

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](http://www.ldwholesale.com)  
 Website: [www.ldwholesale.com](http://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](http://www.ldwholesale.com)  
 Lock Desk Email: [wholesalelockdesk@loandepot.com](mailto:wholesalelockdesk@loandepot.com)

**Contact Information:**

**Regional Sales Manager**

Anthony Campat 805-331-1446 [acampat@ldwholesale.com](mailto:acampat@ldwholesale.com)  
 Jamie Derringer 248-515-2098 [jderringer@ldwholesale.com](mailto:jderringer@ldwholesale.com)  
 Matt Mancasola 916-996-7883 [mmancasola@ldwholesale.com](mailto:mmancasola@ldwholesale.com)

**Area Sales Manager**

Stacey Davis Evans Inside Sale 480-455-4756 [sdavisevans@ldwholesale.com](mailto:sdavisevans@ldwholesale.com)

**Account Executive - Region**

[Account Executive Directory](#)

	Rate		Price Change	
30 year Conforming	5.500	↓	0.379	Worse
30 year High Balance	5.500	↓	0.380	Worse
7/6 Conforming ARM	5.000	↑	-0.141	Better
30 year FHA	5.000	↓	0.403	Worse
30 year VA	5.250	↓	0.283	Worse
Jumbo Advantage 30 year	5.000	↓	0.607	Worse

**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

**Average Prime Offer Rates**

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

**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	2.487	4.000	3.398	2.875	5.111	2.875	4.166	4.000	4.093	4.000	3.296	3.000	4.488
4.500	1.896	4.125	2.693	2.990	4.549	2.990	3.649	4.125	3.460	4.125	2.623	3.125	3.959
4.625	1.346	4.250	2.095	3.000	4.549	3.000	3.649	4.250	2.897	4.250	2.035	3.250	3.449
4.750	0.933	4.375	1.562	3.125	4.059	3.125	3.132	4.375	2.377	4.375	1.561	3.375	2.914
4.875	0.430	4.500	0.954	3.250	3.558	3.250	2.636	4.500	1.843	4.500	0.993	3.500	2.387
4.990	(0.119)	4.625	0.473	3.375	2.997	3.375	2.031	4.625	1.316	4.625	0.498	3.625	1.882
5.000	(0.119)	4.750	0.424	3.500	2.517	3.500	1.586	4.750	0.821	4.750	0.362	3.750	1.521
5.125	(0.562)	4.875	(0.073)	3.625	1.982	3.625	1.133	4.875	0.397	4.875	(0.042)	3.875	1.052
5.250	(1.077)	4.990	(0.634)	3.750	1.470	3.750	0.985	4.990	(0.114)	4.990	(0.523)	3.990	0.597
5.375	(1.480)	5.000	(0.634)	3.875	0.876	3.875	0.329	5.000	(0.114)	5.000	(0.523)	4.000	0.597
5.500	(1.929)	5.125	(1.006)	4.000	0.370	4.000	(0.196)	5.125	(0.550)	5.125	(0.907)	4.125	0.126
5.625	(2.295)	5.250	(1.277)	4.125	(0.017)	4.125	(0.522)	5.250	(0.748)	5.375	(1.189)	4.250	(0.159)
5.750	(2.697)	5.375	(1.688)	4.250	(0.311)	4.250	(0.687)	5.375	(1.085)	5.500	(1.608)	4.375	(0.546)
5.875	(3.049)	5.500	(2.167)	4.375	(0.721)	4.375	(1.110)	5.500	(1.501)	5.625	(1.940)	4.500	(0.956)
5.990	(3.438)	5.625	(2.440)	4.500	(1.016)	4.500	(1.323)	5.625	(1.834)	5.875	(1.970)	4.625	(1.292)
6.000	(3.438)	5.750	(2.673)	4.625	(1.372)	4.625	(1.621)	5.875	(2.072)	6.000	(2.340)	4.875	(1.657)
6.125	(3.783)	5.875	(3.038)	4.875	(1.775)			6.000	(2.434)	6.125	(2.693)	4.990	(2.058)
6.375	(3.902)	5.990	(3.456)	5.000	(2.191)			6.125	(2.782)			5.000	(2.058)
6.500	(4.107)	6.000	(3.456)	5.125	(2.531)							5.125	(2.378)
6.625	(4.411)	6.125	(3.772)										

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	2.487	4.375	2.383	4.000	3.398	2.875	5.111	4.000	4.093	4.000	3.296	3.000	4.488
4.500	1.896	4.625	1.433	4.125	2.693	2.990	4.549	4.125	3.460	4.125	2.623	3.125	3.959
4.625	1.346	4.750	0.661	4.250	2.095	3.000	4.549	4.250	2.897	4.250	2.035	3.250	3.449
4.750	0.933	4.875	0.203	4.375	1.562	3.125	4.059	4.375	2.377	4.375	1.561	3.375	2.914
4.875	0.430	5.000	(0.235)	4.500	0.954	3.250	3.558	4.500	1.843	4.500	0.993	3.500	2.387
4.990	(0.119)	5.125	(0.651)	4.625	0.473	3.375	2.997	4.625	1.316	4.625	0.498	3.625	1.882
5.000	(0.119)	5.250	(1.126)	4.750	0.424	3.500	2.517	4.750	0.821	4.750	0.362	3.750	1.521
5.125	(0.562)	5.375	(1.549)	4.875	(0.073)	3.625	1.982	4.875	0.397	4.875	(0.042)	3.875	1.052
5.250	(1.077)	5.500	(1.952)	4.990	(0.634)	3.750	1.470	4.990	(0.114)	4.990	(0.523)	3.990	0.597
5.375	(1.480)	5.625	(2.354)	5.000	(0.634)	3.875	0.876	5.000	(0.114)	5.000	(0.523)	4.000	0.597
5.500	(1.929)	5.750	(2.657)	5.125	(1.006)	4.000	0.370	5.125	(0.550)	5.125	(0.907)	4.125	0.126
5.625	(2.295)	5.875	(2.923)	5.250	(1.277)	4.125	(0.017)	5.250	(0.748)	5.375	(1.189)	4.250	(0.159)
5.750	(2.697)	6.000	(3.268)	5.375	(1.688)	4.250	(0.311)	5.375	(1.085)	5.500	(1.608)	4.375	(0.546)
5.875	(3.049)	6.125	(3.618)	5.500	(2.167)	4.375	(0.721)	5.500	(1.501)	5.625	(1.940)	4.500	(0.956)
5.990	(3.438)	6.375	(3.785)	5.625	(2.440)	4.500	(1.016)	5.625	(1.834)	5.875	(1.970)	4.625	(1.292)
6.000	(3.438)	6.500	(3.982)	5.750	(2.673)	4.625	(1.372)	5.875	(2.072)	6.000	(2.340)	4.875	(1.657)
6.125	(3.783)	6.625	(4.286)	5.875	(3.038)	4.875	(1.775)	6.000	(2.434)	6.125	(2.693)	4.990	(2.058)
6.375	(3.902)			5.990	(3.456)	5.000	(2.191)					5.000	(2.058)
6.500	(4.107)			6.000	(3.456)	5.125	(2.531)					5.125	(2.378)
6.625	(4.411)			6.125	(3.772)								

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	3.487	4.000	5.093	4.375	2.337	4.000	3.248	2.875	4.961	4.000	3.943	4.000	3.146	3.000	4.338
4.500	2.896	4.125	4.460	4.625	1.196	4.125	1.945	3.000	4.399	4.125	3.310	4.125	2.473	3.125	3.809
4.625	2.346	4.250	3.897	4.750	0.783	4.375	1.412	3.125	3.909	4.250	2.747	4.250	1.885	3.250	3.299
4.750	1.933	4.375	3.377	4.875	0.280	4.500	0.804	3.250	3.408	4.375	2.227	4.375	1.411	3.375	2.764
4.875	1.430	4.500	2.843	4.990	(0.269)	4.625	0.323	3.375	2.847	4.500	1.693	4.500	0.843	3.500	2.237
4.990	0.881	4.625	2.316	5.000	(0.269)	4.750	0.274	3.500	2.367	4.625	1.166	4.625	0.348	3.625	1.732
5.000	0.881	4.750	1.821	5.125	(0.712)	4.875	(0.223)	3.625	1.832	4.750	0.671	4.750	0.212	3.750	1.371
5.125	0.438	4.875	1.397	5.250	(1.227)	4.990	(0.784)	3.750	1.320	4.875	0.247	4.875	(0.192)	3.875	0.902
5.250	(0.077)	4.990	0.886	5.375	(1.630)	5.000	(0.784)	3.875	0.726	4.990	(0.264)	4.990	(0.673)	3.990	0.447
5.375	(0.480)	5.000	0.886	5.500	(2.079)	5.125	(1.156)	4.000	0.220	5.000	(0.264)	5.000	(0.673)	4.000	0.447
5.500	(0.929)	5.125	0.450	5.625	(2.445)	5.250	(1.427)	4.125	(0.167)	5.125	(0.700)	5.125	(1.057)	4.125	(0.024)
5.625	(1.295)	5.250	0.252	5.375	(2.847)	5.375	(1.838)	4.250	(0.461)	5.250	(0.898)	5.375	(1.339)	4.250	(0.309)
5.750	(1.697)	5.375	(0.085)	5.500	(3.199)	5.500	(2.317)	4.375	(0.871)	5.375	(1.235)	5.500	(1.758)	4.375	(0.696)
5.875	(2.049)	5.500	(0.501)	5.625	(3.588)	5.625	(2.590)	4.500	(1.166)	5.500	(1.651)	5.625	(2.090)	4.500	(1.106)
5.990	(2.438)	5.625	(0.834)	5.750	(3.933)	5.750	(2.823)	4.625	(1.522)	5.625	(1.984)	5.875	(2.120)	4.625	(1.442)
6.000	(2.438)	5.875	(1.072)	6.000	(3.588)	6.000	(3.588)	4.750	(1.925)	5.875	(2.222)	6.000	(2.490)	4.875	(1.807)
6.125	(2.783)	6.000	(1.434)	6.125	(3.933)	6.125	(3.188)	4.875	(1.925)	6.000	(2.584)	6.125	(2.843)	4.990	(2.208)
6.375	(2.902)	6.125	(1.782)	6.375	(4.052)	6.375	(4.052)	5.000	(2.341)	6.000	(2.584)	6.125	(2.843)	5.000	(2.208)
6.500	(3.107)			6.500	(4.257)	6.000	(3.606)	5.125	(2.681)					5.125	(2.528)
6.625	(3.411)			6.625	(4.561)	6.125	(3.922)								

**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	2.563	4.375	2.383	4.000	3.215	2.875	5.198	2.875	4.166
4.625	1.476	4.625	1.433	4.250	2.187	2.990	4.616	2.990	3.649
4.750	0.964	4.750	0.661	4.375	1.776	3.000	4.616	3.000	3.649
4.875	0.523	4.875	0.203	4.500	1.204	3.125	4.059	3.125	3.132
5.000	(0.025)	5.000	(0.235)	4.625	0.718	3.250	3.658	3.250	2.636
5.125	(0.592)	5.125	(0.651)	4.750	0.511	3.375	3.120	3.375	2.031
5.250	(1.051)	5.250	(1.126)	4.875	0.131	3.500	2.553	3.500	1.586
5.375	(1.402)	5.375	(1.549)	5.000	(0.399)	3.625	1.982	3.625	1.133
5.500	(1.824)	5.500	(1.952)	5.125	(0.835)	3.750	1.568	3.750	0.985
5.625	(2.300)	5.625	(2.354)			3.875	1.004	3.875	0.329
5.750	(2.676)	5.750	(2.657)			4.000	0.500	4.000	(0.196)
5.875	(2.982)	5.875	(2.923)			4.125	0.113	4.125	(0.522)
6.000	(3.348)	6.000	(3.268)			4.250	(0.211)	4.250	(0.687)
6.125	(3.696)	6.125	(3.618)			4.375	(0.611)	4.375	(1.110)
6.375	(3.839)	6.375	(3.785)			4.500	(0.911)	4.500	(1.323)
6.500	(4.039)	6.500	(3.982)			4.625	(1.269)	4.625	(1.621)
6.625	(4.344)	6.625	(4.286)			4.875	(1.680)		
						5.000	(2.103)		
						5.125	(2.448)		

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	3.975	4.000	3.873	4.000	3.032	3.000	4.439
4.125	3.421	4.125	3.386	4.125	2.609	3.125	3.959
4.250	2.905	4.250	2.674	4.250	2.110	3.250	3.158
4.375	2.351	4.375	2.188	4.375	1.670	3.375	2.746
4.500	1.815	4.500	1.716	4.500	1.110	3.500	2.340
4.625	1.295	4.625	1.262	4.625	0.610	3.625	1.882
4.750	0.843	4.750	0.870	4.750	0.273	3.750	1.383
4.875	0.450	4.875	0.491	4.875	(0.120)	3.875	0.993
4.990	(0.006)	4.990	0.049	4.990	(0.505)	3.990	0.579
5.000	(0.006)	5.000	0.049	5.000	(0.505)	4.000	0.579
5.125	(0.460)	5.125	(0.369)	5.125	(0.878)	4.125	0.126
5.250	(0.725)	5.250	(0.706)			4.250	(0.046)
5.375	(1.019)	5.375	(0.961)			4.375	(0.444)
5.500	(1.414)	5.500	(1.336)			4.500	(0.868)
5.625	(1.757)	5.625	(1.689)			4.625	(1.209)
5.750	(1.761)	5.750	(1.745)			4.750	(1.223)
5.875	(2.017)	5.875	(1.967)			4.875	(1.587)
6.000	(2.356)	6.000	(2.291)			4.990	(1.993)
6.125	(2.709)	6.125	(2.642)			5.000	(1.993)
						5.125	(2.318)

**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%	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

LTV / FICO Adjusters: Cash-Out Refinance (All Terms)				
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%
>=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

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	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

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

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

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

Secondary Financing Point Overlays			
All loans where CLTV exceeds LTV		FICO	FICO
Additional LTV/CLTV Adjustments		<720	>=720
LTV Ratios <= 65%	CLTV Ratios > 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

Purchase Incentive	Points
	(0.125)

Max Price	Points
	(3.500)

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

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	

**HOMEReady FIXED AND HOMEReady LPMI FIXED**

30 Yr Fixed		20 Yr Fixed		15 Yr Fixed		10 Yr Fixed		HB 30 Yr Fixed		HB 20 Yr Fixed		HB 15 Yr Fixed		HB 10 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
4.375	2.487	4.000	3.435	2.875	5.111	2.875	4.325	4.000	4.093	4.000	3.296	3.000	4.488	3.000	4.488
4.625	1.346	4.250	2.095	3.000	4.549	3.000	3.841	4.250	2.915	4.250	2.122	3.250	3.449	3.250	3.449
4.750	0.933	4.375	1.562	3.125	4.059	3.125	3.192	4.375	2.463	4.375	1.672	3.375	2.914	3.375	2.914
4.875	0.430	4.500	0.954	3.250	3.558	3.250	2.636	4.500	1.911	4.500	1.133	3.500	2.387	3.500	2.387
5.000	(0.119)	4.625	0.473	3.375	2.997	3.375	2.031	4.625	1.332	4.625	0.601	3.625	1.882	3.625	1.882
5.125	(0.550)	4.750	0.424	3.500	2.517	3.500	1.586	4.750	0.821	4.750	0.441	3.750	1.618	3.750	1.618
5.250	(1.077)	4.875	(0.073)	3.625	1.982	3.625	1.133	4.875	0.397	4.875	0.019	3.875	1.096	3.875	1.096
5.375	(1.480)	5.000	(0.634)	3.750	1.470	3.750	0.985	5.000	(0.114)	5.000	(0.479)	4.000	0.597	4.000	0.597
5.500	(1.929)	5.125	(1.006)	3.875	0.876	3.875	0.329	5.125	(0.550)	5.125	(0.907)	4.125	0.126	4.125	0.126
5.625	(2.245)	5.250	(1.277)	4.000	0.370	4.000	(0.196)	5.250	(0.748)	5.375	(1.189)	4.250	(0.159)	4.250	(0.159)
5.750	(2.697)	5.375	(1.688)	4.125	(0.017)	4.125	(0.522)	5.375	(1.085)	5.500	(1.608)	4.375	(0.546)	4.375	(0.546)
5.875	(3.049)	5.500	(2.167)	4.250	(0.311)	4.250	(0.687)	5.500	(1.501)	5.625	(1.940)	4.500	(0.872)	4.500	(0.872)
6.000	(3.438)	5.625	(2.440)	4.375	(0.721)	4.375	(1.110)	5.625	(1.834)	5.875	(1.970)	4.625	(1.234)	4.625	(1.234)
6.125	(3.783)	5.750	(2.673)	4.500	(0.992)	4.500	(1.323)	5.875	(2.072)	6.000	(2.340)	4.750	(1.250)	4.750	(1.250)
6.375	(3.902)	5.875	(3.038)	4.625	(1.344)	4.625	(1.621)	6.000	(2.434)	6.125	(2.693)	4.875	(1.508)	4.875	(1.508)
6.500	(4.107)	6.000	(3.456)	4.875	(1.551)							5.000	(1.914)	5.000	(1.914)
6.625	(4.411)	6.125	(3.772)	5.000	(1.946)			6.125	(2.782)			5.125	(2.245)	5.125	(2.245)
		6.375	(3.935)	5.125	(2.265)										
		6.500	(4.166)												
		6.625	(4.455)												

**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

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

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

Loan Amount Adjustors	
>= \$60,000 < \$75,000	Points 1.500
>= \$75,000 < \$80,000	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)

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)

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	3.687	4.000	4.635	2.875	6.311	4.000	5.293	4.000	4.496	3.000	5.638
4.625	2.546	4.250	3.295	3.000	5.749	4.250	4.115	4.250	3.322	3.250	4.599
4.750	2.133	4.375	2.762	3.125	5.259	4.375	3.663	4.375	2.872	3.375	4.064
4.875	1.630	4.500	2.154	3.250	4.758	4.500	3.111	4.500	2.333	3.500	3.537
5.000	1.081	4.625	1.673	3.375	4.197	4.625	2.532	4.625	1.801	3.625	3.032
5.125	0.650	4.750	1.624	3.500	3.717	4.750	2.021	4.750	1.641	3.750	2.768
5.250	0.123	4.875	1.127	3.625	3.182	4.875	1.597	4.875	1.219	3.875	2.246
5.375	(0.280)	5.000	0.566	3.750	2.670	5.000	1.086	5.000	0.721	4.000	1.747
5.500	(0.729)	5.125	0.194	3.875	2.076	5.125	0.650	5.125	0.293	4.125	1.276
5.625	(1.045)	5.250	(0.077)	4.000	1.570	5.250	0.452	5.375	0.011	4.250	0.991
5.750	(1.497)	5.375	(0.488)	4.125	1.183	5.375	0.115	5.500	(0.408)	4.375	0.604
5.875	(1.849)	5.500	(0.967)	4.250	0.889	5.500	(0.301)	5.625	(0.740)	4.500	0.278
6.000	(2.238)	5.625	(1.240)	4.375	0.479	5.625	(0.634)	5.875	(0.770)	4.625	(0.084)
6.125	(2.583)	5.750	(1.473)	4.500	0.208	5.875	(0.872)	6.000	(1.140)	4.750	(0.100)
6.375	(2.702)	5.875	(1.838)	4.625	(0.144)	6.000	(1.234)	6.125	(1.493)	4.875	(0.358)
6.500	(2.907)	6.000	(2.256)	4.875	(0.351)	6.125	(1.582)			5.000	(0.764)
6.625	(3.211)	6.125	(2.572)	5.000	(0.746)					5.125	(1.095)
		6.375	(2.735)	5.125	(1.065)						
		6.500	(2.966)								
		6.625	(3.255)								

**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-
>=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%	70.01- 75%	75.01- 80%	80.01- 85%	85.01- 90%	90.01- 95%	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	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

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	2.539	4.000	3.398	2.875	5.162	4.000	4.262	4.000	3.376	3.000	4.533	4.375	2.539	4.000	3.398	2.875	5.162	2.875	4.166
4.625	1.491	4.250	2.186	3.000	4.636	4.250	2.897	4.250	2.035	3.250	3.524	4.625	1.491	4.250	2.186	3.000	4.636	3.000	3.649
4.750	0.991	4.375	1.719	3.125	4.131	4.375	2.377	4.375	1.561	3.375	2.980	4.750	0.991	4.375	1.719	3.125	4.131	3.125	3.132
4.875	0.579	4.500	1.163	3.250	3.621	4.500	1.843	4.500	0.993	3.500	2.492	4.875	0.579	4.500	1.163	3.250	3.621	3.250	2.833
5.000	0.015	4.625	0.680	3.375	3.075	4.625	1.316	4.625	0.498	3.625	1.959	5.000	0.015	4.625	0.680	3.375	3.075	3.375	2.340
5.125	(0.562)	4.750	0.526	3.500	2.585	4.750	0.838	4.750	0.362	3.750	1.521	5.125	(0.562)	4.750	0.526	3.500	2.585	3.500	1.832
5.250	(1.039)	4.875	0.118	3.625	2.059	4.875	0.433	4.875	(0.042)	3.875	1.052	5.250	(1.039)	4.875	0.118	3.625	2.059	3.625	1.422
5.375	(1.377)	5.000	(0.398)	3.750	1.600	5.000	(0.017)	5.000	(0.523)	4.000	0.603	5.375	(1.377)	5.000	(0.398)	3.750	1.600	3.750	1.243
5.500	(1.756)	5.125	(0.789)	3.875	1.110	5.125	(0.480)	5.125	(0.887)	4.125	0.207	5.500	(1.756)	5.125	(0.789)	3.875	1.110	3.875	0.772
5.625	(2.295)	5.250	(1.203)	4.000	0.643	5.250	(0.727)	5.375	(1.161)	4.250	(0.120)	5.625	(2.295)	5.250	(1.203)	4.000	0.643	4.000	0.296
5.750	(2.654)	5.375	(1.548)	4.125	0.262	5.375	(1.023)	5.500	(1.560)	4.375	(0.534)	5.750	(2.654)	5.375	(1.548)	4.125	0.262	4.125	(0.090)
5.875	(2.870)	5.500	(1.988)	4.250	(0.104)	5.500	(1.368)	5.625	(1.914)	4.500	(0.956)	5.875	(2.870)	5.500	(1.988)	4.250	(0.104)	4.250	(0.355)
6.000	(3.150)	5.625	(2.369)	4.375	(0.569)	5.625	(1.688)	5.875	(1.891)	4.625	(1.292)	6.000	(3.150)	5.625	(2.369)	4.375	(0.569)	4.375	(0.789)
6.125	(3.492)	5.750	(2.636)	4.500	(1.016)	5.750	(1.746)	6.000	(2.230)	4.875	(1.657)	6.125	(3.492)	5.750	(2.636)	4.500	(1.016)	4.500	(1.251)
6.250	(3.533)	5.875	(2.949)	4.625	(1.372)	5.875	(1.933)	6.125	(2.543)	5.000	(2.058)	6.250	(3.533)	5.875	(2.949)	4.625	(1.372)	4.625	(1.617)
6.375	(3.689)	6.000	(3.344)	4.875	(1.775)	6.000	(2.206)	6.250	(2.603)	5.125	(2.378)	6.375	(3.689)	6.000	(3.344)	4.875	(1.775)		
6.500	(3.913)	6.125	(3.659)	5.000	(2.191)	6.125	(2.555)					6.500	(3.913)	6.125	(3.659)	5.000	(2.191)		
6.625	(4.210)	6.375	(3.841)	5.125	(2.531)	6.250	(2.634)					6.625	(4.210)	6.375	(3.841)	5.125	(2.531)		
		6.500	(4.178)											6.500	(4.178)				
		6.625	(4.465)											6.625	(4.465)				

**LOAN LEVEL PRICE ADJUSTMENTS**

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

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

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

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

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

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

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

Secondary Financing 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	5.424	2.625	6.893	2.625	9.261	1.750	5.596	2.625	6.593	2.625	8.961
2.125	5.189	2.750	6.467	2.750	8.594	1.875	5.359	2.750	6.167	2.750	8.294
2.250	4.956	2.875	6.040	2.875	7.931	1.990	5.124	2.875	5.740	2.875	7.631
2.375	4.723	3.000	5.612	3.000	7.480	2.000	5.124	3.000	5.312	3.000	7.180
2.500	4.386	3.125	5.182	3.125	7.036	2.125	4.889	3.125	4.882	3.125	6.736
2.625	4.035	3.250	4.736	3.250	6.771	2.250	4.656	3.250	4.436	3.250	6.471
2.750	3.683	3.375	4.291	3.375	6.506	2.375	4.423	3.375	3.991	3.375	6.206
2.875	3.332	3.500	3.879	3.500	6.242	2.500	4.086	3.500	3.579	3.500	5.942
3.000	3.086	3.625	3.469	3.625	5.978	2.625	3.735	3.625	3.169	3.625	5.678
3.125	2.855	3.750	3.143	3.750	5.716	2.750	3.383	3.750	2.843	3.750	5.416
3.250	2.652	3.875	2.819	3.875	5.457	2.875	3.032	3.875	2.519	3.875	5.157
3.375	2.452	4.000	2.529	4.000	5.290	3.000	2.786	4.000	2.229	4.000	4.990
3.500	2.253	4.125	2.241	4.125	5.124	3.125	2.555	4.125	1.941	4.125	4.824
3.625	2.055	4.250	2.022	4.250	4.977	3.250	2.352	4.250	1.722	4.250	4.677
3.750	1.856	4.375	1.807	4.375	4.830	3.375	2.152	4.375	1.507	4.375	4.530
3.875	1.657	4.500	1.592	4.500	4.703	3.500	1.953	4.500	1.292	4.500	4.403
4.000	1.486	4.625	1.383	4.625	4.578	3.625	1.755	4.625	1.083	4.625	4.278
4.125	1.318	4.750	1.332	4.750	4.470	3.750	1.556	4.750	1.032	4.750	4.170
4.250	1.177	4.875	1.293	4.875	4.362	3.875	1.357	4.875	0.993	4.875	4.062
		5.000	1.269	5.000	4.270	4.000	1.186	5.000	0.969	5.000	3.970

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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

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

LTV / FICO Adjusters: Cash-Out Refinance (All Terms)				
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%
>=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

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)

Additional Conforming Point Overlays								
	LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-
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	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
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
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

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

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

Max Price	Points
	(3.500)

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	35%	2.120	2.120	2.120	3.140	4.050	4.770	5.990	8.030	8.740	9.610
>90 <=95	25%	1.450	1.450	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
>85 <=90	12%	0.790	0.790	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
<= 85	6%	0.550	0.550	0.550	0.550	0.550	0.590	0.730	0.780	0.890	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
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)

Max rebate for Conv Cashout transactions	Points
	(3.000)

\*Max rebate cap applies pre LPC LPLA

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

5/6 SOFR		7/6 SOFR	
2.75 Margin		2.75 Margin	
2/1/5 Caps		5/1/5 Caps	
Rate	30 Day	Rate	30 Day
2.000	5.424	2.625	6.944
2.125	5.189	2.750	6.518
2.250	4.956	2.875	6.091
2.375	4.723	3.000	5.663
2.500	4.386	3.125	5.234
2.625	4.035	3.250	4.790
2.750	3.683	3.375	4.343
2.875	3.332	3.500	3.927
3.000	3.086	3.625	3.514
3.125	2.855	3.750	3.177
3.250	2.652	3.875	2.851
3.375	2.452	4.000	2.557
3.500	2.253	4.125	2.266
3.625	2.055	4.250	2.038
3.750	1.856	4.375	1.823
3.875	1.657	4.500	1.608
4.000	1.486	4.625	1.392
4.125	1.318	4.750	1.332
4.250	1.177	4.875	1.293
		5.000	1.269

HB 5/6 SOFR		HB 7/6 SOFR	
2.75 Margin		2.75 Margin	
2/1/5 Caps		5/1/5 Caps	
Rate	30 Day	Rate	30 Day
1.750	5.596	2.625	6.644
1.875	5.359	2.750	6.218
1.990	5.124	2.875	5.791
2.000	5.124	3.000	5.363
2.125	4.889	3.125	4.934
2.250	4.656	3.250	4.490
2.375	4.423	3.375	4.043
2.500	4.086	3.500	3.627
2.625	3.735	3.625	3.214
2.750	3.383	3.750	2.877
2.875	3.032	3.875	2.551
3.000	2.786	4.000	2.257
3.125	2.555	4.125	1.966
3.250	2.352	4.250	1.738
3.375	2.152	4.375	1.523
3.500	1.953	4.500	1.308
3.625	1.755	4.625	1.092
3.750	1.556	4.750	1.032
3.875	1.357	4.875	0.993
4.000	1.186	5.000	0.969

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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

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

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

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

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

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

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

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

Additional LPMI Single Price Adjustments for 20 year and 15 year terms											
FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>95 <=97	25%	1.610	1.610	1.610	2.370	3.030	3.490	4.410	5.880	6.500	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	0.590	0.730	0.780	0.890	

Points	
High LTV > 90%	0.250

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

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

Max Price	
	(3.500)

Purchase Incentive	
	Points (0.125)

**HOMESTYLE RENOVATION ARM**

5/6 SOFR		7/6 SOFR		10/6 SOFR		HB 5/6 SOFR		HB 7/6 SOFR		HB 10/6 SOFR		Indexes:	
2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		2.75 Margin		SOFR	
2/1/5 Caps		5/1/5 Caps		5/1/5 Caps		2/1/5 Caps		5/1/5 Caps		5/1/5 Caps		0.351	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day		
2.000	6.624	2.625	8.144	2.625	10.520	1.750	6.796	2.625	7.844	2.625	10.220		
2.125	6.389	2.750	7.718	2.750	9.885	1.875	6.559	2.750	7.418	2.750	9.585		
2.250	6.156	2.875	7.291	2.875	9.214	1.990	6.324	2.875	6.991	2.875	8.914		
2.375	5.923	3.000	6.863	3.000	8.736	2.000	6.324	3.000	6.563	3.000	8.436		
2.500	5.586	3.125	6.434	3.125	8.284	2.125	6.089	3.125	6.134	3.125	7.984		
2.625	5.235	3.250	5.990	3.250	7.997	2.250	5.856	3.250	5.690	3.250	7.697		
2.750	4.883	3.375	5.543	3.375	7.732	2.375	5.623	3.375	5.243	3.375	7.432		
2.875	4.532	3.500	5.127	3.500	7.468	2.500	5.286	3.500	4.827	3.500	7.168		
3.000	4.286	3.625	4.714	3.625	7.204	2.625	4.935	3.625	4.414	3.625	6.904		
3.125	4.055	3.750	4.377	3.750	6.941	2.750	4.583	3.750	4.077	3.750	6.641		
3.250	3.852	3.875	4.051	3.875	6.678	2.875	4.232	3.875	3.751	3.875	6.378		
3.375	3.652	4.000	3.757	4.000	6.500	3.000	3.986	4.000	3.457	4.000	6.200		
3.500	3.453	4.125	3.466	4.125	6.333	3.125	3.755	4.125	3.166	4.125	6.033		
3.625	3.255	4.250	3.238	4.250	6.184	3.250	3.552	4.250	2.938	4.250	5.884		
3.750	3.056	4.375	3.023	4.375	6.036	3.375	3.352	4.375	2.723	4.375	5.736		
3.875	2.857	4.500	2.808	4.500	5.906	3.500	3.153	4.500	2.508	4.500	5.606		
4.000	2.686	4.625	2.592	4.625	5.780	3.625	2.955	4.625	2.292	4.625	5.480		
4.125	2.518	4.750	2.532	4.750	5.670	3.750	2.756	4.750	2.232	4.750	5.370		
4.250	2.377	4.875	2.493	4.875	5.562	3.875	2.557	4.875	2.193	4.875	5.262		
		5.000	2.469	5.000	5.470	4.000	2.386	5.000	2.169	5.000	5.170		

**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	0.000	0.000	0.125	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.000	0.000	0.125	0.250
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.000	0.000	0.125	0.250
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.000	0.000	0.125	0.250
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.000	0.000	0.125	0.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.000	0.000	0.125	0.250
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.000	0.000	0.125	0.250

  

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	0.000	0.125	0.250	0.500
Detached Condo W/Term > 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
Escrow Waiver - CA Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
Escrow Waiver - All Other States	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
2-Unit Property	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	0.000	0.125	0.250	0.500
3 & 4-Unit Property	1.000	1.000	1.000	n/a	n/a	n/a	n/a	n/a	0.000	0.125	0.250	0.500
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.000	0.125	0.250	0.500
High Balance Purchase/RateTerm	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	0.000	0.125	0.250	0.500
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	0.000	0.125	0.250	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	Points
>= \$75,000 < \$80,000	1.000	Points
>= \$80,000 < \$100,000	0.500	Points
>= \$100,000 < \$125,000	0.500	Points
>= \$125,000 < \$150,000	0.500	Points
>= \$150,000 < \$200,000	0.150	Points
>= \$200,000 < \$300,000	0.150	Points
>= \$300,000 < \$375,000	0.250	Points
>= \$375,000 < SLL	0.375	Points

  

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	
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	Rate	30 Day
2.000	5.406	2.625	6.893	2.625	9.261	1.750	5.578	2.625	6.593	2.625	8.961		
2.125	5.172	2.750	6.467	2.750	8.594	1.875	5.342	2.750	6.167	2.750	8.294		
2.250	4.939	2.875	6.040	2.875	7.931	1.990	5.106	2.875	5.740	2.875	7.631		
2.375	4.701	3.000	5.612	3.000	7.480	2.000	5.106	3.000	5.312	3.000	7.180		
2.500	4.350	3.125	5.182	3.125	7.036	2.125	4.872	3.125	4.882	3.125	6.736		
2.625	3.999	3.250	4.736	3.250	6.771	2.250	4.639	3.250	4.436	3.250	6.471		
2.750	3.647	3.375	4.291	3.375	6.506	2.375	4.401	3.375	3.991	3.375	6.206		
2.875	3.301	3.500	3.879	3.500	6.242	2.500	4.050	3.500	3.579	3.500	5.942		
3.000	3.070	3.625	3.469	3.625	5.978	2.625	3.699	3.625	3.169	3.625	5.678		
3.125	2.840	3.750	3.143	3.750	5.716	2.750	3.347	3.750	2.843	3.750	5.416		
3.250	2.641	3.875	2.819	3.875	5.457	2.875	3.001	3.875	2.519	3.875	5.157		
3.375	2.441	4.000	2.529	4.000	5.290	3.000	2.770	4.000	2.229	4.000	4.990		
3.500	2.242	4.125	2.241	4.125	5.124	3.125	2.540	4.125	1.941	4.125	4.824		
3.625	2.044	4.250	2.022	4.250	4.977	3.250	2.341	4.250	1.722	4.250	4.677		
3.750	1.845	4.375	1.807	4.375	4.830	3.375	2.141	4.375	1.507	4.375	4.530		
3.875	1.648	4.500	1.592	4.500	4.703	3.500	1.942	4.500	1.292	4.500	4.403		
4.000	1.481	4.625	1.383	4.625	4.578	3.625	1.744	4.625	1.083	4.625	4.278		
4.125	1.314	4.750	1.332	4.750	4.470	3.750	1.545	4.750	1.032	4.750	4.170		
4.250	1.176	4.875	1.293	4.875	4.362	3.875	1.348	4.875	0.993	4.875	4.062		
		5.000	1.269	5.000	4.270	4.000	1.181	5.000	0.969	5.000	3.970		

**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			<b>LOCK EXTENSIONS</b>	
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	
<b>LTV / FICO Adjusters: Cash-Out Refinance (All Terms)</b>											
	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95			15 Days	0.250
>=740	0.375	0.625	0.625	0.875						30 Days	0.500
720 - 739	0.375	1.000	1.000	1.125						45 Days	0.750
700 - 719	0.375	1.000	1.000	1.125						<b>Loan Amount Adjustors</b>	
680 - 699	0.375	1.125	1.125	1.750						Points	
660 - 679	0.625	1.125	1.125	1.875						Points	
640 - 659	0.625	1.625	1.625	2.625						Points	
620 - 639	0.625	1.625	1.625	3.125						Points	
<620	1.625	2.625	2.625	3.125						Points	
<b>Additional Conforming Point Overlays</b>											
	LTV %	<=60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01-95			Points
Investment Property		2.125	2.125	3.375	4.125	n/a	n/a	n/a			(3.500)
Attached Condo W/Term > 15 YR		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				
Escrow Waiver - CA Only		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				
2-Unit Property		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			
High LTV		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				
High Balance Purchase/RateTerm		1.250	1.500	1.500	2.500	2.500	2.500				
High Balance Cashout Refinance		2.000	2.250	2.250	3.250	n/a	n/a	n/a			
<b>Additional LPMI Single Price Adjustments for 25 year, 30 year Fixed, and 7/6 ARMs</b>											
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	
<b>Additional LPMI Single Price Adjustments for 20 year and 15 year terms</b>											
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	
<b>Additional LPMI Single Price Adjustments - applies to all loan terms</b>											
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)	(0.390)	(0.390)	(0.390)	
<b>Secondary Financing Point Overlays</b>											
LTV Ratios	CLTV Ratios	FICO <720	FICO >=720								
<= 75	<= 80	0.375	0.375								
<= 65	> 80% <= 95%	0.875	0.625								
> 65% <= 75%	> 80% <= 95%	1.125	0.875								
> 75% <= 95%	> 76% <= 95%	1.375	1.125								
<b>Max Price</b>											
Max Price											(3.500)
<b>Purchase Incentive</b>											
Purchase Incentive											(0.125)
<b>Max rebate for Conv Cashout transactions</b>											
Max rebate for Conv Cashout transactions											(3.000)
*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	5.406	2.625	6.893	2.625	9.261	1.750	5.578	2.625	6.593	2.625	8.961		
2.125	5.172	2.750	6.467	2.750	8.594	1.875	5.342	2.750	6.167	2.750	8.294		
2.250	4.939	2.875	6.040	2.875	7.931	1.990	5.106	2.875	5.740	2.875	7.631		
2.375	4.701	3.000	5.612	3.000	7.480	2.000	5.106	3.000	5.312	3.000	7.180		
2.500	4.350	3.125	5.182	3.125	7.036	2.125	4.872	3.125	4.882	3.125	6.736		
2.625	3.999	3.250	4.736	3.250	6.771	2.250	4.639	3.250	4.436	3.250	6.471		
2.750	3.647	3.375	4.291	3.375	6.506	2.375	4.401	3.375	3.991	3.375	6.206		
2.875	3.301	3.500	3.879	3.500	6.242	2.500	4.050	3.500	3.579	3.500	5.942		
3.000	3.070	3.625	3.469	3.625	5.978	2.625	3.699	3.625	3.169	3.625	5.678		
3.125	2.840	3.750	3.143	3.750	5.716	2.750	3.347	3.750	2.843	3.750	5.416		
3.250	2.641	3.875	2.819	3.875	5.457	2.875	3.001	3.875	2.519	3.875	5.157		
3.375	2.441	4.000	2.529	4.000	5.290	3.000	2.770	4.000	2.229	4.000	4.990		
3.500	2.242	4.125	2.241	4.125	5.124	3.125	2.540	4.125	1.941	4.125	4.824		
3.625	2.044	4.250	2.022	4.250	4.977	3.250	2.341	4.250	1.722	4.250	4.677		
3.750	1.845	4.375	1.807	4.375	4.830	3.375	2.141	4.375	1.507	4.375	4.530		
3.875	1.648	4.500	1.592	4.500	4.703	3.500	1.942	4.500	1.292	4.500	4.403		
4.000	1.481	4.625	1.383	4.625	4.578	3.625	1.744	4.625	1.083	4.625	4.278		
4.125	1.314	4.750	1.344	4.750	4.470	3.750	1.545	4.750	1.032	4.750	4.170		
4.250	1.176	4.875	1.306	4.875	4.363	3.875	1.348	4.875	0.993	4.875	4.062		
		5.000	1.285	5.000	4.274	4.000	1.181	5.000	0.969	5.000	3.970		

**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% - 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	<b>LOCK EXTENSIONS</b>				
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				
									<b>Relock Points (in add'n to Worst Case Pricing)</b>				
									15 Days 0.250				
									30 Days 0.500				
									45 Days 0.750				
									<b>Loan Amount Adjustors</b>				
									<b>Points</b>				
									>= \$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)				
									<b>Secondary Financing Point Overlays</b>				
									LTV Ratios CLTV Ratios Points				
									All All 0.500				
									<b>LLPA Caps</b>				
									LTV FICO Points				
									> 80% >= 680 0.000				
									> 80% < 680 1.500				
									<= 80% All 1.500				
									<b>Max Price</b> Points (3.500)				
									<b>Purchase Incentive</b> 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	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																																																																																																																																																																																																																																				
4.000	1.807	4.000	1.807	3.250	5.889	3.250	5.989	4.000	2.158	4.000	2.158	3.250	6.088	3.250	6.188	4.375	0.598	4.375	0.598	3.375	5.659	3.375	5.759	4.500	0.861	4.250	0.861	3.500	4.799	3.500	4.899	4.625	(0.155)	4.625	(0.155)	3.500	5.238	3.500	5.338	4.750	(0.045)	4.500	(0.045)	3.625	4.290	3.625	4.390	4.750	(0.467)	4.625	(0.467)	3.750	3.380	3.750	3.480	4.875	(1.066)	4.875	(1.066)	3.875	3.135	3.875	3.235	4.750	(0.789)	4.750	(0.789)	4.000	2.386	4.000	2.486	5.000	(1.426)	5.000	(1.426)	4.000	2.736	4.000	2.836	4.875	(1.218)	4.875	(1.218)	4.125	1.923	4.125	2.023	5.125	(1.777)	5.125	(1.777)	4.125	2.344	4.125	2.444	4.990	(1.628)	4.990	(1.628)	4.250	1.799	4.250	1.899	5.250	(2.123)	5.250	(2.123)	4.250	1.928	4.250	2.028	5.000	(1.630)	5.000	(1.630)	4.375	1.335	4.375	1.435	5.375	(2.473)	5.375	(2.473)	4.375	1.536	4.375	1.636	5.125	(2.026)	5.125	(2.026)	4.500	0.893	4.500	0.993	5.500	(2.814)	5.500	(2.814)	4.500	1.154	4.500	1.254	5.250	(2.201)	5.250	(2.201)	4.625	0.470	4.625	0.570	5.625	(3.145)	5.625	(3.145)	4.625	0.783	4.625	0.883	5.375	(2.599)	5.375	(2.599)	4.750	0.305	4.750	0.405	5.875	(2.668)	5.875	(2.668)	4.750	0.399	4.750	0.499	5.500	(2.984)	5.500	(2.984)	4.875	(0.124)	4.875	(0.024)	6.000	(2.991)	6.000	(2.991)	4.875	0.028	4.875	0.128	5.625	(3.357)	5.625	(3.357)	5.000	(0.536)	5.000	(0.436)	6.125	(3.307)	6.125	(3.307)	5.000	(0.333)	5.000	(0.233)	5.875	(2.777)	5.875	(2.777)	5.125	(0.932)	5.125	(0.832)	5.125	(0.683)	5.125	(0.583)	5.990	(3.138)	5.990	(3.138)	5.375	(1.115)	5.375	(1.015)	5.375	(0.989)	5.375	(0.889)	6.000	(3.140)	6.000	(3.140)	5.500	(1.500)	5.500	(1.400)	5.500	(1.330)	5.500	(1.230)	6.125	(3.495)	6.125	(3.495)	5.625	(1.872)	5.625	(1.772)	5.625	(1.661)	5.625	(1.561)	5.875	(1.292)	5.875	(1.192)	5.875	(1.184)	5.875	(1.084)

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	6.956	2.250	6.956	2.250	7.456	2.250	7.556
2.375	6.501	2.375	6.501	2.375	7.001	2.375	7.101
2.500	6.050	2.500	6.050	2.500	6.550	2.500	6.650
2.625	5.603	2.625	5.603	2.625	6.103	2.625	6.203
2.750	4.906	2.750	4.906	2.750	5.406	2.750	5.506
2.875	4.462	2.875	4.462	2.875	4.962	2.875	5.062
3.000	4.023	3.000	4.023	3.000	4.523	3.000	4.623
3.125	3.592	3.125	3.592	3.125	4.092	3.125	4.192
3.250	2.820	3.250	2.820	3.250	3.320	3.250	3.420
3.375	2.390	3.375	2.390	3.375	2.890	3.375	2.990
3.500	1.970	3.500	1.970	3.500	2.470	3.500	2.570
3.625	1.559	3.625	1.559	3.625	2.059	3.625	2.159
3.750	0.828	3.750	0.828	3.750	1.328	3.750	1.428
3.875	0.418	3.875	0.418	3.875	0.918	3.875	1.018
4.000	0.020	4.000	0.020	4.000	0.520	4.000	0.620
4.125	(0.372)	4.125	(0.372)	4.125	0.128	4.125	0.228
4.375	(0.548)	4.375	(0.548)	4.375	(0.048)	4.375	0.052
4.500	(0.930)	4.500	(0.930)	4.500	(0.430)	4.500	(0.330)
4.625	(1.301)	4.625	(1.301)	4.625	(0.801)	4.625	(0.701)
4.750	(1.329)	4.750	(1.329)	4.750	(0.829)	4.750	(0.729)

**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	3.358	2.750	3.358	2.750	3.358	2.750	3.358	2.750	3.358	2.750	3.358	2.750	3.358	2.750	3.458
2.875	3.011	2.875	3.011	2.875	3.011	2.875	3.011	2.875	3.011	2.875	3.011	2.875	3.011	2.875	3.111
3.000	2.680	3.000	2.680	3.000	2.680	3.000	2.680	3.000	2.680	3.000	2.680	3.000	2.680	3.000	2.780
3.125	2.365	3.125	2.365	3.125	2.365	3.125	2.365	3.125	2.365	3.125	2.365	3.125	2.365	3.125	2.465
3.375	2.112	3.375	2.112	3.375	2.112	3.375	2.112	3.375	2.112	3.375	2.112	3.375	2.112	3.375	2.212
3.500	1.816	3.500	1.816	3.500	1.816	3.500	1.816	3.500	1.816	3.500	1.816	3.500	1.816	3.500	1.916
3.625	1.536	3.625	1.536	3.625	1.536	3.625	1.536	3.625	1.536	3.625	1.536	3.625	1.536	3.625	1.636
3.875	1.644	3.875	1.644	3.875	1.644	3.875	1.644	3.875	1.644	3.875	1.644	3.875	1.644	3.875	1.744
4.000	1.384	4.000	1.384	4.000	1.384	4.000	1.384	4.000	1.384	4.000	1.384	4.000	1.384	4.000	1.484

**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)



**VA FIXED FULL DOC**

30/25 Yr VA Full Doc		30/25 Yr VA Full Doc HB		30/25 Yr VA Full Doc Super Max		20 Yr VA Full Doc		20 Yr VA Full Doc HB		20 Yr VA Full Doc Super Max		15/10 Yr VA Full Doc		15/10 Yr VA Full Doc HB		15/10 Yr VA Full Doc Super Max	
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
4.000	2.407	3.500	5.249	3.500	5.249	4.000	2.758	3.500	5.688	3.500	5.688	2.250	7.556	2.250	7.906	2.250	7.906
4.125	1.945	3.625	4.740	3.625	4.740	4.375	1.198	3.625	5.277	3.625	5.277	2.375	7.101	2.375	7.451	2.375	7.451
4.250	1.461	3.750	3.830	3.750	3.830	4.500	0.817	3.750	3.994	3.750	3.994	2.500	6.650	2.500	7.000	2.500	7.000
4.375	0.998	3.875	3.321	3.875	3.321	4.625	0.445	3.875	3.585	3.875	3.585	2.625	6.203	2.625	6.553	2.625	6.553
4.500	0.555	4.000	2.836	4.000	2.836	4.750	(0.095)	4.000	3.186	4.000	3.186	2.750	5.506	2.750	5.856	2.750	5.856
4.625	0.133	4.125	2.373	4.125	2.373	4.875	(0.466)	4.125	2.794	4.125	2.794	2.875	5.062	2.875	5.412	2.875	5.412
4.750	(0.189)	4.250	2.249	4.250	2.249	5.000	(0.826)	4.250	2.378	4.250	2.378	3.000	4.623	3.000	4.973	3.000	4.973
4.875	(0.618)	4.375	1.785	4.375	1.785	5.125	(1.177)	4.375	1.986	4.375	1.986	3.125	4.192	3.125	4.542	3.125	4.542
4.990	(1.028)	4.500	1.343	4.500	1.343	5.250	(1.523)	4.500	1.604	4.500	1.604	3.250	3.420	3.250	3.770	3.250	3.770
5.000	(1.030)	4.625	0.920	4.625	0.920	5.375	(1.873)	4.625	1.233	4.625	1.233	3.375	2.990	3.375	3.340	3.375	3.340
5.125	(1.426)	4.750	0.755	4.750	0.755	5.500	(2.214)	4.750	0.849	4.750	0.849	3.500	2.570	3.500	2.920	3.500	2.920
5.250	(1.601)	4.875	0.326	4.875	0.326	5.625	(2.545)	4.875	0.478	4.875	0.478	3.625	2.159	3.625	2.509	3.625	2.509
5.375	(1.999)	5.000	(0.086)	5.000	(0.086)	5.875	(2.068)	5.000	0.117	5.000	0.117	3.750	1.428	3.750	1.778	3.750	1.778
5.500	(2.384)	5.125	(0.482)	5.125	(0.482)	6.000	(2.391)	5.125	(0.233)	5.125	(0.233)	3.875	1.018	3.875	1.368	3.875	1.368
5.625	(2.757)	5.375	(0.665)	5.375	(0.665)	6.125	(2.707)	5.375	(0.539)	5.375	(0.539)	4.000	0.620	4.000	0.970	4.000	0.970
5.875	(2.177)	5.500	(1.050)	5.500	(1.050)			5.500	(0.880)	5.500	(0.880)	4.125	0.228	4.125	0.578	4.125	0.578
5.990	(2.538)	5.625	(1.422)	5.625	(1.422)			5.625	(1.211)	5.625	(1.211)	4.375	0.052	4.375	0.402	4.375	0.402
6.000	(2.540)	5.875	(0.842)	5.875	(0.842)			5.875	(0.734)	5.875	(0.734)	4.500	(0.330)	4.500	0.020	4.500	0.020
6.125	(2.895)											4.625	(0.701)	4.625	(0.351)	4.625	(0.351)
												4.750	(0.729)	4.750	(0.379)	4.750	(0.379)

**VA ARM FULL DOC**

3/1 ARM VA Full Doc		3/1 ARM VA Full Doc HB		3/1 ARM VA Full Doc Super Max	
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
2.750	3.908	2.750	3.808	2.750	3.808
2.875	3.561	2.875	3.461	2.875	3.461
3.000	3.230	3.000	3.130	3.000	3.130
3.125	2.915	3.125	2.815	3.125	2.815
3.375	2.662	3.375	2.562	3.375	2.562
3.500	2.366	3.500	2.266	3.500	2.266
3.625	2.086	3.625	1.986	3.625	1.986
3.875	2.194	3.875	2.094	3.875	2.094
4.000	1.934	4.000	1.834	4.000	1.834

**VA FIXED FULL DOC HIGH LTV**

30 Yr VA Full Doc High LTV		30 Yr VA Full Doc HB High LTV	
Rate	30 Day	Rate	30 Day
4.000	3.032	3.500	7.749
4.500	1.961	3.625	7.240
4.625	1.539	3.750	4.455
4.750	1.374	3.875	3.946
4.875	0.945	4.000	3.461
5.000	0.533	4.125	2.998
5.125	0.137	4.375	3.191
5.375	(0.093)	4.500	2.749
5.500	(0.478)	4.625	2.327
5.625	(0.850)	4.750	2.317
5.875	(0.270)	4.875	1.889
6.000	(0.634)	5.000	1.477
6.125	(0.989)	5.125	1.080
		5.375	1.241
		5.500	0.857
		5.625	0.484
		5.875	1.064
		6.000	0.700
		6.125	0.346

**LOAN LEVEL PRICE ADJUSTMENTS**

GOVERNMENT ADJUSTERS		Points
Investment Property/Second Home		0.500
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	

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

VA 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)	

Purchase Incentive		Points
		(0.250)

Escrow Waiver (except NY)		Points
		0.250

Max Price		Points
		(5.000)

**VA FIXED IRRRL**

30/25 Yr VA IRRRL		30/25 Yr VA IRRRL HB		30/25 Yr VA IRRRL Super Max		20 Yr VA IRRRL		20 Yr VA IRRRL HB		20 Yr VA IRRRL Super Max		15/10 Yr VA IRRRL		15/10 Yr VA IRRRL HB		15/10 Yr VA IRRRL Super Max	
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
4.000	2.407	3.500	5.249	3.500	5.249	4.000	2.758	3.500	5.688	3.500	5.688	2.250	7.556	2.250	7.906	2.250	7.906
4.125	1.945	3.625	4.740	3.625	4.740	4.375	1.198	3.625	5.277	3.625	5.277	2.375	7.101	2.375	7.451	2.375	7.451
4.250	1.461	3.750	3.830	3.750	3.830	4.500	0.817	3.750	3.994	3.750	3.994	2.500	6.650	2.500	7.000	2.500	7.000
4.375	0.998	3.875	3.321	3.875	3.321	4.625	0.445	3.875	3.585	3.875	3.585	2.625	6.203	2.625	6.553	2.625	6.553
4.500	0.555	4.000	2.836	4.000	2.836	4.750	(0.095)	4.000	3.186	4.000	3.186	2.750	5.506	2.750	5.856	2.750	5.856
4.625	0.133	4.125	2.373	4.125	2.373	4.875	(0.466)	4.125	2.794	4.125	2.794	2.875	5.062	2.875	5.412	2.875	5.412
4.750	(0.189)	4.250	2.249	4.250	2.249	5.000	(0.826)	4.250	2.378	4.250	2.378	3.000	4.623	3.000	4.973	3.000	4.973
4.875	(0.618)	4.375	1.785	4.375	1.785	5.125	(1.177)	4.375	1.986	4.375	1.986	3.125	4.192	3.125	4.542	3.125	4.542
4.990	(1.028)	4.500	1.343	4.500	1.343	5.250	(1.523)	4.500	1.604	4.500	1.604	3.250	3.420	3.250	3.770	3.250	3.770
5.000	(1.030)	4.625	0.920	4.625	0.920	5.375	(1.873)	4.625	1.233	4.625	1.233	3.375	2.990	3.375	3.340	3.375	3.340
5.125	(1.426)	4.750	0.755	4.750	0.755	5.500	(2.214)	4.750	0.849	4.750	0.849	3.500	2.570	3.500	2.920	3.500	2.920
5.250	(1.601)	4.875	0.326	4.875	0.326	5.625	(2.545)	4.875	0.478	4.875	0.478	3.625	2.159	3.625	2.509	3.625	2.509
5.375	(1.999)	5.000	(0.086)	5.000	(0.086)	5.875	(2.068)	5.000	0.117	5.000	0.117	3.750	1.428	3.750	1.778	3.750	1.778
5.500	(2.384)	5.125	(0.482)	5.125	(0.482)	6.000	(2.391)	5.125	(0.233)	5.125	(0.233)	3.875	1.018	3.875	1.368	3.875	1.368
5.625	(2.757)	5.375	(0.665)	5.375	(0.665)	6.125	(2.707)	5.375	(0.539)	5.375	(0.539)	4.000	0.620	4.000	0.970	4.000	0.970
5.875	(2.177)	5.500	(1.050)	5.500	(1.050)			5.500	(0.880)	5.500	(0.880)	4.125	0.228	4.125	0.578	4.125	0.578
5.990	(2.538)	5.625	(1.422)	5.625	(1.422)			5.625	(1.211)	5.625	(1.211)	4.375	0.052	4.375	0.402	4.375	0.402
6.000	(2.540)	5.875	(0.842)	5.875	(0.842)			5.875	(0.734)	5.875	(0.734)	4.500	(0.330)	4.500	0.020	4.500	0.020
6.125	(2.895)											4.625	(0.701)	4.625	(0.351)	4.625	(0.351)
												4.750	(0.729)	4.750	(0.379)	4.750	(0.379)

**VA ARM IRRRL**

3/1 ARM VA IRRRL		3/1 ARM VA IRRRL HB		3/1 ARM VA IRRRL Super Max		5/1 ARM VA IRRRL		5/1 ARM VA IRRRL HB		5/1 ARM VA IRRRL Super Max	
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
2.750	3.908	2.750	3.808	2.750	3.808	2.750	3.808	2.750	3.808	2.750	3.808
2.875	3.561	2.875	3.461	2.875	3.461	2.875	3.461	2.875	3.461	2.875	3.461
3.000	3.230	3.000	3.130	3.000	3.130	3.000	3.130	3.000	3.130	3.000	3.130
3.125	2.915	3.125	2.815	3.125	2.815	3.125	2.815	3.125	2.815	3.125	2.815
3.375	2.662	3.375	2.562	3.375	2.562	3.375	2.562	3.375	2.562	3.375	2.562
3.500	2.366	3.500	2.266	3.500	2.266	3.500	2.266	3.500	2.266	3.500	2.266
3.625	2.086	3.625	1.986	3.625	1.986	3.625	1.986	3.625	1.986	3.625	1.986
3.875	2.194	3.875	2.094	3.875	2.094	3.875	2.094	3.875	2.094	3.875	2.094
4.000	1.934	4.000	1.834	4.000	1.834	4.000	1.834	4.000	1.834	4.000	1.834

**LOAN LEVEL PRICE ADJUSTMENTS**

GOVERNMENT ADJUSTERS	Points	Indexes:	LOCK TERMS
Investment Property/Second Home	0.500	1 Yr CMT	15 DAYS (0.125)
FICO 780+	(0.625)	2.080	30 DAYS 0.000
FICO 760-779	(0.500)		45 DAYS 0.125
FICO 740-759	(0.500)		60 DAYS 0.250
FICO 720-739	(0.375)		<b>LOCK EXTENSIONS</b>
FICO 700-719	(0.250)		3 DAY (Available at Final Approval ONLY) 0.050
FICO 680-699	(0.125)		7 DAY 0.125
FICO 660-679	0.000		15 DAY 0.250
FICO 640-659	0.250		30 DAY 0.500
FICO 620-639	1.000		<b>Relock Points (in add'n to Worst Case Pricing)</b>
FICO 600-619	1.500		15 Days 0.250
FICO 580-599	1.750		30 Days 0.500
			45 Days 0.750
<b>VA Loan Amount Adjustors</b>	<b>Points</b>		<b>Max Price</b> (5.000)
>= \$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)		
<b>GOVERNMENT ADJUSTERS</b>	<b>Points</b>		
IRRRL LTV >100%	0.500		
<b>Escrow Waiver (except NY)</b>	<b>Points</b>		
	0.250		

**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
4.625	3.768	4.250	3.362	4.125	1.348	4.375	1.271
4.750	3.143	4.375	2.846	4.250	0.942	4.500	0.865
4.875	2.568	4.500	2.358	4.375	0.567	4.625	0.459
5.000	2.068	4.625	1.880	4.500	0.192	4.750	0.084
5.125	1.618	4.750	1.412	4.625	(0.183)	4.875	(0.291)
5.250	1.218	4.875	0.957	4.750	(0.558)	5.000	(0.666)
5.375	0.837	5.000	0.527	4.875	(0.871)	5.125	(0.979)
5.500	0.468	5.125	0.127	5.000	(1.152)	5.250	(1.260)
5.625	0.128			5.125	(1.402)	5.375	(1.510)
5.750	(0.202)			5.250	(1.589)	5.500	(1.698)
5.875	(0.512)			5.375	(1.714)	5.625	(1.823)
6.000	(0.803)			5.500	(1.839)	5.750	(1.948)
				5.625	(1.839)	5.875	(1.948)

**JUMBO LOAN LEVEL PRICE ADJUSTMENTS**

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

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

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

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

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

MaxPrice	
Fixed	102.400
ARM	103.150

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

ARM - Additional ARM Adjustments								
	<= 55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <90
Condo	0.000	0.000	0.000	0.125	0.250	0.375	0.500	0.750
2-units	0.250	0.250	0.375	0.500	0.625	0.750	0.875	1.000
3-4 units	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	1.569	5.500	1.569	5.500	1.569	5.500	1.569	5.500	1.569
5.625	1.215	5.625	1.215	5.625	1.215	5.625	1.215	5.625	1.215
5.750	0.888	5.750	0.888	5.750	0.888	5.750	0.888	5.750	0.888
5.875	0.589	5.875	0.589	5.875	0.589	5.875	0.589	5.875	0.589
6.000	0.067	6.000	0.067	6.000	0.067	6.000	0.067	6.000	0.067
6.125	(0.302)	6.125	(0.302)	6.125	(0.302)	6.125	(0.302)	6.125	(0.302)
6.250	(0.643)	6.250	(0.643)	6.250	(0.643)	6.250	(0.643)	6.250	(0.643)
6.375	(0.831)	6.375	(0.831)	6.375	(0.831)	6.375	(0.831)	6.375	(0.831)
6.500	(1.125)	6.500	(1.125)	6.500	(1.125)	6.500	(1.125)	6.500	(1.125)
6.625	(1.374)	6.625	(1.374)	6.625	(1.374)	6.625	(1.374)	6.625	(1.374)
6.750	(1.624)	6.750	(1.624)	6.750	(1.624)	6.750	(1.624)	6.750	(1.624)
6.875	(1.845)	6.875	(1.845)	6.875	(1.845)	6.875	(1.845)	6.875	(1.845)
7.000	(2.162)	7.000	(2.162)	7.000	(2.162)	7.000	(2.162)	7.000	(2.162)
7.125	(2.355)	7.125	(2.355)	7.125	(2.355)	7.125	(2.355)	7.125	(2.355)
7.250	(2.663)	7.250	(2.663)	7.250	(2.663)	7.250	(2.663)	7.250	(2.663)
7.375	(2.835)	7.375	(2.835)	7.375	(2.835)	7.375	(2.835)	7.375	(2.835)
7.500	(2.996)	7.500	(2.996)	7.500	(2.996)	7.500	(2.996)	7.500	(2.996)
7.625	(3.148)	7.625	(3.148)	7.625	(3.148)	7.625	(3.148)	7.625	(3.148)
7.750	(3.288)	7.750	(3.288)	7.750	(3.288)	7.750	(3.288)	7.750	(3.288)
7.875	(3.419)	7.875	(3.419)	7.875	(3.419)	7.875	(3.419)	7.875	(3.419)

**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	1.669	5.500	1.669	5.500	1.669	5.500	1.669	5.500	1.669
5.625	1.315	5.625	1.315	5.625	1.315	5.625	1.315	5.625	1.315
5.750	0.988	5.750	0.988	5.750	0.988	5.750	0.988	5.750	0.988
5.875	0.689	5.875	0.689	5.875	0.689	5.875	0.689	5.875	0.689
6.000	0.417	6.000	0.417	6.000	0.417	6.000	0.417	6.000	0.417
6.125	0.173	6.125	0.173	6.125	0.173	6.125	0.173	6.125	0.173
6.250	(0.043)	6.250	(0.043)	6.250	(0.043)	6.250	(0.043)	6.250	(0.043)
6.375	(0.231)	6.375	(0.231)	6.375	(0.231)	6.375	(0.231)	6.375	(0.231)
6.500	(0.400)	6.500	(0.400)	6.500	(0.400)	6.500	(0.400)	6.500	(0.400)
6.625	(0.524)	6.625	(0.524)	6.625	(0.524)	6.625	(0.524)	6.625	(0.524)
6.750	(0.649)	6.750	(0.649)	6.750	(0.649)	6.750	(0.649)	6.750	(0.649)
6.875	(0.745)	6.875	(0.745)	6.875	(0.745)	6.875	(0.745)	6.875	(0.745)
7.000	(0.812)	7.000	(0.812)	7.000	(0.812)	7.000	(0.812)	7.000	(0.812)
7.125	(1.005)	7.125	(1.005)	7.125	(1.005)	7.125	(1.005)	7.125	(1.005)
7.250	(1.188)	7.250	(1.188)	7.250	(1.188)	7.250	(1.188)	7.250	(1.188)
7.375	(1.360)	7.375	(1.360)	7.375	(1.360)	7.375	(1.360)	7.375	(1.360)
7.500	(1.521)	7.500	(1.521)	7.500	(1.521)	7.500	(1.521)	7.500	(1.521)
7.625	(1.673)	7.625	(1.673)	7.625	(1.673)	7.625	(1.673)	7.625	(1.673)
7.750	(1.813)	7.750	(1.813)	7.750	(1.813)	7.750	(1.813)	7.750	(1.813)
7.875	(1.944)	7.875	(1.944)	7.875	(1.944)	7.875	(1.944)	7.875	(1.944)

**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
<b>State Adjusters</b>										
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)