



**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 06/10/2022 15 Day 06/15/2022 30 Day 06/30/2022 45 Day 07/15/2022 60 Day 08/01/2022 75 Day 08/15/2022

**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	99.354	99.222	99.090	98.959	98.827	98.695	3.750	99.759	99.653	99.547	99.441	99.335	99.229
4.500	99.867	99.730	99.593	99.456	99.320	99.183	3.875	100.207	100.095	99.984	99.873	99.762	99.651
4.625	100.029	99.887	99.745	99.603	99.461	99.319	4.000	100.643	100.526	100.410	100.294	100.177	100.061
4.750	100.614	100.466	100.319	100.172	100.025	99.878	4.125	101.077	100.956	100.834	100.713	100.592	100.470
4.875	101.117	100.965	100.812	100.660	100.508	100.356	4.250	101.494	101.367	101.241	101.114	100.988	100.861
4.990	101.472	101.315	101.158	101.001	100.844	100.687	4.375	101.911	101.779	101.647	101.516	101.384	101.252
5.000	101.521	101.363	101.206	101.049	100.891	100.734	4.500	102.320	102.183	102.046	101.909	101.773	101.636
5.125	101.695	101.533	101.370	101.208	101.045	100.882	4.625	102.460	102.318	102.176	102.034	101.892	101.750
5.250	102.196	102.028	101.860	101.693	101.525	101.357	4.750	102.353	102.206	102.059	101.912	101.765	101.618
5.375	102.592	102.419	102.247	102.074	101.901	101.728	4.875	102.738	102.586	102.434	102.282	102.129	101.977
5.500	102.988	102.810	102.632	102.454	102.276	102.098	5.000	103.120	102.962	102.805	102.648	102.490	102.333
5.625	103.141	102.958	102.775	102.592	102.408	102.225	5.125	103.251	103.089	102.926	102.764	102.601	102.439
5.750	103.584	103.396	103.207	103.019	102.831	102.643	5.250	103.282	103.115	102.947	102.779	102.612	102.444
5.875	103.890	103.697	103.503	103.310	103.117	102.923	5.375	103.646	103.473	103.300	103.127	102.954	102.782
6.000	104.224	104.026	103.827	103.629	103.430	103.232	5.500	103.998	103.820	103.642	103.464	103.286	103.108
6.125	104.169	103.965	103.761	103.558	103.354	103.150	5.625	104.113	103.930	103.747	103.564	103.381	103.198
6.250	104.452	104.243	104.034	103.826	103.617	103.408	5.750	102.430	102.242	102.053	101.865	101.677	101.489
6.375	104.709	104.495	104.281	104.067	103.853	103.639	5.875	102.860	102.667	102.474	102.280	102.087	101.894
6.500	104.993	104.774	104.555	104.336	104.117	103.898	6.000	103.267	103.069	102.870	102.672	102.473	102.275
6.625	104.952	104.728	104.504	104.280	104.056	103.831	6.125	103.588	103.384	103.180	102.977	102.773	102.569

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	99.354	99.222	99.090	98.959	98.827	98.695	3.750	99.759	99.653	99.547	99.441	99.335	99.229
4.500	99.867	99.730	99.593	99.456	99.320	99.183	3.875	100.207	100.095	99.984	99.873	99.762	99.651
4.625	100.029	99.887	99.745	99.603	99.461	99.319	4.000	100.643	100.526	100.410	100.294	100.177	100.061
4.750	100.614	100.466	100.319	100.172	100.025	99.878	4.125	101.077	100.956	100.834	100.713	100.592	100.470
4.875	101.117	100.965	100.812	100.660	100.508	100.356	4.250	101.494	101.367	101.241	101.114	100.988	100.861
4.990	101.472	101.315	101.158	101.001	100.844	100.687	4.375	101.911	101.779	101.647	101.516	101.384	101.252
5.000	101.521	101.363	101.206	101.049	100.891	100.734	4.500	102.320	102.183	102.046	101.909	101.773	101.636
5.125	101.695	101.533	101.370	101.208	101.045	100.882	4.625	102.460	102.318	102.176	102.034	101.892	101.750
5.250	102.196	102.028	101.860	101.693	101.525	101.357	4.750	102.353	102.206	102.059	101.912	101.765	101.618
5.375	102.592	102.419	102.247	102.074	101.901	101.728	4.875	102.738	102.586	102.434	102.282	102.129	101.977
5.500	102.988	102.810	102.632	102.454	102.276	102.098	5.000	103.120	102.962	102.805	102.648	102.490	102.333
5.625	103.141	102.958	102.775	102.592	102.408	102.225	5.125	103.251	103.089	102.926	102.764	102.601	102.439
5.750	103.584	103.396	103.207	103.019	102.831	102.643	5.250	103.282	103.115	102.947	102.779	102.612	102.444
5.875	103.890	103.697	103.503	103.310	103.117	102.923	5.375	103.646	103.473	103.300	103.127	102.954	102.782
6.000	104.224	104.026	103.827	103.629	103.430	103.232	5.500	103.998	103.820	103.642	103.464	103.286	103.108
6.125	104.169	103.965	103.761	103.558	103.354	103.150	5.625	104.113	103.930	103.747	103.564	103.381	103.198
6.250	104.452	104.243	104.034	103.826	103.617	103.408	5.750	102.430	102.242	102.053	101.865	101.677	101.489
6.375	104.709	104.495	104.281	104.067	103.853	103.639	5.875	102.860	102.667	102.474	102.280	102.087	101.894
6.500	104.993	104.774	104.555	104.336	104.117	103.898	6.000	103.267	103.069	102.870	102.672	102.473	102.275
6.625	104.952	104.728	104.504	104.280	104.056	103.831	6.125	103.588	103.384	103.180	102.977	102.773	102.569

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	100.612	100.476	100.339	100.202	100.065	99.928	3.750	100.155	100.049	99.943	99.837	99.730	99.624
4.625	100.710	100.568	100.426	100.284	100.142	100.000	3.875	100.520	100.409	100.298	100.187	100.076	99.964
4.750	101.196	101.049	100.902	100.755	100.608	100.461	4.000	100.874	100.758	100.642	100.525	100.409	100.293
4.875	101.622	101.470	101.318	101.166	101.013	100.861	4.125	101.090	100.969	100.847	100.726	100.605	100.483
5.000	102.053	101.895	101.738	101.580	101.423	101.266	4.250	101.448	101.322	101.195	101.068	100.942	100.815
5.125	102.011	101.849	101.686	101.524	101.361	101.199	4.375	101.790	101.658	101.526	101.394	101.263	101.131
5.250	102.450	102.282	102.114	101.947	101.779	101.611	4.500	102.121	101.984	101.847	101.710	101.573	101.436
5.375	102.839	102.666	102.493	102.321	102.148	101.975	4.625	102.236	102.095	101.953	101.811	101.669	101.527
5.500	103.225	103.047	102.869	102.691	102.513	102.336	4.750	102.240	102.093	101.946	101.799	101.652	101.505
5.625	103.186	103.003	102.820	102.637	102.453	102.270	4.875	102.569	102.416	102.264	102.112	101.959	101.807
5.750	103.571	103.383	103.194	103.006	102.818	102.630	5.000	102.873	102.716	102.559	102.401	102.244	102.086
5.875	103.933	103.740	103.546	103.353	103.160	102.966	5.125	102.975	102.813	102.650	102.488	102.325	102.163
6.000	104.291	104.093	103.894	103.696	103.497	103.299	5.250	103.089	102.922	102.754	102.586	102.419	102.251
6.125	104.267	104.064	103.860	103.657	103.453	103.249	5.375	103.400	103.227	103.054	102.882	102.709	102.536
6.250	104.492	104.283	104.075	103.866	103.657	103.448	5.500	103.680	103.502	103.324	103.146	102.968	102.790

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	100.612	100.476	100.339	100.202	100.065	99.928	3.750	100.155	100.049	99.943	99.837	99.730	99.624
4.625	100.710	100.568	100.426	100.284	100.142	100.000	3.875	100.520	100.409	100.298	100.187	100.076	99.964
4.750	101.196	101.049	100.902	100.755	100.608	100.461	4.000	100.874	100.758	100.642	100.525	100.409	100.293
4.875	101.622	101.470	101.318	101.166	101.013	100.861	4.125	101.090	100.969	100.847	100.726	100.605	100.483
5.000	102.053	101.895	101.738	101.580	101.423	101.266	4.250	101.448	101.322	101.195	101.068	100.942	100.815
5.125	102.011	101.849	101.686	101.524	101.361	101.199	4.375	101.790	101.658	101.526	101.394	101.263	101.131
5.250	102.450	102.282	102.114	101.947	101.779	101.611	4.500	102.121	101.984	101.847	101.710	101.573	101.436
5.375	102.839	102.666	102.493	102.321	102.148	101.975	4.625	102.236	102.095	101.953	101.811	101.669	101.527
5.500	103.225	103.047	102.869	102.691	102.513	102.336	4.750	102.240	102.093	101.946	101.799	101.652	101.505
5.625	103.186	103.003	102.820	102.637	102.453	102.270	4.875	102.569	102.416	102.264	102.112	101.959	101.807
5.750	103.571	103.383	103.194	103.006									



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Correspondent Price Indication Sheet

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.





Correspondent Price Indication Sheet

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Lock-ins/Product

Option #2

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Underwriting

Option #1

Expiration Dates: 10 Day 06/10/2022 15 Day 06/15/2022 30 Day 06/30/2022 45 Day 07/15/2022 60 Day 08/01/2022 75 Day 08/15/2022

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



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Lending Service  
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Underwriting

**Correspondent Price Indication Sheet**

(866) 945-9872  
Option #2  
Option #1

**Second Mortgage \*\*SUSPENDED\*\***

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

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

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

Rate Adjustments

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

Average Prime Offer Rates

10-years 4.27  
15-years 4.43

Maximum APR of Second Mortgage

10-years: 4.27 + 3.500 = 7.77  
15-years: 4.43 + 3.500 = 7.93

**\*\*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