

Government Loan Products

| 30 Yr Fixed FHA (Price Cap 105.000) | | | | | | 15 Yr Fixed FHA (Price Cap 105.000) | | | | | | Lock Exp. | | | |
|--|-----------------|---------|--------------------|---------|-----------------|--|-------------|---------|--------------------------------|---------|----------------|----------------------------|----------|--|--|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Today: | 01/14/21 | | |
| 2.250 | 100.842 | 100.742 | 100.667 | 100.367 | 100.117 | 3.500 | 102.233 | 102.133 | 101.983 | 101.758 | 101.383 | 15 Day | 01/29/21 | | |
| 2.375 | 101.462 | 101.362 | 101.287 | 100.987 | 100.737 | 3.625 | 102.951 | 102.851 | 102.701 | 102.476 | 102.101 | 30 Day | 02/13/21 | | |
| 2.500 | 101.842 | 101.742 | 101.667 | 101.367 | 101.117 | 3.750 | 103.596 | 103.496 | 103.346 | 103.121 | 102.746 | 45 Day | 02/28/21 | | |
| 2.625 | 102.202 | 102.102 | 102.027 | 101.727 | 101.477 | 3.875 | 103.760 | 103.660 | 103.510 | 103.285 | 102.910 | 60 Day | 03/15/21 | | |
| 2.750 | 102.420 | 102.320 | 102.245 | 101.945 | 101.695 | 4.000 | 104.446 | 104.346 | 104.196 | 103.971 | 103.596 | 75 Day | 03/30/21 | | |
| 2.875 | 102.820 | 102.720 | 102.645 | 102.345 | 102.095 | 4.125 | 104.976 | 104.876 | 104.726 | 104.501 | 104.126 | 90 Day | 04/14/21 | | |
| 3.000 | 103.170 | 103.070 | 102.995 | 102.695 | 102.445 | 4.250 | 105.150 | 105.050 | 104.900 | 104.675 | 104.300 | Relock < 30 days | | | |
| 3.125 | 103.590 | 103.490 | 103.415 | 103.115 | 102.865 | 4.375 | 105.105 | 105.005 | 104.855 | 104.630 | 104.255 | Worst Case -.25 | | | |
| 3.250 | 103.890 | 103.790 | 103.715 | 103.415 | 103.165 | 4.500 | 104.191 | 104.091 | 103.941 | 103.716 | 103.341 | Relock > 30 days | | | |
| 3.375 | 103.349 | 103.249 | 103.174 | 102.874 | 102.624 | 4.625 | 104.614 | 104.514 | 104.364 | 104.139 | 103.764 | Current Market -.25 | | | |
| 3.500 | 103.749 | 103.649 | 103.574 | 103.274 | 103.024 | 4.750 | 104.926 | 104.826 | 104.676 | 104.451 | 104.076 | | | | |
| 3.625 | 104.149 | 104.049 | 103.974 | 103.674 | 103.424 | 4.875 | 104.926 | 104.826 | 104.676 | 104.451 | 104.076 | | | | |
| 3.750 | 104.549 | 104.449 | 104.374 | 104.074 | 103.824 | | | | | | | | | | |
| 3.875 | 104.473 | 104.373 | 104.298 | 103.998 | 103.748 | | | | | | | | | | |
| 4.000 | 104.999 | 104.899 | 104.824 | 104.524 | 104.274 | | | | | | | | | | |
| 4.125 | 105.149 | 105.049 | 104.974 | 104.674 | 104.424 | | | | | | | | | | |
| 4.250 | 104.809 | 104.709 | 104.634 | 104.334 | 104.084 | | | | | | | | | | |
| 4.375 | 105.209 | 105.109 | 105.034 | 104.734 | 104.484 | | | | | | | | | | |
| 4.500 | 105.109 | 105.009 | 104.934 | 104.634 | 104.384 | | | | | | | | | | |
| 4.625 | 105.509 | 105.409 | 105.334 | 105.034 | 104.784 | | | | | | | | | | |
| 4.750 | 105.759 | 105.659 | 105.584 | 105.284 | 105.034 | | | | | | | | | | |
| 4.875 | 106.009 | 105.909 | 105.834 | 105.534 | 105.284 | | | | | | | | | | |
| 30 Yr Fixed FHA High Balance (Price Cap 105.000) | | | | | | 5/1 Fixed FHA ARM (Price Cap 103.000) | | | | | | Extension Fees | | | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | 1st Extension | | | |
| 2.250 | 99.592 | 99.492 | 99.167 | 99.017 | 98.867 | 4.875 | 97.628 | 97.153 | 97.153 | 97.328 | 97.078 | 7 Day | -0.150 | | |
| 2.375 | 100.212 | 100.112 | 99.787 | 99.637 | 99.487 | 5.000 | 98.063 | 97.588 | 97.588 | 97.763 | 97.513 | 15 Day | -0.350 | | |
| 2.500 | 100.592 | 100.492 | 100.167 | 100.017 | 99.867 | 5.125 | 98.380 | 97.905 | 97.905 | 98.080 | 97.830 | 30 Day | -0.750 | | |
| 2.625 | 100.952 | 100.852 | 100.527 | 100.377 | 100.227 | 5.250 | 98.511 | 98.036 | 98.036 | 98.211 | 97.961 | 2nd Extension | | | |
| 2.750 | 101.170 | 101.070 | 100.745 | 100.595 | 100.445 | 5.375 | 98.644 | 98.169 | 98.169 | 98.344 | 98.094 | 7 Day | -0.235 | | |
| 2.875 | 101.570 | 101.470 | 101.145 | 100.995 | 100.845 | 5.500 | 98.783 | 98.308 | 98.308 | 98.483 | 98.233 | 15 Day | -0.500 | | |
| 3.000 | 101.920 | 101.820 | 101.495 | 101.345 | 101.195 | 5.625 | 98.922 | 98.447 | 98.447 | 98.622 | 98.372 | 30 Day | -1.000 | | |
| 3.125 | 102.340 | 102.240 | 101.915 | 101.765 | 101.615 | 5.750 | 99.061 | 98.586 | 98.586 | 98.761 | 98.511 | 3rd Extension | | | |
| 3.250 | 102.140 | 102.040 | 101.715 | 101.565 | 101.415 | 5.875 | 99.202 | 98.727 | 98.727 | 98.902 | 98.652 | 7 Day | -0.375 | | |
| 3.375 | 101.599 | 101.499 | 101.174 | 101.024 | 100.874 | 6.000 | 99.338 | 98.863 | 98.863 | 99.038 | 98.788 | 15 Day | -0.625 | | |
| 3.500 | 101.999 | 101.899 | 101.574 | 101.424 | 101.274 | 6.125 | 99.469 | 98.994 | 98.994 | 99.169 | 98.919 | 30 Day | -1.500 | | |
| 3.625 | 102.399 | 102.299 | 101.974 | 101.824 | 101.674 | 6.250 | 99.600 | 99.125 | 99.125 | 99.300 | 99.050 | | | | |
| 3.750 | 102.799 | 102.699 | 102.374 | 102.224 | 102.074 | | | | | | | | | | |
| 3.875 | 102.723 | 102.623 | 102.298 | 102.148 | 101.998 | | | | | | | | | | |
| 4.000 | 103.249 | 103.149 | 102.824 | 102.674 | 102.524 | | | | | | | | | | |
| 4.125 | 103.399 | 103.299 | 102.974 | 102.824 | 102.674 | | | | | | | | | | |
| 4.250 | 103.059 | 102.959 | 102.634 | 102.484 | 102.334 | | | | | | | | | | |
| 4.375 | 103.459 | 103.359 | 103.034 | 102.884 | 102.734 | | | | | | | | | | |
| 4.500 | 103.359 | 103.259 | 102.934 | 102.784 | 102.634 | | | | | | | | | | |
| 4.625 | 103.759 | 103.659 | 103.334 | 103.184 | 103.034 | | | | | | | | | | |
| 4.750 | 104.009 | 103.909 | 103.584 | 103.434 | 103.284 | | | | | | | | | | |
| 4.875 | 104.259 | 104.159 | 103.834 | 103.684 | 103.534 | | | | | | | | | | |
| 30 Yr USDA (Price Cap 105.000) | | | | | | 30 Yr Fixed FHA 203k & VA Reno (Price Cap 105.000) | | | | | | | | | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | | | | |
| 2.250 | 100.717 | 100.367 | 100.367 | 99.992 | 99.742 | 2.250 | 99.967 | 99.867 | 99.792 | 99.492 | 99.242 | | | | |
| 2.375 | 101.337 | 100.987 | 100.987 | 100.612 | 100.362 | 2.375 | 100.587 | 100.487 | 100.412 | 100.112 | 99.862 | | | | |
| 2.500 | 101.717 | 101.367 | 101.367 | 100.992 | 100.742 | 2.500 | 100.967 | 100.867 | 100.792 | 100.492 | 100.242 | | | | |
| 2.625 | 102.077 | 101.727 | 101.727 | 101.352 | 101.102 | 2.625 | 101.327 | 101.227 | 101.152 | 100.852 | 100.602 | | | | |
| 2.750 | 102.295 | 101.945 | 101.945 | 101.570 | 101.320 | 2.750 | 101.545 | 101.445 | 101.370 | 101.070 | 100.820 | | | | |
| 2.875 | 102.695 | 102.345 | 102.345 | 101.970 | 101.720 | 2.875 | 101.945 | 101.845 | 101.770 | 101.470 | 101.220 | | | | |
| 3.000 | 103.045 | 102.695 | 102.695 | 102.320 | 102.070 | 3.000 | 102.295 | 102.195 | 102.120 | 101.820 | 101.570 | | | | |
| 3.125 | 103.465 | 103.115 | 103.115 | 102.740 | 102.490 | 3.125 | 102.715 | 102.615 | 102.540 | 102.240 | 101.990 | | | | |
| 3.250 | 103.765 | 103.415 | 103.415 | 103.040 | 102.790 | 3.250 | 103.015 | 102.915 | 102.840 | 102.540 | 102.290 | | | | |
| 3.375 | 103.224 | 102.874 | 102.874 | 102.499 | 102.249 | 3.375 | 102.474 | 102.374 | 102.299 | 101.999 | 101.749 | | | | |
| 3.500 | 103.624 | 103.274 | 103.274 | 102.899 | 102.649 | 3.500 | 102.874 | 102.774 | 102.699 | 102.399 | 102.149 | | | | |
| 3.625 | 104.024 | 103.674 | 103.674 | 103.299 | 103.049 | 3.625 | 103.274 | 103.174 | 103.099 | 102.799 | 102.549 | | | | |
| 3.750 | 104.424 | 104.074 | 104.074 | 103.699 | 103.449 | 3.750 | 103.674 | 103.574 | 103.499 | 103.199 | 102.949 | | | | |
| 3.875 | 104.348 | 103.998 | 103.998 | 103.623 | 103.373 | 3.875 | 103.598 | 103.498 | 103.423 | 103.123 | 102.873 | | | | |
| 4.000 | 104.874 | 104.524 | 104.524 | 104.149 | 103.899 | 4.000 | 104.124 | 104.024 | 103.949 | 103.649 | 103.399 | | | | |
| 4.125 | 105.024 | 104.674 | 104.674 | 104.299 | 104.049 | 4.125 | 104.274 | 104.174 | 104.099 | 103.799 | 103.549 | | | | |
| 4.250 | 104.684 | 104.334 | 104.334 | 103.959 | 103.709 | 4.250 | 103.934 | 103.834 | 103.759 | 103.459 | 103.209 | | | | |
| 4.375 | 105.084 | 104.734 | 104.734 | 104.359 | 104.109 | 4.375 | 104.334 | 104.234 | 104.159 | 103.859 | 103.609 | | | | |
| Risk Based Price Adjustments | | | | | | | | | | | | | | | |
| | 30 Yr Fixed FHA | | 30 Yr Fixed HB FHA | | 15 Yr Fixed FHA | | 5/1 ARM FHA | | 30 Yr Fixed VA | | 15 Yr Fixed VA | | | | |
| FICO >= 720 | | 0.000 | | 0.000 | | 0.250 | | 0.250 | | 0.000 | | 0.125 | | | |
| FICO 680-719 | | 0.000 | | 0.000 | | 0.000 | | 0.000 | | 0.000 | | 0.000 | | | |
| FICO 660-679 | | 0.000 | | 0.000 | | -0.250 | | -0.250 | | 0.000 | | 0.000 | | | |
| FICO 640-659 | | -0.250 | | -0.500 | | -0.500 | | -0.500 | | -0.250 | | -0.375 | | | |
| FICO 620-639 | | -0.500 | | -0.500 | | -1.500 | | -1.500 | | -0.500 | | -1.500 | | | |
| FICO 600-619 | | -2.000 | | -2.000 | | -2.500 | | -2.500 | | -2.000 | | -2.500 | | | |
| FICO 580-599 | | -2.750 | | -2.750 | | -3.000 | | -4.000 | | -2.750 | | -3.000 | | | |
| FICO 550-579 | | -2.750 | | -2.750 | | -3.000 | | -5.000 | | -2.750 | | -3.000 | | | |
| FICO <550/No Score | | -2.000 | | -2.000 | | -3.000 | | -5.000 | | -2.000 | | -3.000 | | | |
| 203k & VA Reno | | 0.000 | | -2.250 | | n/a | | n/a | | n/a | | n/a | | | |
| Loan Amount Adjusters (Does not apply to high balance) | | | | | | Other Adjusters | | | | | | | | | |
| <=99,999 | | 0.5 | | | | FHA Streamline | | 0 | min fico on fha streamline 500 | | | | | | |
| 100,000-124,999 | | 0.25 | | | | USDA FICO <620 | | -2.5 | | | | | | | |
| 125,000-199,999 | | 0.25 | | | | Manufactured Housing | | -1.5 | | | | | | | |
| 200,000-249,999 | | 0 | | | | Loans over 1,202,925 | | -0.375 | | | | | | | |
| 250,000-500,000 | | 0 | | | | \$100 Down Program | | -0.375 | | | | | | | |
| 500,001-1,397,400 | | 0.125 | | | | VA IRRL > 100LTV | | -0.5 | | | | | | | |
| VA Cashout >90 | | -2 | | | | Escrow Waiver | | -0.125 | | | | | | | |

Conforming Loan Products

| 30/25 Fixed (Price Cap 104.000) | | | | | | 15 Yr Fixed (Price Cap 104.000) | | | | | | Lock Exp. | | |
|--|---------|---------|---------|---------|---------|------------------------------------|---------|---------|---------|----------------------------|---------|--|----------------------------|--|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Today: | 01/14/21 | |
| 2.250 | 98.830 | 98.730 | 98.530 | 98.230 | 97.855 | 2.000 | 99.080 | 98.980 | 98.780 | 98.605 | 98.230 | 15 Day | 01/29/21 | |
| 2.375 | 99.606 | 99.506 | 99.306 | 99.006 | 98.631 | 2.125 | 99.856 | 99.756 | 99.556 | 99.381 | 99.006 | 30 Day | 02/13/21 | |
| 2.500 | 100.542 | 100.442 | 100.242 | 99.942 | 99.567 | 2.250 | 100.792 | 100.692 | 100.492 | 100.317 | 99.942 | 45 Day | 02/28/21 | |
| 2.625 | 101.061 | 100.961 | 100.761 | 100.461 | 100.086 | 2.375 | 101.436 | 101.336 | 101.136 | 100.961 | 100.586 | 60 Day | 03/15/21 | |
| 2.750 | 101.608 | 101.508 | 101.308 | 101.008 | 100.633 | 2.500 | 101.983 | 101.883 | 101.683 | 101.508 | 101.133 | 75 Day | 03/30/21 | |
| 2.875 | 102.326 | 102.226 | 102.026 | 101.726 | 101.351 | 2.625 | 102.701 | 102.601 | 102.401 | 102.226 | 101.851 | 90 Day | 04/14/21 | |
| 3.000 | 102.971 | 102.871 | 102.671 | 102.371 | 101.996 | 2.750 | 103.346 | 103.246 | 103.046 | 102.871 | 102.496 | | | |
| 3.125 | 103.385 | 103.285 | 103.085 | 102.785 | 102.410 | 2.875 | 103.510 | 103.410 | 103.210 | 103.035 | 102.660 | | | |
| 3.250 | 103.696 | 103.596 | 103.396 | 103.096 | 102.721 | 3.000 | 104.196 | 104.096 | 103.896 | 103.721 | 103.346 | | | |
| 3.375 | 104.226 | 104.126 | 103.926 | 103.626 | 103.251 | 3.125 | 104.726 | 104.626 | 104.426 | 104.251 | 103.876 | | | |
| 3.500 | 104.650 | 104.550 | 104.350 | 104.050 | 103.675 | 3.250 | 104.900 | 104.800 | 104.600 | 104.425 | 104.050 | | | |
| 3.625 | 104.980 | 104.880 | 104.680 | 104.380 | 104.005 | 3.375 | 104.855 | 104.755 | 104.555 | 104.380 | 104.005 | | | |
| 3.750 | 103.941 | 103.841 | 103.641 | 103.341 | 102.966 | 3.500 | 103.941 | 103.841 | 103.641 | 103.466 | 103.091 | | | |
| 3.875 | 104.364 | 104.264 | 104.064 | 103.764 | 103.389 | 3.625 | 104.364 | 104.264 | 104.064 | 103.889 | 103.514 | | | |
| 4.000 | 104.676 | 104.576 | 104.376 | 104.076 | 103.701 | 3.750 | 104.676 | 104.576 | 104.376 | 104.201 | 103.826 | | | |
| 4.125 | 104.919 | 104.819 | 104.619 | 104.319 | 103.944 | 3.875 | 104.919 | 104.819 | 104.619 | 104.444 | 104.069 | | | |
| 4.250 | 104.912 | 104.812 | 104.612 | 104.312 | 103.937 | 4.000 | 104.662 | 104.562 | 104.362 | 104.187 | 103.812 | | | |
| 4.375 | 105.366 | 105.266 | 105.066 | 104.766 | 104.391 | 4.125 | 104.866 | 104.766 | 104.566 | 104.391 | 104.016 | | | |
| 4.500 | 105.157 | 105.057 | 104.857 | 104.557 | 104.182 | 4.250 | 105.157 | 105.057 | 104.857 | 104.682 | 104.307 | | | |
| 4.625 | 105.277 | 105.177 | 104.977 | 104.677 | 104.302 | 4.375 | 105.277 | 105.177 | 104.977 | 104.802 | 104.427 | | | |
| 20 Yr Fixed (Price Cap 104.000) | | | | | | 10 Yr Fixed (Price Cap 104.000) | | | | | | Extension Fees | | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | <u>1st Extension</u> | | |
| 2.250 | 99.580 | 99.480 | 99.280 | 98.980 | 98.605 | 2.000 | 99.205 | 99.105 | 98.955 | 98.730 | 98.355 | 7 Day | -0.150 | |
| 2.375 | 100.356 | 100.256 | 100.056 | 99.756 | 99.381 | 2.125 | 99.981 | 99.881 | 99.731 | 99.506 | 99.131 | 15 Day | -0.350 | |
| 2.500 | 101.292 | 101.192 | 100.992 | 100.692 | 100.317 | 2.250 | 100.917 | 100.817 | 100.667 | 100.442 | 100.067 | 30 Day | -0.750 | |
| 2.625 | 101.811 | 101.711 | 101.511 | 101.211 | 100.836 | 2.375 | 101.561 | 101.461 | 101.311 | 101.086 | 100.711 | <u>2nd Extension</u> | | |
| 2.750 | 102.358 | 102.258 | 102.058 | 101.758 | 101.383 | 2.500 | 102.108 | 102.008 | 101.858 | 101.633 | 101.258 | 7 Day | -0.235 | |
| 2.875 | 103.076 | 102.976 | 102.776 | 102.476 | 102.101 | 2.625 | 102.826 | 102.726 | 102.576 | 102.351 | 101.976 | 15 Day | -0.500 | |
| 3.000 | 103.721 | 103.621 | 103.421 | 103.121 | 102.746 | 2.750 | 103.471 | 103.371 | 103.221 | 102.996 | 102.621 | 30 Day | -1.000 | |
| 3.125 | 104.135 | 104.035 | 103.835 | 103.535 | 103.160 | 2.875 | 103.635 | 103.535 | 103.385 | 103.160 | 102.785 | <u>3rd Extension</u> | | |
| 3.250 | 104.446 | 104.346 | 104.146 | 103.846 | 103.471 | 3.000 | 104.321 | 104.221 | 104.071 | 103.846 | 103.471 | 7 Day | -0.375 | |
| 3.375 | 104.976 | 104.876 | 104.676 | 104.376 | 104.001 | 3.125 | 104.851 | 104.751 | 104.601 | 104.376 | 104.001 | 15 Day | -0.625 | |
| 3.500 | 105.400 | 105.300 | 105.100 | 104.800 | 104.425 | 3.250 | 105.025 | 104.925 | 104.775 | 104.550 | 104.175 | 30 Day | -1.500 | |
| 3.625 | 105.730 | 105.630 | 105.430 | 105.130 | 104.755 | 3.375 | 104.980 | 104.880 | 104.730 | 104.505 | 104.130 | | | |
| 3.750 | 104.691 | 104.591 | 104.391 | 104.091 | 103.716 | 3.500 | 104.066 | 103.966 | 103.816 | 103.591 | 103.216 | | | |
| 3.875 | 105.114 | 105.014 | 104.814 | 104.514 | 104.139 | 3.625 | 104.489 | 104.389 | 104.239 | 104.014 | 103.639 | | | |
| 4.000 | 105.426 | 105.326 | 105.126 | 104.826 | 104.451 | 3.750 | 104.801 | 104.701 | 104.551 | 104.326 | 103.951 | | | |
| 4.125 | 105.669 | 105.569 | 105.369 | 105.069 | 104.694 | 3.875 | 105.044 | 104.944 | 104.794 | 104.569 | 104.194 | | | |
| 4.250 | 105.662 | 105.562 | 105.362 | 105.062 | 104.687 | 4.000 | 104.787 | 104.687 | 104.537 | 104.312 | 103.937 | | | |
| 4.375 | 106.116 | 106.016 | 105.816 | 105.516 | 105.141 | 4.125 | 104.991 | 104.891 | 104.741 | 104.516 | 104.141 | | | |
| 4.500 | 105.907 | 105.807 | 105.607 | 105.307 | 104.932 | 4.250 | 105.282 | 105.182 | 105.032 | 104.807 | 104.432 | | | |
| 4.625 | 106.027 | 105.927 | 105.727 | 105.427 | 105.052 | 4.375 | 105.402 | 105.302 | 105.152 | 104.927 | 104.552 | | | |
| 30 HB Fixed (Price Cap 104.000) | | | | | | 15 Yr HB Fixed (Price Cap 104.000) | | | | | | HB LLPAs | | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Cash Out -1.000 | | |
| 2.500 | 100.621 | 100.521 | 100.371 | 100.021 | 99.646 | 2.250 | 101.325 | 101.225 | 101.075 | 100.850 | 100.475 | Purch/RT -0.250 | | |
| 2.625 | 101.272 | 101.172 | 101.022 | 100.672 | 100.297 | 2.375 | 101.651 | 101.551 | 101.401 | 101.176 | 100.801 | Hits are in addition to core LLPA tables | | |
| 2.750 | 101.863 | 101.763 | 101.613 | 101.263 | 100.888 | 2.500 | 101.764 | 101.664 | 101.514 | 101.289 | 100.914 | HB Loan Size LLPAs | | |
| 2.875 | 102.522 | 102.422 | 102.272 | 101.922 | 101.547 | 2.625 | 102.189 | 102.089 | 101.939 | 101.714 | 101.339 | 485-549k 0.125 | | |
| 3.000 | 103.059 | 102.959 | 102.809 | 102.459 | 102.084 | 2.750 | 102.539 | 102.439 | 102.289 | 102.064 | 101.689 | 550k+ 0.25 | | |
| 3.125 | 103.274 | 103.174 | 103.024 | 102.674 | 102.299 | 2.875 | 102.550 | 102.450 | 102.300 | 102.075 | 101.700 | | | |
| 3.250 | 103.055 | 102.955 | 102.805 | 102.455 | 102.080 | 3.000 | 102.828 | 102.728 | 102.578 | 102.353 | 101.978 | | | |
| 3.375 | 103.547 | 103.447 | 103.297 | 102.947 | 102.572 | 3.125 | 103.067 | 102.967 | 102.817 | 102.592 | 102.217 | | | |
| 3.500 | 103.884 | 103.784 | 103.634 | 103.284 | 102.909 | 3.250 | 101.665 | 101.565 | 101.415 | 101.190 | 100.815 | | | |
| 3.625 | 104.057 | 103.957 | 103.807 | 103.457 | 103.082 | 3.375 | 101.899 | 101.799 | 101.649 | 101.424 | 101.049 | | | |
| 3.750 | 102.458 | 102.358 | 102.208 | 101.858 | 101.483 | 3.500 | 102.309 | 102.209 | 102.059 | 101.834 | 101.459 | | | |
| 3.875 | 102.851 | 102.751 | 102.601 | 102.251 | 101.876 | 3.625 | 100.784 | 100.684 | 100.534 | 100.309 | 99.934 | | | |
| 4.000 | 103.263 | 103.163 | 103.013 | 102.663 | 102.288 | 3.750 | 101.019 | 100.919 | 100.769 | 100.544 | 100.169 | | | |
| 4.125 | 101.901 | 101.801 | 101.651 | 101.301 | 100.926 | 3.875 | 101.231 | 101.131 | 100.981 | 100.756 | 100.381 | | | |
| 4.250 | 102.218 | 102.118 | 101.968 | 101.618 | 101.243 | 4.000 | 101.431 | 101.331 | 101.181 | 100.956 | 100.581 | | | |
| 4.375 | 102.440 | 102.340 | 102.190 | 101.840 | 101.465 | 4.125 | 101.057 | 100.957 | 100.807 | 100.582 | 100.207 | | | |
| 4.500 | 102.580 | 102.480 | 102.330 | 101.980 | 101.605 | 4.250 | 101.200 | 101.100 | 100.950 | 100.725 | 100.350 | | | |
| LTV FICO Adjustments Cash Out Refi | | | | | | | | | | | | Extended Locks | | |
| LTV | FICO | <= 619 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >=740 | | | | <u>1 Point Upfront</u> | |
| >97 | | na | na | na | na | na | na | na | na | Subtract from 90 day price | | | | |
| >95.00 <=97.00 | | na | na | na | na | na | na | na | na | | | | | |
| >90.00 <=95.00 | | na | na | na | na | na | na | na | na | | | | | |
| >85.00 <=90.00 | | na | na | na | na | na | na | na | na | | | | 120 Day -0.750 | |
| >80.00 <=85.00 | | na | na | na | na | na | na | na | na | | | | 180 Day -1.750 | |
| >75.00 <=80.00 | | na | -3.125 | -2.625 | -1.875 | -1.750 | -1.125 | -1.125 | -0.875 | | | | 240 Day -2.500 | |
| >70.00 <=75.00 | | na | -1.625 | -1.625 | -1.125 | -1.125 | -1.000 | -1.000 | -0.625 | | | | | |
| >60.00 <=70.00 | | na | -1.625 | -1.625 | -1.125 | -1.125 | -1.000 | -1.000 | -0.625 | | | | | |
| <=60.00 | | na | -0.625 | -0.625 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | | | | | |
| LTV FICO Adjustments > 15 Year Loan term | | | | | | | | | | | | Relock Policy | | |
| LTV | FICO | <= 619 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >=740 | | | | <u>Relock < 30 days</u> | |
| >97.00 | | na | na | na | na | na | na | na | na | Worst Case -.25 | | | | |
| >95.00 <=97.00 | | na | -3.500 | -2.750 | -2.250 | -1.500 | -1.500 | -1.000 | -0.750 | | | | | |
| >90.00 <=95.00 | | na | -3.250 | -2.750 | -2.250 | -1.250 | -1.000 | -0.500 | -0.250 | | | | | |
| >85.00 <=90.00 | | na | -3.250 | -2.750 | -2.250 | -1.250 | -1.000 | -0.500 | -0.250 | | | | | |
| >80.00 <=85.00 | | na | -3.250 | -3.250 | -2.750 | -1.500 | -1.000 | -0.500 | -0.250 | | | | | |
| >75.00 <=80.00 | | na | -3.000 | -3.000 | -2.750 | -1.750 | -1.250 | -0.750 | -0.500 | | | | | |
| >70.00 <=75.00 | | na | -3.000 | -2.750 | -2.250 | -1.250 | -1.000 | -0.500 | -0.250 | | | | | |
| >60.00 <=70.00 | | na | -1.500 | -1.250 | -1.000 | -0.500 | | | | | | | | |

Adjustable Rate Mortgages

| 5/1 LIBOR ARM (Price Cap 102.250) | | | | | | 7/1 LIBOR ARM (Price Cap 102.25) | | | | | | Lock Exp. | |
|--|--------|--------|----------|---------|---------|---|---------|---------|---------|--------|----------------------------|----------------------------|----------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Today: | 01/14/21 |
| 3.125 | 96.753 | 96.653 | 96.503 | 96.153 | 95.778 | 3.125 | 96.753 | 96.653 | 96.503 | 96.278 | 95.903 | 15 Day | 01/29/21 |
| 3.250 | 97.188 | 97.088 | 96.938 | 96.588 | 96.213 | 3.250 | 97.188 | 97.088 | 96.938 | 96.713 | 96.338 | 30 Day | 02/13/21 |
| 3.375 | 97.505 | 97.405 | 97.255 | 96.905 | 96.530 | 3.375 | 97.505 | 97.405 | 97.255 | 97.030 | 96.655 | 45 Day | 02/28/21 |
| 3.500 | 97.636 | 97.536 | 97.386 | 97.036 | 96.661 | 3.500 | 97.636 | 97.536 | 97.386 | 97.161 | 96.786 | 60 Day | 03/15/21 |
| 3.625 | 97.769 | 97.669 | 97.519 | 97.169 | 96.794 | 3.625 | 97.769 | 97.669 | 97.519 | 97.294 | 96.919 | 75 Day | 03/30/21 |
| 3.750 | 97.908 | 97.808 | 97.658 | 97.308 | 96.933 | 3.750 | 97.908 | 97.808 | 97.658 | 97.433 | 97.058 | 90 Day | 04/14/21 |
| 3.875 | 98.047 | 97.947 | 97.797 | 97.447 | 97.072 | 3.875 | 98.047 | 97.947 | 97.797 | 97.572 | 97.197 | | |
| 4.000 | 98.186 | 98.086 | 97.936 | 97.586 | 97.211 | 4.000 | 98.186 | 98.086 | 97.936 | 97.711 | 97.336 | | |
| 4.125 | 98.327 | 98.227 | 98.077 | 97.727 | 97.352 | 4.125 | 98.327 | 98.227 | 98.077 | 97.852 | 97.477 | | |
| 4.250 | 98.463 | 98.363 | 98.213 | 97.863 | 97.488 | 4.250 | 98.463 | 98.363 | 98.213 | 97.988 | 97.613 | | |
| 4.375 | 98.594 | 98.494 | 98.344 | 97.994 | 97.619 | 4.375 | 98.594 | 98.494 | 98.344 | 98.119 | 97.744 | | |
| 4.500 | 98.725 | 98.625 | 98.475 | 98.125 | 97.750 | 4.500 | 98.725 | 98.625 | 98.475 | 98.250 | 97.875 | | |
| 10/1 LIBOR ARM (Price Cap 102.000) | | | | | | 5/1 LIBOR ARM High Balance (Price Cap 102.000) | | | | | | Extension Fees | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | <u>1st Extension</u> | |
| 3.125 | 96.497 | 96.397 | 96.247 | 95.897 | 95.522 | 3.625 | 96.769 | 96.669 | 96.519 | 96.294 | 95.919 | 7 Day | -0.150 |
| 3.250 | 97.253 | 97.153 | 97.003 | 96.653 | 96.278 | 3.750 | 96.908 | 96.808 | 96.658 | 96.433 | 96.058 | 15 Day | -0.350 |
| 3.375 | 97.734 | 97.634 | 97.484 | 97.134 | 96.759 | 3.875 | 97.047 | 96.947 | 96.797 | 96.572 | 96.197 | 30 Day | -0.750 |
| 3.500 | 97.801 | 97.701 | 97.551 | 97.201 | 96.826 | 4.000 | 97.186 | 97.086 | 96.936 | 96.711 | 96.336 | <u>2nd Extension</u> | |
| 3.625 | 97.871 | 97.771 | 97.621 | 97.271 | 96.896 | 4.125 | 97.327 | 97.227 | 97.077 | 96.852 | 96.477 | 7 Day | -0.235 |
| 3.750 | 97.862 | 97.762 | 97.612 | 97.262 | 96.887 | 4.250 | 97.463 | 97.363 | 97.213 | 96.988 | 96.613 | 15 Day | -0.500 |
| 3.875 | 97.856 | 97.756 | 97.606 | 97.256 | 96.881 | 4.375 | 97.594 | 97.494 | 97.344 | 97.119 | 96.744 | 30 Day | -1.000 |
| 4.000 | 97.983 | 97.883 | 97.733 | 97.383 | 97.008 | 4.500 | 97.725 | 97.625 | 97.475 | 97.250 | 96.875 | <u>3rd Extension</u> | |
| 4.125 | 98.172 | 98.072 | 97.922 | 97.572 | 97.197 | 4.625 | 98.023 | 97.923 | 97.773 | 97.548 | 97.173 | 7 Day | -0.375 |
| 4.250 | 98.449 | 98.349 | 98.199 | 97.849 | 97.474 | 4.750 | 98.273 | 98.173 | 98.023 | 97.798 | 97.423 | 15 Day | -0.625 |
| 4.375 | 98.668 | 98.568 | 98.418 | 98.068 | 97.693 | 4.875 | 98.523 | 98.423 | 98.273 | 98.048 | 97.673 | 30 Day | -1.500 |
| 7/1 LIBOR ARM High Balance (Price Cap 102.000) | | | | | | 10/1 LIBOR ARM High Balance (Price Cap 102.000) | | | | | | Extended Locks | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | 90-Day | <u>1 Point Upfront</u> | |
| 3.000 | 96.098 | 95.998 | 95.848 | 95.498 | 95.123 | 3.375 | 96.734 | 96.634 | 96.484 | 96.134 | 95.759 | Subtract from 90 day price | |
| 3.125 | 96.392 | 96.292 | 96.142 | 95.792 | 95.417 | 3.500 | 96.801 | 96.701 | 96.551 | 96.201 | 95.826 | | |
| 3.250 | 96.909 | 96.809 | 96.659 | 96.309 | 95.934 | 3.625 | 96.871 | 96.771 | 96.621 | 96.271 | 95.896 | | |
| 3.375 | 97.283 | 97.183 | 97.033 | 96.683 | 96.308 | 3.750 | 96.862 | 96.762 | 96.612 | 96.262 | 95.887 | 120 Day | -0.750 |
| 3.500 | 97.436 | 97.336 | 97.186 | 96.836 | 96.461 | 3.875 | 96.856 | 96.756 | 96.606 | 96.256 | 95.881 | 180 Day | -1.750 |
| 3.625 | 97.592 | 97.492 | 97.342 | 96.992 | 96.617 | 4.000 | 96.983 | 96.883 | 96.733 | 96.383 | 96.008 | 240 Day | -2.500 |
| 3.750 | 97.823 | 97.723 | 97.573 | 97.223 | 96.848 | 4.125 | 97.172 | 97.072 | 96.922 | 96.572 | 96.197 | | |
| 3.875 | 98.008 | 97.908 | 97.758 | 97.408 | 97.033 | 4.250 | 97.449 | 97.349 | 97.199 | 96.849 | 96.474 | | |
| 4.000 | 98.238 | 98.138 | 97.988 | 97.638 | 97.263 | 4.375 | 97.668 | 97.568 | 97.418 | 97.068 | 96.693 | | |
| 4.125 | 98.481 | 98.381 | 98.231 | 97.881 | 97.506 | 4.500 | 97.792 | 97.692 | 97.542 | 97.192 | 96.817 | | |
| 4.250 | 98.721 | 98.621 | 98.471 | 98.121 | 97.746 | 4.625 | 97.916 | 97.816 | 97.666 | 97.316 | 96.941 | | |
| LTV FICO Adjustments > 15 Year Loan term | | | | | | | | | | | | Relock Policy | |
| LTV | FICO | | <= 619 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >=740 | <u>Relock < 30 days</u> | | |
| >90.00 | | | na | -3.500 | -3.000 | -2.750 | -1.500 | -1.000 | -0.500 | -0.250 | Worst Case -.25 | | |
| >85.00 <=90.00 | | | na | -3.500 | -3.000 | -2.750 | -1.500 | -1.000 | -0.500 | -0.250 | | | |
| >80.00 <=85.00 | | | na | -3.500 | -3.000 | -2.750 | -1.500 | -1.000 | -0.500 | -0.250 | <u>Relock > 30 days</u> | | |
| >75.00 <=80.00 | | | na | -3.000 | -3.000 | -2.750 | -1.750 | -1.000 | -0.500 | -0.250 | Current Market -.25 | | |
| >70.00 <=75.00 | | | na | -3.000 | -2.750 | -2.250 | -1.250 | -0.750 | -0.250 | 0.000 | | | |
| >60.00 <=70.00 | | | na | -1.500 | -1.250 | -1.000 | -0.500 | -0.500 | 0.000 | 0.000 | | | |
| <=60.00 | | | na | -0.500 | -0.500 | 0.000 | 0.000 | 0.250 | 0.250 | 0.250 | | | |
| Subordinate Financing Adjustments | | | | | | | | | | | | | |
| LTV | CLTV | | <720 | >=720 | | | | | | | | | |
| <=95 | | | 95.01-97 | -1.500 | -1.750 | | | | | | | | |
| 75.01 - 95 | | | 90.01-95 | -1.000 | -1.250 | | | | | | | | |
| 75.01 - 90 | | | 76.01-90 | -1.000 | -1.250 | | | | | | | | |
| 65.01 - 75 | | | 80.01-95 | -0.750 | -1.000 | | | | | | | | |
| <=65.00 | | | 80.01-95 | -0.500 | -0.750 | | | | | | | | |
| Cash Out Adjustments | | | | | | | | | | | | | |
| LTV | FICO | | 660-679 | 680-699 | 700-719 | 720-739 | >=740 | | | | | | |
| >75.00 <=80.00 | | | na | na | -1.250 | -1.000 | -0.500 | | | | | | |
| >60.00 <=75.00 | | | | -1.750 | -1.250 | -1.000 | -1.000 | -0.500 | | | | | |
| <=60.00 | | | | -1.500 | -0.750 | -0.250 | 0.000 | 0.000 | | | | | |
| Fannie Mae DURP | | | | | | | | | | | | | |
| LTV | FICO | | <= 619 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | >=740 | | | |
| >95.00 <=97.00 | | | -0.500 | -0.500 | 0.000 | 0.000 | -0.500 | -0.500 | -0.500 | -0.500 | | | |
| >97.00 <=105.00 | | | -1.000 | -1.000 | -0.500 | -0.500 | -1.000 | -1.000 | -1.000 | -1.000 | | | |
| Occupancy Price Adjustments | | | | | | Loan Amount Adjusters | | | | | | | |
| 2-4 Unit | | | -1.000 | | | <=99,999 | | | -1 | | | | |
| Condo >15YR LTV >75.00% | | | -0.750 | | | 100,000-124,999 | | | -0.625 | | | | |
| NOO <= 75.00% LTV | | | -2.125 | | | 125,000-199,999 | | | -0.25 | | | | |
| NOO >75.00 <= 80.00% LTV | | | -3.375 | | | 200,000-249,999 | | | -0.125 | | | | |
| NOO LTV >80.00% FICO | | | -4.125 | | | 250,000-500,000 | | | 0 | | | | |
| Escrow Waiver | | | -0.125 | | | 500,001-1,397,400 | | | 0.375 | | | | |

All Price and Rate adjustments are Cumulative. Rates & Terms subject to change without notice. Refer to Product Guide loan eligibility.

Miscellaneous

| State Adjusters | | | | | | Lock Exp. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------|----------------|----------------|--|-----------------|-----------|-------|----|-------|----|-------|--|--|----------|--|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|--|--|----------|--|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|--|--|----------|--|----|--------|----|--------|----|--------|----|--------|----|--------|----|--------|---|--|
| <table border="1"> <thead> <tr><th colspan="2">Region 1</th></tr> </thead> <tbody> <tr><td>CA</td><td>0.000</td></tr> <tr><td>FL</td><td>0.000</td></tr> <tr><td>PA</td><td>0.000</td></tr> <tr><td>TX</td><td>0.000</td></tr> </tbody> </table> | | Region 1 | | CA | 0.000 | FL | 0.000 | PA | 0.000 | TX | 0.000 | <table border="1"> <thead> <tr><th colspan="2">Region 2</th></tr> </thead> <tbody> <tr><td>AK</td><td>-0.150</td></tr> <tr><td>GA</td><td>-0.150</td></tr> <tr><td>IL</td><td>-0.150</td></tr> <tr><td>IN</td><td>-0.150</td></tr> <tr><td>KY</td><td>-0.150</td></tr> <tr><td>LA</td><td>-0.150</td></tr> <tr><td>MD</td><td>-0.150</td></tr> <tr><td>ME</td><td>-0.150</td></tr> <tr><td>MN</td><td>-0.150</td></tr> <tr><td>MO</td><td>-0.150</td></tr> <tr><td>NC</td><td>-0.150</td></tr> <tr><td>NJ</td><td>-0.150</td></tr> <tr><td>NM</td><td>-0.150</td></tr> <tr><td>NY</td><td>-0.150</td></tr> <tr><td>OH</td><td>-0.150</td></tr> <tr><td>OK</td><td>-0.150</td></tr> <tr><td>OR</td><td>-0.150</td></tr> <tr><td>SC</td><td>-0.150</td></tr> <tr><td>WI</td><td>-0.150</td></tr> </tbody> </table> | | Region 2 | | AK | -0.150 | GA | -0.150 | IL | -0.150 | IN | -0.150 | KY | -0.150 | LA | -0.150 | MD | -0.150 | ME | -0.150 | MN | -0.150 | MO | -0.150 | NC | -0.150 | NJ | -0.150 | NM | -0.150 | NY | -0.150 | OH | -0.150 | OK | -0.150 | OR | -0.150 | SC | -0.150 | WI | -0.150 | <table border="1"> <thead> <tr><th colspan="2">Region 3</th></tr> </thead> <tbody> <tr><td>AL</td><td>-0.230</td></tr> <tr><td>AR</td><td>-0.230</td></tr> <tr><td>AZ</td><td>-0.230</td></tr> <tr><td>CO</td><td>-0.230</td></tr> <tr><td>CT</td><td>-0.230</td></tr> <tr><td>IA</td><td>-0.230</td></tr> <tr><td>ID</td><td>-0.230</td></tr> <tr><td>KS</td><td>-0.230</td></tr> <tr><td>MA</td><td>-0.230</td></tr> <tr><td>MI</td><td>-0.230</td></tr> <tr><td>MS</td><td>-0.230</td></tr> <tr><td>MT</td><td>-0.230</td></tr> <tr><td>ND</td><td>-0.230</td></tr> <tr><td>NE</td><td>-0.230</td></tr> <tr><td>NH</td><td>-0.230</td></tr> <tr><td>SD</td><td>-0.230</td></tr> <tr><td>TN</td><td>-0.230</td></tr> <tr><td>VA</td><td>-0.230</td></tr> <tr><td>WA</td><td>-0.230</td></tr> </tbody> </table> | | Region 3 | | AL | -0.230 | AR | -0.230 | AZ | -0.230 | CO | -0.230 | CT | -0.230 | IA | -0.230 | ID | -0.230 | KS | -0.230 | MA | -0.230 | MI | -0.230 | MS | -0.230 | MT | -0.230 | ND | -0.230 | NE | -0.230 | NH | -0.230 | SD | -0.230 | TN | -0.230 | VA | -0.230 | WA | -0.230 | <table border="1"> <thead> <tr><th colspan="2">Region 4</th></tr> </thead> <tbody> <tr><td>DC</td><td>-0.300</td></tr> <tr><td>DE</td><td>-0.300</td></tr> <tr><td>NV</td><td>-0.300</td></tr> <tr><td>RI</td><td>-0.300</td></tr> <tr><td>UT</td><td>-0.300</td></tr> <tr><td>WY</td><td>-0.300</td></tr> </tbody> </table> | | Region 4 | | DC | -0.300 | DE | -0.300 | NV | -0.300 | RI | -0.300 | UT | -0.300 | WY | -0.300 | Today: 01/14/21 15 Day: 01/29/21 30 Day: 02/13/21 45 Day: 02/28/21 60 Day: 03/15/21 75 Day: 03/30/21 90 Day: 04/14/21 | |
| Region 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CA | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FL | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PA | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TX | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Region 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AK | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GA | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IL | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IN | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KY | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LA | -0.150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Lender Fee Buyout - All products | | | | Mortgagee Clause | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lender Fee \$1,095 IRRL & Streamlines \$495 | | | | EPM ISAOA/ATIMA P.O. Box 1194 Springfield, OH 45501-1194 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Single Premium LPMI (Agency) Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>LTV</u> | <u>FICO</u> | <u>620-679</u> | <u>680-719</u> | <u>720-739</u> | <u>>=740</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >95.00 <=97.00 | | na | -3.850 | -3.080 | -3.080 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >90.00 <=95.00 | | -4.800 | -3.710 | -2.660 | -2.520 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >85.00 <=90.00 | | -3.080 | -2.420 | -2.070 | -1.430 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| >80.00 <=85.00 | | -2.420 | -1.680 | -1.540 | -1.270 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LPMI Risk Adjusters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <u>FICO</u> | <u>620-679</u> | <u>680-719</u> | <u>720-739</u> | <u>>=740</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| < 25 Years | | 0.390 | 0.280 | 0.180 | 0.110 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash Out | | -1.300 | -1.000 | -0.700 | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| > \$453,100 | | -2.100 | -1.400 | -0.880 | -0.400 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2nd home | | -1.230 | -0.700 | -0.490 | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RT Refi | | -1.050 | -0.530 | 0.000 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

All Price and Rate adjustments are Cumulative. Rates & Terms subject to change without notice. Refer to Product Guide loan loan eligibility.