	4.609		3.125	2.864		4.125	2.232		4.125	4.309			
3.625	2.376		4.250	2.315		4.250	4.348		3.250	2.667		4.250	2.015		4.250	4.048			
3.750	2.180		4.375	2.102		4.375	4.086		3.375	2.470		4.375	1.802		4.375	3.786			
3.875	1.984		4.500	1.889		4.500	3.825		3.500	2.273		4.500	1.589		4.500	3.525			
4.000	1.819		4.625	1.682		4.625	3.570		3.625	2.076		4.625	1.382		4.625	3.270			
4.125	1.653		4.750	1.643		4.750	3.405		3.750	1.880		4.750	1.333		4.750	3.105			
4.250	1.517		4.875	1.605		4.875	3.240		3.875	1.684		4.875	1.294		4.875	2.940			
			5.000	1.583		5.000	3.076		4.000	1.519		5.000	1.270		5.000	2.776			

FHLMC CONFORMING ARM LOAN LEVEL PRICE ADJUSTMENTS

LTV / FICO Adjusters: All Products w/Terms > 15 Yrs										LOCK TERMS			
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 100%					
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.250	15 DAYS			(0.125)	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	0.500	30 DAYS			0.000	
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.000	45 DAYS			0.125	
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.250	60 DAYS			0.250	
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	LOCK EXTENSIONS				
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	3 DAY (Available at Final Approval ONLY)			0.050	
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.250	7 DAY			0.125	
									15 DAY			0.250	
									30 DAY			0.500	
									Relock Points (in add'n to Worst Case Pricing)				
									15 Days			0.250	
									30 Days			0.500	
									45 Days			0.750	
									Loan Amount Adjustors				
									Points				
									=> \$60,000 < \$75,000			1.500	
									=> \$75,000 < \$80,000			1.000	
									=> \$80,000 < \$100,000			0.500	
									=> \$100,000 < \$125,000			0.500	
									=> \$250,000 < \$300,000			(0.150)	
									=> \$300,000 < \$375,000			(0.250)	
									=> \$375,000 < SLL			(0.375)	
									Secondary Financing Point Overlays				
									LTV Ratios			Points	
									All			0.500	
									CLTV Ratios				
									All				
									LLPA Caps				
									LTV			Points	
									> 80%			>= 680	0.000
									> 80%			< 680	1.500
									<= 80%			All	1.500
									Max Price			Points	
												(3.500)	
									Purchase Incentive			Points	
												(0.125)	

FHA LOAN LEVEL PRICE ADJUSTMENTS

GOVERNMENT ADJUSTERS	
	Points
Streamline Refi Investment Prop	1.500
Streamline LTV >100%	1.000
FICO 780+	(0.625)
FICO 760-779	(0.500)
FICO 740-759	(0.500)
FICO 720-739	(0.375)
FICO 700-719	(0.250)
FICO 680-699	(0.125)
FICO 660-679	0.000
FICO 640-659	0.250
FICO 620-639	1.000
FICO 600-619	1.500
FICO 580-599	1.750

FHA Loan Amount Adjustors	
	Points
>= \$60,000 < \$75,000	1.500
>= \$75,000 < \$80,000	1.000
>= \$80,000 < \$100,000	0.500
>= \$100,000 < \$125,000	0.500
>= \$250,000 < \$300,000	(0.150)
>= \$300,000 to SLL (CA only)	(0.250)

	Points
Purchase Incentive	(0.250)

Use FHA Streamline pricing for FHA 203BH	
Indexes:	
1 Yr CMT	2.040

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

	Points
Max Price	(5.000)

JUMBO ADVANTAGE PROGRAMS

30 Yr Fixed		15 Yr Fixed		7/6 SOFR		10/6 SOFR	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.875	2.068	4.250	3.061	4.125	1.223	4.375	1.153
5.000	1.568	4.375	2.545	4.250	0.817	4.500	0.747
5.125	1.117	4.500	2.057	4.375	0.442	4.625	0.341
5.250	0.718	4.625	1.579	4.500	0.067	4.750	(0.034)
5.375	0.337	4.750	1.111	4.625	(0.308)	4.875	(0.409)
5.500	(0.032)	4.875	0.656	4.750	(0.683)	5.000	(0.784)
5.625	(0.372)	5.000	0.226	4.875	(0.996)	5.125	(1.097)
5.750	(0.702)	5.125	(0.174)	5.000	(1.277)	5.250	(1.378)
5.875	(1.013)	5.250	(0.554)	5.125	(1.527)	5.375	(1.628)
6.000	(1.303)	5.375	(0.814)	5.250	(1.714)	5.500	(1.816)
6.125	(1.583)	5.500	(0.964)	5.375	(1.839)	5.625	(1.941)
6.250	(1.863)			5.500	(1.902)	5.750	(2.003)
6.375	(2.133)			5.625	(1.902)	5.875	(2.003)
6.500	(2.393)						
6.625	(2.648)						
6.750	(2.898)						

JUMBO LOAN LEVEL PRICE ADJUSTMENTS

FICO/CLTV	Fixed - FICO/CLTV Adjusters							
	<=55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90
660-679	0.250	0.375	0.500	0.875	1.250	1.750	10.000	10.000
680-699	0.000	0.125	0.250	0.500	0.750	1.000	1.750	2.375
700-719	(0.250)	(0.125)	0.000	0.125	0.375	0.500	1.125	1.750
720-739	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.125	0.750	1.500
740-759	(0.625)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.625	1.250
760-779	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.500	1.125
>=780	(0.750)	(0.750)	(0.625)	(0.500)	(0.500)	(0.375)	0.375	0.875

LOCK TERMS	
15 DAYS	(0.125)
30 DAYS	0.000
45 DAYS	0.125
60 DAYS	0.250

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Fixed - Additional Adjustments								
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cashout	0.000	0.000	0.000	0.250	0.500	0.750	n/a	n/a
CA State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Unit	0.000	0.000	0.000	0.250	0.500	1.000	1.000	n/a
3 Unit	0.000	0.000	0.000	0.250	0.500	1.000	1.000	n/a
4 Unit	0.000	0.000	0.250	0.500	0.750	1.000	1.000	n/a
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Co-op	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	0.250	0.250	0.500	0.500	0.500	0.750	0.750
Investment Property	0.500	0.500	0.750	1.000	1.250	1.500	n/a	n/a
DTI > 38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

MaxPrice	
Fixed	102.400
ARM	103.150

ARM - FICO/CLTV Adjusters								
FICO/CLTV	<= 55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <90
700-719	0.375	0.375	0.375	0.500	0.750	1.250	n/a	n/a
720-739	0.000	0.125	0.250	0.375	0.625	0.875	2.875	3.875
740-759	-0.500	-0.375	-0.250	-0.125	0.000	0.250	2.250	3.250
>=760	-0.625	-0.500	-0.375	-0.250	-0.125	0.000	2.000	3.000

ARM - Additional ARM Adjustments								
	<= 55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <90
Condo	0.000	0.000	0.000	0.125	0.250	0.375	0.500	0.750
2-units	0.250	0.250	0.375	0.500	0.625	0.750	0.875	1.000
3-4 units	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Second Home	0.000	0.125	0.250	0.250	0.250	0.375	1.500	2.000
Investment Property	1.500	1.625	1.625	1.750	1.875	2.250	2.250	2.250
Cash Out Refinance	0.125	0.125	0.375	0.625	0.750	0.875	2.000	2.500
Purchase	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
CA State	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.500

Subordinate Financing	Price
CLTV > 80, Sub Financing	0.750

Additional Price Adjustments	Price
CA Loan Amount <= High Cost Limit	0.750
All other states Loan Amount <= High Cost Limit	0.500

JUMBO ADVANTAGE FLEX PROGRAMS
Jumbo Advantage Flex Fixed 30 Year

Flex 30 Yr		Flex Tax Return		Flex 12 BK STMT		Flex 24 BK STMT		Flex Asset Util	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
5.500	1.210	5.500	1.210	5.500	1.210	5.500	1.210	5.500	1.210
5.625	0.869	5.625	0.869	5.625	0.869	5.625	0.869	5.625	0.869
5.750	0.555	5.750	0.555	5.750	0.555	5.750	0.555	5.750	0.555
5.875	0.269	5.875	0.269	5.875	0.269	5.875	0.269	5.875	0.269
6.000	0.010	6.000	0.010	6.000	0.010	6.000	0.010	6.000	0.010
6.125	(0.345)	6.125	(0.345)	6.125	(0.345)	6.125	(0.345)	6.125	(0.345)
6.250	(0.672)	6.250	(0.672)	6.250	(0.672)	6.250	(0.672)	6.250	(0.672)
6.375	(0.846)	6.375	(0.846)	6.375	(0.846)	6.375	(0.846)	6.375	(0.846)
6.500	(1.126)	6.500	(1.126)	6.500	(1.126)	6.500	(1.126)	6.500	(1.126)
6.625	(1.360)	6.625	(1.360)	6.625	(1.360)	6.625	(1.360)	6.625	(1.360)
6.750	(1.596)	6.750	(1.596)	6.750	(1.596)	6.750	(1.596)	6.750	(1.596)
6.875	(1.803)	6.875	(1.803)	6.875	(1.803)	6.875	(1.803)	6.875	(1.803)
7.000	(2.106)	7.000	(2.106)	7.000	(2.106)	7.000	(2.106)	7.000	(2.106)
7.125	(2.293)	7.125	(2.293)	7.125	(2.293)	7.125	(2.293)	7.125	(2.293)
7.250	(2.595)	7.250	(2.595)	7.250	(2.595)	7.250	(2.595)	7.250	(2.595)
7.375	(2.762)	7.375	(2.762)	7.375	(2.762)	7.375	(2.762)	7.375	(2.762)
7.500	(3.167)	7.500	(3.167)	7.500	(3.167)	7.500	(3.167)	7.500	(3.167)
7.625	(3.388)	7.625	(3.388)	7.625	(3.388)	7.625	(3.388)	7.625	(3.388)
7.750	(3.572)	7.750	(3.572)	7.750	(3.572)	7.750	(3.572)	7.750	(3.572)
7.875	(3.646)	7.875	(3.646)	7.875	(3.646)	7.875	(3.646)	7.875	(3.646)

Jumbo Advantage Flex ARM 10/6 SOFR 5/1/5

Flex ARM 10/6		Flex Tax Return		Flex 12 BK STMT		Flex 24 BK STMT		Flex Asset Util	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
5.500	1.310	5.500	1.310	5.500	1.310	5.500	1.310	5.500	1.310
5.625	0.969	5.625	0.969	5.625	0.969	5.625	0.969	5.625	0.969
5.750	0.655	5.750	0.655	5.750	0.655	5.750	0.655	5.750	0.655
5.875	0.369	5.875	0.369	5.875	0.369	5.875	0.369	5.875	0.369
6.000	0.110	6.000	0.110	6.000	0.110	6.000	0.110	6.000	0.110
6.125	(0.120)	6.125	(0.120)	6.125	(0.120)	6.125	(0.120)	6.125	(0.120)
6.250	(0.322)	6.250	(0.322)	6.250	(0.322)	6.250	(0.322)	6.250	(0.322)
6.375	(0.496)	6.375	(0.496)	6.375	(0.496)	6.375	(0.496)	6.375	(0.496)
6.500	(0.651)	6.500	(0.651)	6.500	(0.651)	6.500	(0.651)	6.500	(0.651)
6.625	(0.760)	6.625	(0.760)	6.625	(0.760)	6.625	(0.760)	6.625	(0.760)
6.750	(0.871)	6.750	(0.871)	6.750	(0.871)	6.750	(0.871)	6.750	(0.871)
6.875	(0.953)	6.875	(0.953)	6.875	(0.953)	6.875	(0.953)	6.875	(0.953)
7.000	(1.006)	7.000	(1.006)	7.000	(1.006)	7.000	(1.006)	7.000	(1.006)
7.125	(1.193)	7.125	(1.193)	7.125	(1.193)	7.125	(1.193)	7.125	(1.193)
7.250	(1.370)	7.250	(1.370)	7.250	(1.370)	7.250	(1.370)	7.250	(1.370)
7.375	(1.537)	7.375	(1.537)	7.375	(1.537)	7.375	(1.537)	7.375	(1.537)
7.500	(1.692)	7.500	(1.692)	7.500	(1.692)	7.500	(1.692)	7.500	(1.692)
7.625	(1.838)	7.625	(1.838)	7.625	(1.838)	7.625	(1.838)	7.625	(1.838)
7.750	(1.972)	7.750	(1.972)	7.750	(1.972)	7.750	(1.972)	7.750	(1.972)
7.875	(2.096)	7.875	(2.096)	7.875	(2.096)	7.875	(2.096)	7.875	(2.096)

JUMBO ADVANTAGE FLEX LOAN LEVEL PRICE ADJUSTMENTS

FICO/CLTV	FICO/CLTV Adjusters						
	<= 60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90
>=780	(0.550)	(0.300)	(0.150)	(0.100)	0.000	0.150	0.400
760 - 779	(0.525)	(0.275)	(0.125)	(0.025)	0.050	0.250	0.550
740 - 759	(0.500)	(0.250)	(0.050)	0.025	0.075	0.300	0.750
720 - 739	(0.425)	(0.100)	0.075	0.125	0.200	0.500	1.000
700 - 719	(0.325)	(0.050)	0.125	0.200	0.400	0.950	1.750
680 - 699	(0.275)	0.000	0.200	0.400	0.750	1.500	2.500

LOCK EXTENSIONS	
3 DAY (Available at Final Approval ONLY)	0.050
7 DAY	0.125
15 DAY	0.250
30 DAY	0.500

Relock Points (in add'n to Worst Case Pricing)	
15 Days	0.250
30 Days	0.500
45 Days	0.750

Additional Adjustments							
Cash Out	0.250	0.300	0.350	0.400	0.500	0.600	10.000
Loan Amount >=1.0mm <=2.0mm	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount >2.0mm <=3.0mm	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Warrantable Condo	0.000	0.000	0.050	0.100	0.150	0.200	0.350
Non-Warrantable Condo	1.000	1.000	1.125	1.125	1.125	1.250	1.500
Second Home	0.050	0.075	0.100	0.150	0.250	0.400	0.500
Investor Property	0.250	0.350	0.450	0.500	0.625	n/a	n/a
2-4 Unit	0.250	0.350	0.550	0.700	0.750	0.800	0.850
Asset Utilization	0.125	0.200	0.200	0.375	0.500	0.625	0.875
12M Bank Statement	0.000	0.125	0.250	0.375	0.500	0.625	0.900
24M Bank Statement	0.000	0.000	0.125	0.250	0.375	0.500	0.750

MaxPrice	
Fixed	105.40
ARM	105.40

LDWHOLESALE SRP ADJUSTMENTS

Notes

(-) = improvement to ratesheet price

Product Name:	20/25/30 Yr Conf	10/15 Yr Conf	20/25/30 Yr HB	10/15 Yr HB Conf	5 Yr ARM Conf	7 Yr ARM Conf	10 Yr ARM Conf	25/30 Yr Govt	20/15/10 Yr Govt	ARM Govt
State Adjusters										
AK	(0.121)	(0.102)	(0.121)	(0.102)	(0.082)	(0.082)	(0.082)	(0.161)	(0.113)	(0.115)
AL	(0.123)	(0.104)	(0.123)	(0.104)	(0.085)	(0.085)	(0.085)	(0.164)	(0.113)	(0.120)
AR	(0.095)	(0.085)	(0.095)	(0.085)	(0.059)	(0.059)	(0.059)	(0.118)	(0.087)	(0.081)
AZ	0.042	0.015	0.042	0.015	0.061	0.061	0.061	0.084	0.036	0.079
CA	0.070	0.042	0.070	0.042	0.066	0.066	0.066	0.083	0.051	0.061
CO	0.132	0.083	0.132	0.083	0.143	0.143	0.143	0.217	0.113	0.176
CT	(0.152)	(0.113)	(0.152)	(0.113)	(0.122)	(0.122)	(0.122)	(0.228)	(0.135)	(0.188)
DC	(0.016)	(0.025)	(0.016)	(0.025)	0.012	0.012	0.012	0.011	(0.002)	0.027
DE	(0.160)	(0.131)	(0.160)	(0.131)	(0.115)	(0.115)	(0.115)	(0.195)	(0.128)	(0.149)
FL	(0.060)	(0.064)	(0.060)	(0.064)	(0.022)	(0.022)	(0.022)	(0.047)	(0.049)	(0.018)
GA	(0.002)	(0.023)	(0.002)	(0.023)	0.027	0.027	0.027	0.032	(0.002)	0.040
HI	(0.074)	(0.067)	(0.074)	(0.067)	(0.045)	(0.045)	(0.045)	(0.098)	(0.071)	(0.067)
IA	(0.021)	(0.031)	(0.021)	(0.031)	0.007	0.007	0.007	(0.006)	(0.018)	0.014
ID	(0.023)	(0.027)	(0.023)	(0.027)	0.005	0.005	0.005	(0.014)	(0.017)	0.013
IL	(0.018)	(0.028)	(0.018)	(0.028)	0.014	0.014	0.014	(0.001)	(0.017)	0.026
IN	(0.050)	(0.051)	(0.050)	(0.051)	(0.019)	(0.019)	(0.019)	(0.051)	(0.044)	(0.021)
KS	(0.004)	(0.018)	(0.004)	(0.018)	0.022	0.022	0.022	0.011	(0.010)	0.029
KY	(0.061)	(0.063)	(0.061)	(0.063)	(0.024)	(0.024)	(0.024)	(0.057)	(0.054)	(0.024)
LA	(0.122)	(0.103)	(0.122)	(0.103)	(0.084)	(0.084)	(0.084)	(0.161)	(0.111)	(0.119)
MA	0.088	0.058	0.088	0.058	0.080	0.080	0.080	0.106	0.067	0.080
MD	(0.032)	(0.021)	(0.032)	(0.021)	(0.023)	(0.023)	(0.023)	(0.064)	(0.029)	(0.047)
ME	(0.062)	(0.050)	(0.062)	(0.050)	(0.043)	(0.043)	(0.043)	(0.098)	(0.060)	(0.072)
MI	0.000	(0.024)	0.000	(0.024)	0.022	0.022	0.022	0.018	(0.008)	0.020
MN	(0.045)	(0.051)	(0.045)	(0.051)	(0.020)	(0.020)	(0.020)	(0.051)	(0.044)	(0.033)
MO	(0.028)	(0.038)	(0.028)	(0.038)	0.006	0.006	0.006	(0.003)	(0.020)	0.021
MS	(0.127)	(0.105)	(0.127)	(0.105)	(0.091)	(0.091)	(0.091)	(0.176)	(0.119)	(0.134)
MT	(0.032)	(0.035)	(0.032)	(0.035)	(0.011)	(0.011)	(0.011)	(0.040)	(0.034)	(0.020)
NC	(0.067)	(0.068)	(0.067)	(0.068)	(0.029)	(0.029)	(0.029)	(0.058)	(0.053)	(0.027)
ND	(0.040)	(0.042)	(0.040)	(0.042)	(0.015)	(0.015)	(0.015)	(0.045)	(0.038)	(0.022)
NE	(0.037)	(0.044)	(0.037)	(0.044)	(0.005)	(0.005)	(0.005)	(0.030)	(0.036)	(0.003)
NH	(0.048)	(0.053)	(0.048)	(0.053)	(0.021)	(0.021)	(0.021)	(0.060)	(0.053)	(0.038)
NJ	(0.076)	(0.059)	(0.076)	(0.059)	(0.055)	(0.055)	(0.055)	(0.113)	(0.066)	(0.085)
NM	(0.129)	(0.102)	(0.129)	(0.102)	(0.098)	(0.098)	(0.098)	(0.188)	(0.119)	(0.150)
NV	0.059	0.032	0.059	0.032	0.060	0.060	0.060	0.066	0.032	0.054
NY	(0.104)	(0.059)	(0.104)	(0.059)	(0.100)	(0.100)	(0.100)	(0.204)	(0.099)	(0.184)
OH	(0.078)	(0.069)	(0.078)	(0.069)	(0.049)	(0.049)	(0.049)	(0.106)	(0.074)	(0.074)
OK	(0.129)	(0.106)	(0.129)	(0.106)	(0.092)	(0.092)	(0.092)	(0.178)	(0.120)	(0.134)
OR	(0.028)	(0.036)	(0.028)	(0.036)	0.013	0.013	0.013	0.007	(0.014)	0.039
PA	(0.167)	(0.131)	(0.167)	(0.131)	(0.123)	(0.123)	(0.123)	(0.225)	(0.143)	(0.168)
RI	(0.077)	(0.064)	(0.077)	(0.064)	(0.054)	(0.054)	(0.054)	(0.109)	(0.069)	(0.084)
SC	(0.057)	(0.059)	(0.057)	(0.059)	(0.023)	(0.023)	(0.023)	(0.055)	(0.050)	(0.026)
SD	(0.008)	(0.020)	(0.008)	(0.020)	0.018	0.018	0.018	0.010	(0.009)	0.026
TN	(0.044)	(0.048)	(0.044)	(0.048)	(0.008)	(0.008)	(0.008)	(0.031)	(0.037)	0.002
TX	(0.033)	(0.043)	(0.033)	(0.043)	0.005	0.005	0.005	(0.004)	(0.024)	0.022
UT	0.020	0.004	0.020	0.004	0.061	0.061	0.061	0.090	0.042	0.106
VA	(0.074)	(0.065)	(0.074)	(0.065)	(0.042)	(0.042)	(0.042)	(0.081)	(0.056)	(0.048)
VT	(0.079)	(0.062)	(0.079)	(0.062)	(0.053)	(0.053)	(0.053)	(0.124)	(0.080)	(0.083)
WA	0.018	0.002	0.018	0.002	0.043	0.043	0.043	0.053	0.021	0.065
WI	(0.058)	(0.062)	(0.058)	(0.062)	(0.016)	(0.016)	(0.016)	(0.037)	(0.044)	(0.002)
WV	(0.152)	(0.119)	(0.152)	(0.119)	(0.118)	(0.118)	(0.118)	(0.228)	(0.145)	(0.183)
WY	(0.046)	(0.047)	(0.046)	(0.047)	(0.019)	(0.019)	(0.019)	(0.056)	(0.047)	(0.027)