

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	↑ -0.275	Better
30 year High Balance	5.375	↑ -0.274	Better
7/6 Conforming ARM	5.000	↑ -0.749	Better
30 year FHA	4.875	↑ -0.193	Better
30 year VA	5.000	↑ -0.190	Better
Jumbo Advantage 30 year	5.000	↑ -0.750	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 0.351

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	1.586	4.000	2.496	2.875	4.379	2.875	3.527	4.000	3.170	4.000	2.373	3.000	3.784
4.500	0.999	4.125	1.791	2.990	3.820	2.990	3.011	4.125	2.538	4.125	1.701	3.125	3.301
4.625	0.455	4.250	1.195	3.000	3.820	3.000	3.011	4.250	1.976	4.250	1.114	3.250	2.868
4.750	0.079	4.375	0.663	3.125	3.373	3.125	2.464	4.375	1.456	4.375	0.640	3.375	2.325
4.875	(0.423)	4.500	0.060	3.250	2.921	3.250	1.997	4.500	0.925	4.500	0.077	3.500	1.841
4.990	(0.969)	4.625	(0.415)	3.375	2.362	3.375	1.393	4.625	0.404	4.625	(0.413)	3.625	1.352
5.000	(0.969)	4.750	(0.428)	3.500	1.885	3.500	0.952	4.750	(0.052)	4.750	(0.511)	3.750	0.991
5.125	(1.388)	4.875	(0.925)	3.625	1.438	3.625	0.502	4.875	(0.477)	4.875	(0.915)	3.875	0.524
5.250	(1.743)	4.990	(1.481)	3.750	0.959	3.750	0.472	4.990	(0.984)	4.990	(1.392)	3.990	0.073
5.375	(2.144)	5.000	(1.481)	3.875	0.368	3.875	(0.181)	5.000	(0.984)	5.000	(1.392)	4.000	0.073
5.500	(2.589)	5.125	(1.847)	4.000	(0.135)	4.000	(0.703)	5.125	(1.413)	5.125	(1.770)	4.125	(0.326)
5.625	(2.898)	5.250	(1.942)	4.125	(0.518)	4.125	(1.026)	5.250	(1.433)	5.375	(1.874)	4.250	(0.612)
5.750	(3.253)	5.375	(2.353)	4.250	(0.744)	4.250	(1.121)	5.375	(1.770)	5.500	(2.290)	4.375	(0.996)
5.875	(3.604)	5.500	(2.826)	4.375	(1.151)	4.375	(1.541)	5.500	(2.182)	5.625	(2.615)	4.500	(1.402)
5.990	(3.989)	5.625	(3.094)	4.500	(1.442)	4.500	(1.751)	5.625	(2.507)	5.875	(2.548)	4.625	(1.735)
6.000	(3.989)	5.750	(3.230)	4.625	(1.795)	4.625	(2.045)	5.875	(2.647)	6.000	(2.914)	4.875	(1.873)
6.125	(4.327)	5.875	(3.595)	4.875	(1.970)			6.000	(3.005)	6.125	(3.260)	4.990	(2.271)
6.375	(4.458)	5.990	(4.008)	5.000	(2.383)			6.125	(3.345)			5.000	(2.271)
6.500	(4.659)	6.000	(4.008)	5.125	(2.721)							5.125	(2.588)
6.625	(4.958)	6.125	(4.319)										

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	1.586	4.375	1.530	4.000	2.496	2.875	4.379	4.000	3.170	4.000	2.373	3.000	3.784
4.500	0.999	4.625	0.580	4.125	1.791	2.990	3.820	4.125	2.538	4.125	1.701	3.125	3.301
4.625	0.455	4.750	(0.004)	4.250	1.195	3.000	3.820	4.250	1.976	4.250	1.114	3.250	2.868
4.750	0.079	4.875	(0.463)	4.375	0.663	3.125	3.373	4.375	1.456	4.375	0.640	3.375	2.325
4.875	(0.423)	5.000	(0.901)	4.500	0.060	3.250	2.921	4.500	0.925	4.500	0.077	3.500	1.841
4.990	(0.969)	5.125	(1.316)	4.625	(0.415)	3.375	2.362	4.625	0.404	4.625	(0.413)	3.625	1.352
5.000	(0.969)	5.250	(1.695)	4.750	(0.428)	3.500	1.885	4.750	(0.052)	4.750	(0.511)	3.750	0.991
5.125	(1.388)	5.375	(2.104)	4.875	(0.925)	3.625	1.438	4.875	(0.477)	4.875	(0.915)	3.875	0.524
5.250	(1.743)	5.500	(2.507)	4.990	(1.481)	3.750	0.959	4.990	(0.984)	4.990	(1.392)	3.990	0.073
5.375	(2.144)	5.625	(2.908)	5.000	(1.481)	3.875	0.368	5.000	(0.984)	5.000	(1.392)	4.000	0.073
5.500	(2.589)	5.750	(3.212)	5.125	(1.847)	4.000	(0.135)	5.125	(1.413)	5.125	(1.770)	4.125	(0.326)
5.625	(2.898)	5.875	(3.478)	5.250	(1.942)	4.125	(0.518)	5.250	(1.433)	5.375	(1.874)	4.250	(0.612)
5.750	(3.253)	6.000	(3.819)	5.375	(2.353)	4.250	(0.744)	5.375	(1.770)	5.500	(2.290)	4.375	(0.996)
5.875	(3.604)	6.125	(4.162)	5.500	(2.826)	4.375	(1.151)	5.500	(2.182)	5.625	(2.615)	4.500	(1.402)
5.990	(3.989)	6.375	(4.341)	5.625	(3.094)	4.500	(1.442)	5.625	(2.507)	5.875	(2.548)	4.625	(1.735)
6.000	(3.989)	6.500	(4.534)	5.750	(3.230)	4.625	(1.795)	5.875	(2.647)	6.000	(2.914)	4.875	(1.873)
6.125	(4.327)	6.625	(4.833)	5.875	(3.595)	4.875	(1.970)	6.000	(3.005)	6.125	(3.260)	4.990	(2.271)
6.375	(4.458)			5.990	(4.008)	5.000	(2.383)					5.000	(2.271)
6.500	(4.659)			6.000	(4.008)	5.125	(2.721)					5.125	(2.588)
6.625	(4.958)			6.125	(4.319)								

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	2.586	4.000	4.170	4.375	1.436	4.000	2.346	2.875	4.229	4.000	3.020	4.000	2.223	3.000	3.634
4.500	1.999	4.125	3.538	4.500	0.849	4.125	1.641	2.990	3.670	4.125	2.388	4.125	1.551	3.125	3.151
4.625	1.455	4.250	2.976	4.625	0.305	4.250	1.045	3.000	3.670	4.250	1.826	4.250	0.964	3.250	2.718
4.750	1.079	4.375	2.456	4.750	(0.071)	4.375	0.513	3.125	3.223	4.375	1.306	4.375	0.490	3.375	2.175
4.875	0.577	4.500	1.925	4.875	(0.573)	4.500	(0.090)	3.250	2.771	4.500	0.775	4.500	(0.073)	3.500	1.691
4.990	0.031	4.625	1.404	4.990	(1.119)	4.625	(0.565)	3.375	2.212	4.625	0.254	4.625	(0.563)	3.625	1.202
5.000	0.031	4.750	0.948	5.000	(1.119)	4.750	(0.578)	3.500	1.735	4.750	(0.202)	4.750	(0.661)	3.750	0.841
5.125	(0.388)	4.875	0.523	5.125	(1.538)	4.875	(1.075)	3.625	1.288	4.875	(0.627)	4.875	(1.065)	3.875	0.374
5.250	(0.743)	4.990	0.016	5.250	(1.893)	4.990	(1.631)	3.750	0.809	4.990	(1.134)	4.990	(1.542)	3.990	(0.077)
5.375	(1.144)	5.000	0.016	5.375	(2.294)	5.000	(1.631)	3.875	0.218	5.000	(1.134)	5.000	(1.542)	4.000	(0.077)
5.500	(1.589)	5.125	(0.413)	5.500	(2.739)	5.125	(1.997)	4.000	(0.285)	5.125	(1.563)	5.125	(1.920)	4.125	(0.476)
5.625	(1.898)	5.250	(0.433)	5.625	(3.048)	5.250	(2.092)	4.125	(0.668)	5.250	(1.583)	5.375	(2.024)	4.250	(0.762)
5.750	(2.253)	5.375	(0.770)	5.750	(3.403)	5.375	(2.503)	4.250	(0.894)	5.375	(1.920)	5.500	(2.440)	4.375	(1.146)
5.875	(2.604)	5.500	(1.182)	5.875	(3.754)	5.500	(2.976)	4.375	(1.301)	5.500	(2.332)	5.625	(2.765)	4.500	(1.552)
5.990	(2.989)	5.625	(1.507)	5.990	(4.139)	5.625	(3.244)	4.500	(1.592)	5.625	(2.657)	5.875	(2.698)	4.625	(1.885)
6.000	(2.989)	5.875	(1.647)	6.000	(4.139)	5.750	(3.380)	4.625	(1.945)	5.875	(2.797)	6.000	(3.064)	4.875	(2.023)
6.125	(3.327)	6.000	(2.005)	6.125	(4.477)	5.875	(3.745)	4.875	(2.120)	6.000	(3.155)	6.125	(3.410)	4.990	(2.421)
6.375	(3.458)	6.125	(2.345)	6.375	(4.608)	5.990	(4.158)	5.000	(2.533)	6.125	(3.495)			5.000	(2.421)
6.500	(3.659)			6.500	(4.809)	6.000	(4.158)	5.125	(2.871)					5.125	(2.738)
6.625	(3.958)			6.625	(5.108)	6.125	(4.469)								

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	1.663	4.375	1.530	4.000	2.313	2.875	4.499	2.875	3.527
4.625	0.585	4.625	0.580	4.250	1.287	2.990	3.948	2.990	3.011
4.750	0.110	4.750	(0.004)	4.375	0.876	3.000	3.948	3.000	3.011
4.875	(0.331)	4.875	(0.463)	4.500	0.310	3.125	3.421	3.125	2.464
5.000	(0.844)	5.000	(0.901)	4.625	(0.170)	3.250	3.021	3.250	1.997
5.125	(1.270)	5.125	(1.316)	4.750	(0.341)	3.375	2.485	3.375	1.393
5.250	(1.717)	5.250	(1.695)	4.875	(0.721)	3.500	2.002	3.500	0.952
5.375	(2.066)	5.375	(2.104)	5.000	(1.246)	3.625	1.472	3.625	0.502
5.500	(2.484)	5.500	(2.507)	5.125	(1.630)	3.750	1.057	3.750	0.472
5.625	(2.854)	5.625	(2.908)			3.875	0.495	3.875	(0.181)
5.750	(3.231)	5.750	(3.212)			4.000	(0.005)	4.000	(0.703)
5.875	(3.537)	5.875	(3.478)			4.125	(0.388)	4.125	(1.026)
6.000	(3.899)	6.000	(3.819)			4.250	(0.644)	4.250	(1.121)
6.125	(4.239)	6.125	(4.162)			4.375	(1.041)	4.375	(1.541)
6.375	(4.395)	6.375	(4.341)			4.500	(1.337)	4.500	(1.751)
6.500	(4.592)	6.500	(4.534)			4.625	(1.692)	4.625	(2.045)
6.625	(4.890)	6.625	(4.833)			4.875	(1.875)		
						5.000	(2.296)		
						5.125	(2.638)		

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	3.052	4.000	2.950	4.000	2.110	3.000	3.780
4.125	2.499	4.125	2.464	4.125	1.688	3.125	3.301
4.250	1.984	4.250	1.798	4.250	1.189	3.250	2.624
4.375	1.476	4.375	1.313	4.375	0.750	3.375	2.212
4.500	0.941	4.500	0.842	4.500	0.194	3.500	1.808
4.625	0.421	4.625	0.388	4.625	(0.300)	3.625	1.352
4.750	(0.030)	4.750	(0.003)	4.750	(0.442)	3.750	0.928
4.875	(0.423)	4.875	(0.327)	4.875	(0.820)	3.875	0.539
4.990	(0.876)	4.990	(0.784)	4.990	(1.292)	3.990	0.125
5.000	(0.876)	5.000	(0.784)	5.000	(1.292)	4.000	0.125
5.125	(1.324)	5.125	(1.228)	5.125	(1.657)	4.125	(0.326)
5.250	(1.411)	5.250	(1.392)			4.250	(0.498)
5.375	(1.703)	5.375	(1.646)			4.375	(0.893)
5.500	(2.094)	5.500	(2.017)			4.500	(1.314)
5.625	(2.430)	5.625	(2.362)			4.625	(1.652)
5.875	(2.591)	5.875	(2.542)			4.875	(1.803)
6.000	(2.927)	6.000	(2.862)			4.990	(2.206)
6.125	(3.273)	6.125	(3.205)			5.000	(2.206)
		6.250	(3.214)			5.125	(2.528)

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	0.750	0.750
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	1.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.500	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	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 <720	FICO >=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 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
4.375	1.586		4.000	2.532		2.875	4.379		2.875	3.592		4.000	3.170		4.000	2.373		3.000	3.829
4.625	0.455		4.250	1.195		3.000	3.820		3.000	3.110		4.250	1.994		4.250	1.202		3.250	2.915
4.750	0.079		4.375	0.663		3.125	3.373		3.125	2.464		4.375	1.542		4.375	0.753		3.375	2.380
4.875	(0.423)		4.500	0.060		3.250	2.921		3.250	1.997		4.500	0.994		4.500	0.217		3.500	1.855
5.000	(0.969)		4.625	(0.415)		3.375	2.362		3.375	1.393		4.625	0.447		4.625	(0.309)		3.625	1.352
5.125	(1.388)		4.750	(0.428)		3.500	1.885		3.500	0.952		4.750	(0.052)		4.750	(0.431)		3.750	1.087
5.250	(1.743)		4.875	(0.925)		3.625	1.438		3.625	0.502		4.875	(0.477)		4.875	(0.853)		3.875	0.568
5.375	(2.144)		5.000	(1.481)		3.750	0.959		3.750	0.472		5.000	(0.984)		5.000	(1.348)		4.000	0.073
5.500	(2.589)		5.125	(1.847)		3.875	0.368		3.875	(0.181)		5.125	(1.413)		5.125	(1.770)		4.125	(0.326)
5.625	(2.898)		5.250	(1.942)		4.000	(0.135)		4.000	(0.703)		5.250	(1.433)		5.375	(1.874)		4.250	(0.612)
5.750	(3.253)		5.375	(2.353)		4.125	(0.518)		4.125	(1.026)		5.375	(1.770)		5.500	(2.290)		4.375	(0.996)
5.875	(3.604)		5.500	(2.826)		4.250	(0.744)		4.250	(1.121)		5.500	(2.182)		5.625	(2.615)		4.500	(1.318)
6.000	(3.989)		5.625	(3.094)		4.375	(1.151)		4.375	(1.541)		5.625	(2.507)		5.875	(2.548)		4.625	(1.678)
6.125	(4.327)		5.750	(3.230)		4.500	(1.418)		4.500	(1.751)		5.875	(2.647)		6.000	(2.914)		4.875	(1.724)
6.375	(4.458)		5.875	(3.595)		4.625	(1.768)		4.625	(2.045)		6.000	(3.005)		6.125	(3.260)		5.000	(2.127)
6.500	(4.659)		6.000	(4.008)		4.875	(1.747)											5.000	(2.127)
6.625	(4.958)		6.125	(4.319)		5.000	(2.139)					6.125	(3.345)					5.125	(2.455)
			6.375	(4.495)		5.125	(2.455)												
			6.500	(4.721)															
			6.625	(5.005)															

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

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

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

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)

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	Points 1.500
>= \$75,000 < \$80,000	Points 1.000
>= \$80,000 < \$100,000	Points 0.500
>= \$100,000 < \$125,000	Points 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			
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

Purchase Incentive	
	Points (0.125)

LLPA Caps	
LTV > 80% and FICO >= 680	Points 0.000
All other LTV and FICO combinations	Points 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	2.786	4.000	3.732	2.875	5.579	4.000	4.370	4.000	3.573	3.000	4.979
4.625	1.655	4.250	2.395	3.000	5.020	4.250	3.194	4.250	2.402	3.250	4.065
4.750	1.279	4.375	1.863	3.125	4.573	4.375	2.742	4.375	1.953	3.375	3.530
4.875	0.777	4.500	1.260	3.250	4.121	4.500	2.194	4.500	1.417	3.500	3.005
5.000	0.231	4.625	0.785	3.375	3.562	4.625	1.647	4.625	0.891	3.625	2.502
5.125	(0.188)	4.750	0.772	3.500	3.085	4.750	1.148	4.750	0.769	3.750	2.237
5.250	(0.543)	4.875	0.275	3.625	2.638	4.875	0.723	4.875	0.347	3.875	1.718
5.375	(0.944)	5.000	(0.281)	3.750	2.159	5.000	0.216	5.000	(0.148)	4.000	1.223
5.500	(1.389)	5.125	(0.647)	3.875	1.568	5.125	(0.213)	5.125	(0.570)	4.125	0.824
5.625	(1.698)	5.250	(0.742)	4.000	1.065	5.250	(0.233)	5.375	(0.674)	4.250	0.538
5.750	(2.053)	5.375	(1.153)	4.125	0.682	5.375	(0.570)	5.500	(1.090)	4.375	0.154
5.875	(2.404)	5.500	(1.626)	4.250	0.456	5.500	(0.982)	5.625	(1.415)	4.500	(0.168)
6.000	(2.789)	5.625	(1.894)	4.375	0.049	5.625	(1.307)	5.875	(1.348)	4.625	(0.528)
6.125	(3.127)	5.750	(2.030)	4.500	(0.218)	5.875	(1.447)	6.000	(1.714)	4.875	(0.574)
6.375	(3.258)	5.875	(2.395)	4.625	(0.568)	6.000	(1.805)	6.125	(2.060)	5.000	(0.977)
6.500	(3.459)	6.000	(2.808)	4.875	(0.547)	6.125	(2.145)			5.125	(1.305)
6.625	(3.758)	6.125	(3.119)	5.000	(0.939)						
		6.375	(3.295)	5.125	(1.255)						
		6.500	(3.521)								
		6.625	(3.805)								

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 < \$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	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	1.638	4.000	2.496	2.875	4.431	4.000	3.411	4.000	2.453	3.000	3.784	4.375	1.638	4.000	2.496	2.875	4.431	2.875	3.527
4.625	0.599	4.250	1.285	3.000	3.907	4.250	1.976	4.250	1.114	3.250	2.868	4.625	0.599	4.250	1.285	3.000	3.907	3.000	3.011
4.750	0.138	4.375	0.818	3.125	3.439	4.375	1.456	4.375	0.640	3.375	2.325	4.750	0.138	4.375	0.818	3.125	3.439	3.125	2.496
4.875	(0.274)	4.500	0.267	3.250	2.984	4.500	0.925	4.500	0.077	3.500	1.841	4.875	(0.274)	4.500	0.267	3.250	2.984	3.250	2.197
5.000	(0.740)	4.625	(0.210)	3.375	2.440	4.625	0.404	4.625	(0.413)	3.625	1.430	5.000	(0.740)	4.625	(0.210)	3.375	2.440	3.375	1.705
5.125	(1.227)	4.750	(0.327)	3.500	1.953	4.750	(0.035)	4.750	(0.511)	3.750	0.991	5.125	(1.227)	4.750	(0.327)	3.500	1.953	3.500	1.201
5.250	(1.704)	4.875	(0.735)	3.625	1.550	4.875	(0.440)	4.875	(0.915)	3.875	0.524	5.250	(1.704)	4.875	(0.735)	3.625	1.550	3.625	0.794
5.375	(2.041)	5.000	(1.247)	3.750	1.090	5.000	(0.887)	5.000	(1.392)	4.000	0.079	5.375	(2.041)	5.000	(1.247)	3.750	1.090	3.750	0.732
5.500	(2.417)	5.125	(1.632)	3.875	0.602	5.125	(1.344)	5.125	(1.750)	4.125	(0.274)	5.500	(2.417)	5.125	(1.632)	3.875	0.602	3.875	0.264
5.625	(2.850)	5.250	(1.869)	4.000	0.139	5.250	(1.412)	5.375	(1.847)	4.250	(0.572)	5.625	(2.850)	5.250	(1.869)	4.000	0.139	4.000	(0.209)
5.750	(3.208)	5.375	(2.213)	4.125	(0.239)	5.375	(1.707)	5.500	(2.241)	4.375	(0.983)	5.750	(3.208)	5.375	(2.213)	4.125	(0.239)	4.125	(0.592)
5.875	(3.424)	5.500	(2.649)	4.250	(0.535)	5.500	(2.049)	5.625	(2.589)	4.500	(1.402)	5.875	(3.424)	5.500	(2.649)	4.250	(0.535)	4.250	(0.787)
6.000	(3.702)	5.625	(3.024)	4.375	(0.998)	5.625	(2.362)	5.875	(2.469)	4.625	(1.735)	6.000	(3.702)	5.625	(3.024)	4.375	(0.998)	4.375	(1.218)
6.125	(4.036)	5.750	(3.193)	4.500	(1.442)	5.875	(2.507)	6.000	(2.803)	4.875	(1.873)	6.125	(4.036)	5.750	(3.193)	4.500	(1.442)	4.500	(1.677)
6.250	(4.088)	5.875	(3.506)	4.625	(1.795)	6.000	(2.778)	6.125	(3.110)	5.000	(2.271)	6.250	(4.088)	5.875	(3.506)	4.625	(1.795)	4.625	(2.040)
6.375	(4.244)	6.000	(3.897)	4.875	(1.970)	6.125	(3.119)	6.250	(3.182)	5.125	(2.588)	6.375	(4.244)	6.000	(3.897)	4.875	(1.970)		
6.500	(4.465)	6.125	(4.207)	5.000	(2.383)	6.250	(3.209)					6.500	(4.465)	6.125	(4.207)	5.000	(2.383)		
6.625	(4.757)	6.375	(4.401)	5.125	(2.721)							6.625	(4.757)	6.375	(4.401)	5.125	(2.721)		
		6.500	(4.734)											6.500	(4.734)				
		6.625	(5.016)											6.625	(5.016)				

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	3.250	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

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-
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	1.500	2.000	2.000	n/a
Coops (Allowed on LP AUS only)	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
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000

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	
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	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
2.000	4.922	2.625	6.136	2.625	8.333	1.750	5.092	2.625	5.836	2.625	8.033
2.125	4.688	2.750	5.709	2.750	7.665	1.875	4.857	2.750	5.409	2.750	7.365
2.250	4.455	2.875	5.282	2.875	7.001	1.990	4.622	2.875	4.982	2.875	6.701
2.375	4.223	3.000	4.855	3.000	6.550	2.000	4.622	3.000	4.555	3.000	6.250
2.500	3.887	3.125	4.426	3.125	6.105	2.125	4.388	3.125	4.126	3.125	5.805
2.625	3.537	3.250	3.980	3.250	5.841	2.250	4.155	3.250	3.680	3.250	5.541
2.750	3.186	3.375	3.535	3.375	5.576	2.375	3.923	3.375	3.235	3.375	5.276
2.875	2.835	3.500	3.123	3.500	5.313	2.500	3.587	3.500	2.823	3.500	5.013
3.000	2.590	3.625	2.713	3.625	5.049	2.625	3.237	3.625	2.413	3.625	4.749
3.125	2.360	3.750	2.388	3.750	4.786	2.750	2.886	3.750	2.088	3.750	4.486
3.250	2.156	3.875	2.064	3.875	4.529	2.875	2.535	3.875	1.764	3.875	4.229
3.375	1.958	4.000	1.774	4.000	4.362	3.000	2.290	4.000	1.474	4.000	4.062
3.500	1.760	4.125	1.487	4.125	4.197	3.125	2.060	4.125	1.187	4.125	3.897
3.625	1.561	4.250	1.268	4.250	4.050	3.250	1.856	4.250	0.968	4.250	3.750
3.750	1.364	4.375	1.054	4.375	3.904	3.375	1.658	4.375	0.754	4.375	3.604
3.875	1.165	4.500	0.839	4.500	3.778	3.500	1.460	4.500	0.539	4.500	3.478
4.000	0.995	4.625	0.630	4.625	3.653	3.625	1.261	4.625	0.330	4.625	3.353
4.125	0.827	4.750	0.583	4.750	3.546	3.750	1.064	4.750	0.283	4.750	3.246
4.250	0.686	4.875	0.543	4.875	3.439	3.875	0.865	4.875	0.243	4.875	3.139
		5.000	0.520	5.000	3.350	4.000	0.695	5.000	0.220	5.000	3.050

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FNMA CONFORMING ARM 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
>=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

LTV / FICO Adjusters: Cash-Out Refinance (All Terms)							
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95
>=740	0.375	0.625	0.625	0.875			
720 - 739	0.375	1.000	1.000	1.125			
700 - 719	0.375	1.000	1.000	1.125			
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								
	LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95
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	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										
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	10.000
>90 <=95	30%	1.890	1.890	1.890	2.650	3.320	3.930	4.850	6.430	7.750
>85 <=90	25%	1.430	1.430	1.430	2.040	2.500	3.010	3.670	5.050	5.870
<= 85	12%	0.710	0.710	0.710	0.870	1.020	1.170	1.380	1.840	2.190

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	9.610
>90 <=95	25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	6.240
>85 <=90	12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.770
<= 85	6%	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
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)

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
>= \$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		
LTV Ratios	CLTV Ratios	FICO
<= 65%	> 80% <= 95%	<720
> 65% <= 75%	> 80% <= 95%	>=720
> 75% <= 95%	> 90% <= 95%	0.500
> 75% <= 90%	> 76% <= 90%	0.750
<= 95%	> 95%	1.000
		1.500

Max Price	
	Points (3.500)

Purchase Incentive	
	Points (0.125)

Max rebate for Conv Cashout transactions	
	(3.000)

*Max rebate cap applies pre LPC LLPA

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

5/6 SOFR		7/6 SOFR	
2.75 Margin 2/1/5 Caps		2.75 Margin 5/1/5 Caps	
Rate	30 Day	Rate	30 Day
2.000	4.922	2.625	6.190
2.125	4.688	2.750	5.763
2.250	4.455	2.875	5.336
2.375	4.223	3.000	4.909
2.500	3.887	3.125	4.480
2.625	3.537	3.250	4.037
2.750	3.186	3.375	3.590
2.875	2.835	3.500	3.174
3.000	2.590	3.625	2.761
3.125	2.360	3.750	2.425
3.250	2.156	3.875	2.099
3.375	1.958	4.000	1.805
3.500	1.760	4.125	1.516
3.625	1.561	4.250	1.287
3.750	1.364	4.375	1.074
3.875	1.165	4.500	0.858
4.000	0.995	4.625	0.642
4.125	0.827	4.750	0.583
4.250	0.686	4.875	0.543
		5.000	0.520

HB 5/6 SOFR		HB 7/6 SOFR	
2.75 Margin 2/1/5 Caps		2.75 Margin 5/1/5 Caps	
Rate	30 Day	Rate	30 Day
1.750	5.092	2.625	5.890
1.875	4.857	2.750	5.463
1.990	4.622	2.875	5.036
2.000	4.622	3.000	4.609
2.125	4.388	3.125	4.180
2.250	4.155	3.250	3.737
2.375	3.923	3.375	3.290
2.500	3.587	3.500	2.874
2.625	3.237	3.625	2.461
2.750	2.886	3.750	2.125
2.875	2.535	3.875	1.799
3.000	2.290	4.000	1.505
3.125	2.060	4.125	1.216
3.250	1.856	4.250	0.987
3.375	1.658	4.375	0.774
3.500	1.460	4.500	0.558
3.625	1.261	4.625	0.342
3.750	1.064	4.750	0.283
3.875	0.865	4.875	0.243
4.000	0.695	5.000	0.220

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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

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

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

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)

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
>= \$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	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

Points	
High LTV > 90%	0.250

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		0.351	
Rate	30 Day		Rate	30 Day		Rate	30 Day		Rate	30 Day	Rate	30 Day	Rate	30 Day		
2.000	6.122		2.625	7.390		2.625	9.595		1.750	6.292	2.625	7.090	2.625	9.295		
2.125	5.888		2.750	6.963		2.750	8.959		1.875	6.057	2.750	6.663	2.750	8.659		
2.250	5.655		2.875	6.536		2.875	8.287		1.990	5.822	2.875	6.236	2.875	7.987		
2.375	5.423		3.000	6.109		3.000	7.809		2.000	5.822	3.000	5.809	3.000	7.509		
2.500	5.087		3.125	5.680		3.125	7.357		2.125	5.588	3.125	5.380	3.125	7.057		
2.625	4.737		3.250	5.237		3.250	7.069		2.250	5.355	3.250	4.937	3.250	6.769		
2.750	4.386		3.375	4.790		3.375	6.805		2.375	5.123	3.375	4.490	3.375	6.505		
2.875	4.035		3.500	4.374		3.500	6.541		2.500	4.787	3.500	4.074	3.500	6.241		
3.000	3.790		3.625	3.961		3.625	6.278		2.625	4.437	3.625	3.661	3.625	5.978		
3.125	3.560		3.750	3.625		3.750	6.014		2.750	4.086	3.750	3.325	3.750	5.714		
3.250	3.356		3.875	3.299		3.875	5.753		2.875	3.735	3.875	2.999	3.875	5.453		
3.375	3.158		4.000	3.005		4.000	5.575		3.000	3.490	4.000	2.705	4.000	5.275		
3.500	2.960		4.125	2.716		4.125	5.408		3.125	3.260	4.125	2.416	4.125	5.108		
3.625	2.761		4.250	2.487		4.250	5.259		3.250	3.056	4.250	2.187	4.250	4.959		
3.750	2.564		4.375	2.274		4.375	5.112		3.375	2.858	4.375	1.974	4.375	4.812		
3.875	2.365		4.500	2.058		4.500	4.983		3.500	2.660	4.500	1.758	4.500	4.683		
4.000	2.195		4.625	1.842		4.625	4.857		3.625	2.461	4.625	1.542	4.625	4.557		
4.125	2.027		4.750	1.783		4.750	4.748		3.750	2.264	4.750	1.483	4.750	4.448		
4.250	1.886		4.875	1.743		4.875	4.640		3.875	2.065	4.875	1.443	4.875	4.340		
			5.000	1.720		5.000	4.550		4.000	1.895	5.000	1.420	5.000	4.250		

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	0.125	0.000	0.125	0.250
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)		
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
>= \$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			
LTV Ratios	CLTV Ratios	FICO	FICO
<= 65%	> 80% <= 95%	<720	>=720
> 65% <= 75%	> 80% <= 95%	0.500	0.250
> 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)

FREDDIE MAC 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			2.75 Margin			2.75 Margin			2.75 Margin			2.75 Margin			2.75 Margin			SOFR	0.351
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	4.902		2.625	6.136		2.625	8.333		1.750	5.073		2.625	5.836		2.625	8.033			
2.125	4.668		2.750	5.709		2.750	7.665		1.875	4.837		2.750	5.409		2.750	7.365			
2.250	4.436		2.875	5.282		2.875	7.001		1.990	4.602		2.875	4.982		2.875	6.701			
2.375	4.199		3.000	4.855		3.000	6.550		2.000	4.602		3.000	4.555		3.000	6.250			
2.500	3.849		3.125	4.426		3.125	6.105		2.125	4.368		3.125	4.126		3.125	5.805			
2.625	3.499		3.250	3.980		3.250	5.841		2.250	4.136		3.250	3.680		3.250	5.541			
2.750	3.148		3.375	3.535		3.375	5.576		2.375	3.899		3.375	3.235		3.375	5.276			
2.875	2.802		3.500	3.123		3.500	5.313		2.500	3.549		3.500	2.823		3.500	5.013			
3.000	2.571		3.625	2.713		3.625	5.049		2.625	3.199		3.625	2.413		3.625	4.749			
3.125	2.342		3.750	2.388		3.750	4.786		2.750	2.848		3.750	2.088		3.750	4.486			
3.250	2.143		3.875	2.064		3.875	4.529		2.875	2.502		3.875	1.764		3.875	4.229			
3.375	1.944		4.000	1.774		4.000	4.362		3.000	2.271		4.000	1.474		4.000	4.062			
3.500	1.747		4.125	1.487		4.125	4.197		3.125	2.042		4.125	1.187		4.125	3.897			
3.625	1.548		4.250	1.268		4.250	4.050		3.250	1.843		4.250	0.968		4.250	3.750			
3.750	1.351		4.375	1.054		4.375	3.904		3.375	1.644		4.375	0.754		4.375	3.604			
3.875	1.154		4.500	0.839		4.500	3.778		3.500	1.447		4.500	0.539		4.500	3.458			
4.000	0.987		4.625	0.630		4.625	3.653		3.625	1.248		4.625	0.330		4.625	3.353			
4.125	0.820		4.750	0.583		4.750	3.546		3.750	1.051		4.750	0.283		4.750	3.246			
4.250	0.684		4.875	0.543		4.875	3.439		3.875	0.854		4.875	0.243		4.875	3.139			
			5.000	0.520		5.000	3.350		4.000	0.687		5.000	0.220		5.000	3.050			

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				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				LOCK EXTENSIONS			
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250				3 DAY (Available at Final Approval ONLY)	0.050		
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750				7 DAY	0.125		
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250				15 DAY	0.250		
<620	0.500	1.500	3.000	3.000	3.250	3.250	3.250				30 DAY	0.500		
LTV / FICO Adjusters: Cash-Out Refinance (All Terms)														
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95				Relock Points (in add'n to Worst Case Pricing)			
>=740	0.375	0.625	0.625	0.875							15 Days	0.250		
720 - 739	0.375	1.000	1.000	1.125							30 Days	0.500		
700 - 719	0.375	1.000	1.000	1.125							45 Days	0.750		
680 - 699	0.375	1.125	1.125	1.750							Loan Amount Adjustors			
660 - 679	0.625	1.125	1.125	1.875							>= \$60,000 < \$75,000	Points		
640 - 659	0.625	1.625	1.625	2.625							>= \$75,000 < \$80,000	1.500		
620 - 639	0.625	1.625	1.625	3.125							>= \$80,000 < \$100,000	1.000		
<620	1.625	2.625	2.625	3.125							>= \$100,000 < \$125,000	0.500		
											>= \$125,000 < \$150,000	0.500		
											>= \$150,000 < \$200,000	(0.150)		
											>= \$200,000 < \$300,000	(0.250)		
											>= \$300,000 < \$375,000	(0.375)		
											>= \$375,000 < SLL	(0.375)		
Additional Conforming Point Overlays														
	LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95			Secondary Financing Point Overlays			
Investment Property		2.125	2.125	3.375	4.125	n/a	n/a	n/a			LTV Ratios	CLTV Ratios	FICO	FICO
Attached Condo W/Term > 15 YR		0.000	0.000	0.750	0.750	0.750	0.750				<= 75	<= 80	<720	>=720
Detached Condo W/Term > 15 YR		0.000	0.000	0.000	0.000	0.000	0.000	0.000			<= 65	> 80% <= 95%	0.375	0.375
Escrow Waiver - CA Only		0.000	0.000	0.000	0.000	0.000	0.000	0.000			> 65% <= 75%	> 80% <= 95%	0.875	0.625
Escrow Waiver - All Other States		0.000	0.000	0.000	0.000	0.000	0.000	0.000			> 75% <= 95%	> 76% <= 95%	1.125	0.875
2-Unit Property		1.000	1.000	1.000	1.000	1.000	n/a	n/a					1.375	1.125
3 & 4-Unit Property		1.000	1.000	1.000	1.000	n/a	n/a	n/a			Points			
High LTV		0.000	0.000	0.000	0.000	0.000	0.000	0.250			Max Price			
Second Home		1.125	1.500	1.875	3.000	4.125	4.125	4.125			(3.500)			
High Balance Purchase/RateTerm		1.250	1.500	1.500	2.500	2.500	2.500	2.750			Purchase Incentive			
High Balance Cashout Refinance		2.000	2.250	2.250	3.250	n/a	n/a	n/a			Points			
											(0.125)			
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	3.320	4.230	5.050	6.270	8.420	9.130	10.000				
>90 <=95	30%	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	2.040	2.500	3.010	3.670	5.050	5.360	5.870				
<= 85	12%	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														
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	3.140	4.050	4.770	5.990	8.030	8.740	9.610				
>90 <=95	25%	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	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	0.890				
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	0.530	0.530	1.050	1.050	1.050				
Second Home		0.250	0.250	0.250	0.250	0.490	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)				

*Max rebate cap applies pre LPC LLPA

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 0.351	
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	4.902	2.625	6.136	2.625	8.333	1.750	5.073	2.625	5.836	2.625	8.033		
2.125	4.668	2.750	5.709	2.750	7.665	1.875	4.837	2.750	5.409	2.750	7.365		
2.250	4.436	2.875	5.282	2.875	7.001	1.990	4.602	2.875	4.982	2.875	6.701		
2.375	4.199	3.000	4.855	3.000	6.550	2.000	4.602	3.000	4.555	3.000	6.250		
2.500	3.849	3.125	4.426	3.125	6.105	2.125	4.368	3.125	4.126	3.125	5.805		
2.625	3.499	3.250	3.980	3.250	5.841	2.250	4.136	3.250	3.680	3.250	5.541		
2.750	3.148	3.375	3.535	3.375	5.576	2.375	3.899	3.375	3.235	3.375	5.276		
2.875	2.802	3.500	3.123	3.500	5.313	2.500	3.549	3.500	2.823	3.500	5.013		
3.000	2.571	3.625	2.713	3.625	5.049	2.625	3.199	3.625	2.413	3.625	4.749		
3.125	2.342	3.750	2.388	3.750	4.786	2.750	2.848	3.750	2.088	3.750	4.486		
3.250	2.143	3.875	2.064	3.875	4.529	2.875	2.502	3.875	1.764	3.875	4.229		
3.375	1.944	4.000	1.774	4.000	4.362	3.000	2.271	4.000	1.474	4.000	4.062		
3.500	1.747	4.125	1.487	4.125	4.197	3.125	2.042	4.125	1.187	4.125	3.897		
3.625	1.548	4.250	1.268	4.250	4.050	3.250	1.843	4.250	0.968	4.250	3.750		
3.750	1.351	4.375	1.054	4.375	3.904	3.375	1.644	4.375	0.754	4.375	3.604		
3.875	1.154	4.500	0.839	4.500	3.778	3.500	1.447	4.500	0.539	4.500	3.478		
4.000	0.987	4.625	0.630	4.625	3.653	3.625	1.248	4.625	0.330	4.625	3.353		
4.125	0.820	4.750	0.592	4.750	3.546	3.750	1.051	4.750	0.283	4.750	3.246		
4.250	0.684	4.875	0.553	4.875	3.439	3.875	0.854	4.875	0.243	4.875	3.139		
		5.000	0.532	5.000	3.351	4.000	0.687	5.000	0.220	5.000	3.050		

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 CLTV Ratios Points				
									All All 0.500				
									LLPA Caps				
									LTV FICO Points				
									> 80% >= 680 0.000				
									> 80% < 680 1.500				
									<= 80% All 1.500				
									Max Price				
									Points (3.500)				
									Purchase Incentive				
									Points (0.125)				

FHA FIXED

30/25 Yr FHA		30/25 Yr Streamline		30/25 Yr FHA HB		30/25 Yr Streamline HB		20 Yr FHA		20 Yr Streamline		20 Yr FHA HB		20 Yr Streamline HB	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.000	1.123	4.000	1.123	3.250	5.176	3.250	5.276	4.000	1.464	4.000	1.464	3.250	5.371	3.250	5.471
4.125	0.664	4.125	0.664	3.375	4.623	3.375	4.723	4.375	(0.081)	4.375	(0.081)	3.375	4.943	3.375	5.043
4.250	0.183	4.250	0.183	3.500	4.094	3.500	4.194	4.500	(0.460)	4.500	(0.460)	3.500	4.524	3.500	4.624
4.375	(0.276)	4.375	(0.276)	3.625	3.590	3.625	3.690	4.625	(0.829)	4.625	(0.829)	3.625	4.115	3.625	4.215
4.500	(0.715)	4.500	(0.715)	3.750	2.636	3.750	2.736	4.750	(1.298)	4.750	(1.298)	3.750	2.797	3.750	2.897
4.625	(1.133)	4.625	(1.133)	3.875	2.132	3.875	2.232	4.875	(1.666)	4.875	(1.666)	3.875	2.389	3.875	2.489
4.750	(1.390)	4.750	(1.390)	4.000	1.651	4.000	1.751	5.000	(2.024)	5.000	(2.024)	4.000	1.993	4.000	2.093
4.875	(1.814)	4.875	(1.814)	4.125	1.192	4.125	1.292	5.125	(2.372)	5.125	(2.372)	4.125	1.603	4.125	1.703
4.990	(2.221)	4.990	(2.221)	4.250	1.071	4.250	1.171	5.250	(2.445)	5.250	(2.445)	4.250	1.196	4.250	1.296
5.000	(2.223)	5.000	(2.223)	4.375	0.611	4.375	0.711	5.375	(2.793)	5.375	(2.793)	4.375	0.806	4.375	0.906
5.125	(2.615)	5.125	(2.615)	4.500	0.173	4.500	0.273	5.500	(3.131)	5.500	(3.131)	4.500	0.427	4.500	0.527
5.375	(2.916)	5.375	(2.916)	4.625	(0.245)	4.625	(0.145)	5.625	(3.459)	5.625	(3.459)	4.625	0.059	4.625	0.159
5.500	(3.298)	5.500	(3.298)	4.750	(0.346)	4.750	(0.246)	5.875	(2.988)	5.875	(2.988)	4.750	(0.254)	4.750	(0.154)
5.625	(3.667)	5.625	(3.667)	4.875	(0.771)	4.875	(0.671)	6.000	(3.309)	6.000	(3.309)	4.875	(0.623)	4.875	(0.523)
5.875	(3.095)	5.875	(3.095)	5.000	(1.179)	5.000	(1.079)	6.125	(3.622)	6.125	(3.622)	5.000	(0.980)	5.000	(0.880)
5.990	(3.455)	5.990	(3.455)	5.125	(1.572)	5.125	(1.472)					5.125	(1.328)	5.125	(1.228)
6.000	(3.456)	6.000	(3.456)	5.375	(1.482)	5.375	(1.382)					5.375	(1.358)	5.375	(1.258)
6.125	(3.809)	6.125	(3.809)	5.500	(1.863)	5.500	(1.763)					5.500	(1.696)	5.500	(1.596)
				5.625	(2.233)	5.625	(2.133)					5.625	(2.025)	5.625	(1.925)
				5.875	(1.661)	5.875	(1.561)					5.875	(1.553)	5.875	(1.453)

15/10 Yr FHA		15/10 Yr Streamline		15/10 Yr FHA HB		15/10 Yr Streamline HB	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
2.250	6.251	2.250	6.251	2.250	6.701	2.250	6.801
2.375	5.797	2.375	5.797	2.375	6.247	2.375	6.347
2.500	5.346	2.500	5.346	2.500	5.796	2.500	5.896
2.625	4.899	2.625	4.899	2.625	5.349	2.625	5.449
2.750	4.296	2.750	4.296	2.750	4.746	2.750	4.846
2.875	3.851	2.875	3.851	2.875	4.301	2.875	4.401
3.000	3.414	3.000	3.414	3.000	3.864	3.000	3.964
3.125	2.984	3.125	2.984	3.125	3.434	3.125	3.534
3.250	2.334	3.250	2.334	3.250	2.784	3.250	2.884
3.375	1.906	3.375	1.906	3.375	2.356	3.375	2.456
3.500	1.487	3.500	1.487	3.500	1.937	3.500	2.037
3.625	1.078	3.625	1.078	3.625	1.528	3.625	1.628
3.750	0.421	3.750	0.421	3.750	0.871	3.750	0.971
3.875	0.014	3.875	0.014	3.875	0.464	3.875	0.564
4.000	(0.383)	4.000	(0.383)	4.000	0.067	4.000	0.167
4.125	(0.773)	4.125	(0.773)	4.125	(0.323)	4.125	(0.223)
4.375	(0.718)	4.375	(0.718)	4.375	(0.268)	4.375	(0.168)
4.500	(1.097)	4.500	(1.097)	4.500	(0.647)	4.500	(0.547)
4.625	(1.465)	4.625	(1.465)	4.625	(1.015)	4.625	(0.915)
4.875	(1.759)	4.875	(1.759)	4.875	(1.309)	4.875	(1.209)

FHA ARM

FHA 3/1		FHA 3/1 Streamline		FHA 3/1 HB		FHA 3/1 Streamline HB		FHA 5/1		FHA 5/1 Streamline		FHA 5/1 HB		FHA 5/1 Streamline HB	
1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps		1.75 Margin 1/1/5 Caps	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
2.750	2.689	2.750	2.689	2.750	2.689	2.750	2.689	2.750	2.689	2.750	2.689	2.750	2.689	2.750	2.689
2.875	2.344	2.875	2.344	2.875	2.344	2.875	2.344	2.875	2.344	2.875	2.344	2.875	2.344	2.875	2.344
3.000	2.015	3.000	2.015	3.000	2.015	3.000	2.015	3.000	2.015	3.000	2.015	3.000	2.015	3.000	2.015
3.125	1.704	3.125	1.704	3.125	1.704	3.125	1.704	3.125	1.704	3.125	1.704	3.125	1.704	3.125	1.704
3.375	1.448	3.375	1.448	3.375	1.448	3.375	1.448	3.375	1.448	3.375	1.448	3.375	1.448	3.375	1.448
3.500	1.154	3.500	1.154	3.500	1.154	3.500	1.154	3.500	1.154	3.500	1.154	3.500	1.154	3.500	1.154
3.625	0.878	3.625	0.878	3.625	0.878	3.625	0.878	3.625	0.878	3.625	0.878	3.625	0.878	3.625	0.878
3.875	0.983	3.875	0.983	3.875	0.983	3.875	0.983	3.875	0.983	3.875	0.983	3.875	0.983	3.875	0.983
4.000	0.724	4.000	0.724	4.000	0.724	4.000	0.724	4.000	0.724	4.000	0.724	4.000	0.724	4.000	0.724

LOAN LEVEL PRICE ADJUSTMENTS

REFER TO NEXT PAGE

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	2.080

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	1.818	4.250	2.912	4.125	1.023	4.375	0.896
5.000	1.318	4.375	2.396	4.250	0.617	4.500	0.490
5.125	0.867	4.500	1.908	4.375	0.242	4.625	0.084
5.250	0.468	4.625	1.430	4.500	(0.133)	4.750	(0.291)
5.375	0.087	4.750	0.962	4.625	(0.508)	4.875	(0.666)
5.500	(0.282)	4.875	0.507	4.750	(0.883)	5.000	(1.041)
5.625	(0.623)	5.000	0.077	4.875	(1.196)	5.125	(1.354)
5.750	(0.952)	5.125	(0.323)	5.000	(1.477)	5.250	(1.635)
5.875	(1.263)	5.250	(0.703)	5.125	(1.727)	5.375	(1.885)
6.000	(1.553)	5.375	(0.963)	5.250	(1.914)	5.500	(2.073)
6.125	(1.833)	5.500	(1.113)	5.375	(2.039)	5.625	(2.198)
6.250	(2.113)			5.500	(2.102)	5.750	(2.260)
6.375	(2.383)			5.625	(2.102)	5.875	(2.260)
6.500	(2.643)						
6.625	(2.898)						
6.750	(3.148)						

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

Purchase	Fixed - Additional Adjustments							
	(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

FICO/CLTV	ARM - FICO/CLTV Adjusters							
	<= 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

Condo	ARM - Additional ARM Adjustments							
	<= 55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <90
2-units	0.250	0.250	0.375	0.500	0.625	0.750	0.875	1.000
3-4 units	0.375	0.375	0.500	0.625	0.750	0.875	1.000	1.250
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	0.958	5.500	0.958	5.500	0.958	5.500	0.958	5.500	0.958
5.625	0.619	5.625	0.619	5.625	0.619	5.625	0.619	5.625	0.619
5.750	0.308	5.750	0.308	5.750	0.308	5.750	0.308	5.750	0.308
5.875	0.024	5.875	0.024	5.875	0.024	5.875	0.024	5.875	0.024
6.000	(0.482)	6.000	(0.482)	6.000	(0.482)	6.000	(0.482)	6.000	(0.482)
6.125	(0.835)	6.125	(0.835)	6.125	(0.835)	6.125	(0.835)	6.125	(0.835)
6.250	(1.159)	6.250	(1.159)	6.250	(1.159)	6.250	(1.159)	6.250	(1.159)
6.375	(1.330)	6.375	(1.330)	6.375	(1.330)	6.375	(1.330)	6.375	(1.330)
6.500	(1.608)	6.500	(1.608)	6.500	(1.608)	6.500	(1.608)	6.500	(1.608)
6.625	(1.839)	6.625	(1.839)	6.625	(1.839)	6.625	(1.839)	6.625	(1.839)
6.750	(2.072)	6.750	(2.072)	6.750	(2.072)	6.750	(2.072)	6.750	(2.072)
6.875	(2.276)	6.875	(2.276)	6.875	(2.276)	6.875	(2.276)	6.875	(2.276)
7.000	(2.576)	7.000	(2.576)	7.000	(2.576)	7.000	(2.576)	7.000	(2.576)
7.125	(2.763)	7.125	(2.763)	7.125	(2.763)	7.125	(2.763)	7.125	(2.763)
7.250	(3.064)	7.250	(3.064)	7.250	(3.064)	7.250	(3.064)	7.250	(3.064)
7.375	(3.229)	7.375	(3.229)	7.375	(3.229)	7.375	(3.229)	7.375	(3.229)
7.500	(3.384)	7.500	(3.384)	7.500	(3.384)	7.500	(3.384)	7.500	(3.384)
7.625	(3.528)	7.625	(3.528)	7.625	(3.528)	7.625	(3.528)	7.625	(3.528)
7.750	(3.661)	7.750	(3.661)	7.750	(3.661)	7.750	(3.661)	7.750	(3.661)
7.875	(3.784)	7.875	(3.784)	7.875	(3.784)	7.875	(3.784)	7.875	(3.784)

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	1.058	5.500	1.058	5.500	1.058	5.500	1.058	5.500	1.058
5.625	0.719	5.625	0.719	5.625	0.719	5.625	0.719	5.625	0.719
5.750	0.408	5.750	0.408	5.750	0.408	5.750	0.408	5.750	0.408
5.875	0.124	5.875	0.124	5.875	0.124	5.875	0.124	5.875	0.124
6.000	(0.132)	6.000	(0.132)	6.000	(0.132)	6.000	(0.132)	6.000	(0.132)
6.125	(0.360)	6.125	(0.360)	6.125	(0.360)	6.125	(0.360)	6.125	(0.360)
6.250	(0.559)	6.250	(0.559)	6.250	(0.559)	6.250	(0.559)	6.250	(0.559)
6.375	(0.730)	6.375	(0.730)	6.375	(0.730)	6.375	(0.730)	6.375	(0.730)
6.500	(0.883)	6.500	(0.883)	6.500	(0.883)	6.500	(0.883)	6.500	(0.883)
6.625	(0.989)	6.625	(0.989)	6.625	(0.989)	6.625	(0.989)	6.625	(0.989)
6.750	(1.097)	6.750	(1.097)	6.750	(1.097)	6.750	(1.097)	6.750	(1.097)
6.875	(1.176)	6.875	(1.176)	6.875	(1.176)	6.875	(1.176)	6.875	(1.176)
7.000	(1.226)	7.000	(1.226)	7.000	(1.226)	7.000	(1.226)	7.000	(1.226)
7.125	(1.413)	7.125	(1.413)	7.125	(1.413)	7.125	(1.413)	7.125	(1.413)
7.250	(1.589)	7.250	(1.589)	7.250	(1.589)	7.250	(1.589)	7.250	(1.589)
7.375	(1.754)	7.375	(1.754)	7.375	(1.754)	7.375	(1.754)	7.375	(1.754)
7.500	(1.909)	7.500	(1.909)	7.500	(1.909)	7.500	(1.909)	7.500	(1.909)
7.625	(2.053)	7.625	(2.053)	7.625	(2.053)	7.625	(2.053)	7.625	(2.053)
7.750	(2.186)	7.750	(2.186)	7.750	(2.186)	7.750	(2.186)	7.750	(2.186)
7.875	(2.309)	7.875	(2.309)	7.875	(2.309)	7.875	(2.309)	7.875	(2.309)

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)