



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 05/27/2022 30 Day 06/13/2022 45 Day 06/27/2022 60 Day 07/11/2022 75 Day 07/26/2022

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	99.040	98.897	98.755	98.612	98.469	98.327	3.750	99.529	99.412	99.295	99.178	99.061	98.944
4.500	99.547	99.399	99.251	99.103	98.955	98.808	3.875	99.984	99.862	99.740	99.618	99.495	99.373
4.625	99.921	99.768	99.615	99.462	99.309	99.156	4.000	100.432	100.305	100.178	100.051	99.923	99.796
4.750	100.481	100.323	100.165	100.007	99.849	99.691	4.125	100.830	100.697	100.565	100.433	100.300	100.168
4.875	100.981	100.818	100.654	100.491	100.328	100.165	4.250	101.270	101.133	100.995	100.858	100.720	100.583
4.990	101.334	101.166	100.998	100.830	100.662	100.494	4.375	101.708	101.565	101.422	101.280	101.137	100.995
5.000	101.394	101.226	101.057	100.889	100.721	100.552	4.500	102.136	101.988	101.840	101.692	101.545	101.397
5.125	101.746	101.572	101.399	101.225	101.052	100.878	4.625	102.280	102.128	101.975	101.822	101.669	101.516
5.250	102.246	102.067	101.889	101.710	101.532	101.353	4.750	102.329	102.171	102.013	101.854	101.696	101.538
5.375	102.634	102.450	102.266	102.083	101.899	101.715	4.875	102.734	102.571	102.407	102.244	102.081	101.918
5.500	103.011	102.822	102.633	102.444	102.256	102.067	5.000	103.125	102.957	102.788	102.620	102.452	102.283
5.625	103.341	103.147	102.953	102.759	102.565	102.371	5.125	103.263	103.089	102.916	102.742	102.569	102.395
5.750	103.771	103.572	103.373	103.173	102.974	102.775	5.250	103.026	102.848	102.669	102.490	102.312	102.133
5.875	104.082	103.877	103.673	103.469	103.264	103.060	5.375	103.397	103.213	103.029	102.846	102.662	102.478
6.000	104.417	104.208	103.998	103.789	103.580	103.370	5.500	103.741	103.552	103.363	103.175	102.986	102.797
6.125	104.623	104.409	104.194	103.980	103.765	103.551	5.625	103.856	103.662	103.468	103.274	103.080	102.886
6.250	104.976	104.756	104.537	104.317	104.097	103.877	5.750	103.757	103.557	103.358	103.159	102.960	102.761
6.375	105.216	104.992	104.767	104.542	104.317	104.092	5.875	104.090	103.886	103.681	103.477	103.273	103.068
6.500	105.506	105.276	105.046	104.816	104.586	104.356	6.000	104.428	104.218	104.009	103.800	103.590	103.381
6.625	105.473	105.238	105.003	104.767	104.532	104.297	6.125	104.541	104.326	104.112	103.897	103.682	103.468

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	99.040	98.897	98.755	98.612	98.469	98.327	3.750	99.529	99.412	99.295	99.178	99.061	98.944
4.500	99.547	99.399	99.251	99.103	98.955	98.808	3.875	99.984	99.862	99.740	99.618	99.495	99.373
4.625	99.921	99.768	99.615	99.462	99.309	99.156	4.000	100.432	100.305	100.178	100.051	99.923	99.796
4.750	100.481	100.323	100.165	100.007	99.849	99.691	4.125	100.830	100.697	100.565	100.433	100.300	100.168
4.875	100.981	100.818	100.654	100.491	100.328	100.165	4.250	101.270	101.133	100.995	100.858	100.720	100.583
4.990	101.334	101.166	100.998	100.830	100.662	100.494	4.375	101.708	101.565	101.422	101.280	101.137	100.995
5.000	101.394	101.226	101.057	100.889	100.721	100.552	4.500	102.136	101.988	101.840	101.692	101.545	101.397
5.125	101.746	101.572	101.399	101.225	101.052	100.878	4.625	102.280	102.128	101.975	101.822	101.669	101.516
5.250	102.246	102.067	101.889	101.710	101.532	101.353	4.750	102.329	102.171	102.013	101.854	101.696	101.538
5.375	102.634	102.450	102.266	102.083	101.899	101.715	4.875	102.734	102.571	102.407	102.244	102.081	101.918
5.500	103.011	102.822	102.633	102.444	102.256	102.067	5.000	103.125	102.957	102.788	102.620	102.452	102.283
5.625	103.341	103.147	102.953	102.759	102.565	102.371	5.125	103.263	103.089	102.916	102.742	102.569	102.395
5.750	103.771	103.572	103.373	103.173	102.974	102.775	5.250	103.026	102.848	102.669	102.490	102.312	102.133
5.875	104.082	103.877	103.673	103.469	103.264	103.060	5.375	103.397	103.213	103.029	102.846	102.662	102.478
6.000	104.417	104.208	103.998	103.789	103.580	103.370	5.500	103.741	103.552	103.363	103.175	102.986	102.797
6.125	104.623	104.409	104.194	103.980	103.765	103.551	5.625	103.856	103.662	103.468	103.274	103.080	102.886
6.250	104.976	104.756	104.537	104.317	104.097	103.877	5.750	103.757	103.557	103.358	103.159	102.960	102.761
6.375	105.216	104.992	104.767	104.542	104.317	104.092	5.875	104.090	103.886	103.681	103.477	103.273	103.068
6.500	105.506	105.276	105.046	104.816	104.586	104.356	6.000	104.428	104.218	104.009	103.800	103.590	103.381
6.625	105.473	105.238	105.003	104.767	104.532	104.297	6.125	104.541	104.326	104.112	103.897	103.682	103.468

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	100.631	100.483	100.335	100.187	100.040	99.892	3.750	100.020	99.903	99.786	99.669	99.552	99.435
4.625	100.592	100.439	100.286	100.133	99.981	99.828	3.875	100.384	100.262	100.140	100.017	99.895	99.773
4.750	100.765	100.607	100.449	100.291	100.133	99.975	4.000	100.742	100.615	100.487	100.360	100.233	100.106
4.875	101.200	101.037	100.874	100.711	100.547	100.384	4.125	100.867	100.734	100.602	100.470	100.337	100.205
5.000	101.649	101.481	101.313	101.144	100.976	100.808	4.250	101.195	101.057	100.919	100.782	100.644	100.507
5.125	102.077	101.904	101.730	101.557	101.384	101.210	4.375	101.543	101.401	101.258	101.115	100.973	100.830
5.250	102.526	102.348	102.169	101.990	101.812	101.633	4.500	101.883	101.735	101.587	101.440	101.292	101.144
5.375	102.922	102.738	102.554	102.370	102.187	102.003	4.625	101.995	101.842	101.689	101.536	101.383	101.230
5.500	103.308	103.119	102.930	102.741	102.553	102.364	4.750	102.157	101.999	101.841	101.683	101.525	101.367
5.625	103.381	103.187	102.993	102.798	102.604	102.410	4.875	102.484	102.321	102.158	101.995	101.832	101.668
5.750	103.795	103.596	103.397	103.198	102.999	102.800	5.000	102.793	102.625	102.456	102.288	102.120	101.951
5.875	104.161	103.956	103.752	103.548	103.344	103.139	5.125	102.897	102.724	102.551	102.377	102.204	102.030
6.000	104.536	104.327	104.117	103.908	103.698	103.489	5.250	102.765	102.586	102.407	102.229	102.050	101.872
6.125	104.640	104.425	104.211	103.996	103.782	103.567	5.375	103.072	102.888	102.705	102.521	102.337	102.153
6.250	105.020	104.800	104.581	104.361	104.141	103.922	5.500	103.349	103.160	102.971	102.782	102.593	102.404

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	100.631	100.483	100.335	100.187	100.040	99.892	3.750	100.020	99.903	99.786	99.669	99.552	99.435
4.625	100.592	100.439	100.286	100.133	99.981	99.828	3.875	100.384	100.262	100.140	100.017	99.895	99.773
4.750	100.765	100.607	100.449	100.291	100.133	99.975	4.000	100.742	100.615	100.487	100.360	100.233	100.106
4.875	101.200	101.037	100.874	100.711	100.547	100.384	4.125	100.867	100.734	100.602	100.470	100.337	100.205
5.000	101.649	101.481	101.313	101.144	100.976	100.808	4.250	101.195	101.057	100.919	100.782	100.644	100.507
5.125	102.077	101.904	101.730	101.557	101.384	101.210	4.375	101.543	101.401	101.258	101.115	100.973	100.830
5.250	102.526	102.348	102.169	101.990	101.812	101.633	4.500	101.883	101.735	101.587	101.440	101.292	101.144
5.375	102.922	102.738	102.554	102.370	102.187	102.003	4.625	101.995	101.842	101.689	101.536	101.383	101.230
5.500	103.308	103.119	102.930	102.741	102.553	102.364	4.750	102.157	101.999	101.841	101.683	101.525	101.367
5.625	103.381	103.187	102.993	102.798	102.604	102.410	4.875	102.484	102.321	102.158	101.995	101.832	101.668
5.750	103.795	103.596	103.397	103.198	102.999	102.800							



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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 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 12, 2022
Pricing Effective 12:16 PM. 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