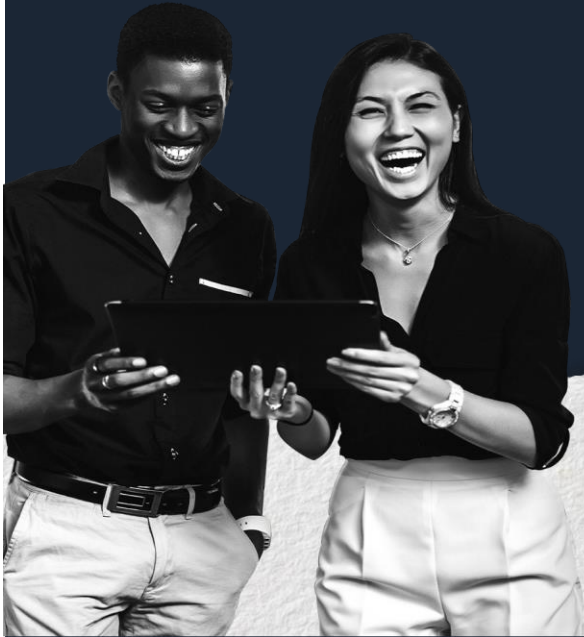


Lock Period	Expiration
15	7/11/2022
30	7/25/2022
45	8/8/2022
60	8/23/2022



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*-Christopher B, Broker Partner*

**40**  
+ STATES

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FNMA & FHLMC

6/24/2022
10:51 AM

Table with 4 main columns: FNMA 30/25 Year Fixed, FNMA 20 Year Fixed, FNMA 15 Year Fixed, FNMA 10 Year Fixed. Each column contains sub-columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day. Data rows range from 4.375 to 6.500.

Table with 4 main columns: FHLMC 30/25 Year Fixed, FHLMC 20 Year Fixed, FHLMC 15 Year Fixed, FHLMC 10 Year Fixed. Each column contains sub-columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day. Data rows range from 4.375 to 6.500.

Table with 4 main columns: FNMA High Balance 30 Year Fixed, FNMA High Balance 15 Year Fixed, FHLMC Super Conforming 30 Year Fixed, FHLMC Super Conforming 15 Year Fixed. Each column contains sub-columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day. Data rows range from 4.625 to 6.500.



HOMEREADY & HOMEPOSSIBLE

6/24/2022
10:51 AM

Table with 17 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Sub-headers: HomeReady 30/25 Year Fixed, HomeReady 20 Year Fixed, HomeReady 15 Year Fixed, HomeReady 10 Year Fixed.

Table with 17 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Sub-headers: HomePossible 30/25 Year Fixed, HomePossible 20 Year Fixed, HomePossible 15 Year Fixed, HomePossible 10 Year Fixed.

FNMA RefiNow

Table with 17 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Sub-headers: RefiNow 30/25 Year Fixed, RefiNow 20 Year Fixed, RefiNow 15 Year Fixed, RefiNow 10 Year Fixed.

CONFORMING ADJUSTMENT FOR ALL LOANS > 15 YEARS								
Credit Score	≤60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
≥ 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)
< 620*	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.750)

\* < 620 FICO DU approval only

CASH OUT REFINANCES					
Credit Score	≤60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
≥ 740	(0.375)	(0.625)	(0.625)	(0.875)	N/A
720-739	(0.375)	(1.000)	(1.000)	(1.125)	N/A
700-719	(0.375)	(1.000)	(1.000)	(1.125)	N/A
680-699	(0.375)	(1.125)	(1.125)	(1.750)	N/A
660-679	(0.625)	(1.125)	(1.125)	(1.875)	N/A
640-659	(0.625)	(1.625)	(1.625)	(2.625)	N/A
620-639	(0.625)	(1.625)	(1.625)	(3.125)	N/A
< 620*	(1.625)	(2.625)	(2.625)	(3.125)	N/A

\* < 620 FICO DU approval only

PROPERTY TYPES / OCCUPANCY / HIGH BALANCE / SUPER CONFORMING								
	≤60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
LTV								
Condo >15 Years	0.000	0.000	0.000	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Manufactured	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
2 Units	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
3-4 Units	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	(2.000)	(2.000)	(2.000)
Investment	(2.125)	(2.125)	(2.125)	(3.375)	(4.125)	N/A	N/A	N/A
2nd Home	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)
High Balance / Super Conforming Purchase or Limited Cash Out	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
High Balance / Super Conforming Cash Out	(1.250)	(1.500)	(1.500)	(1.750)	N/A	N/A	N/A	N/A

SUBORDINATE FINANCING			
LTV	CLTV	Fico <720	Fico ≥720
≤ 75.00%	≤ 80.00%	(0.375)	(0.375)
≤ 65.00%	80.01 - 95.00%	(0.875)	(0.625)
65.01 - 75.00%	80.01 - 95.00%	(1.125)	(0.875)
75.01 - 95.00%	76.01 - 95.00%	(1.375)	(1.125)
≤ 95.00%	95.01 - 97.00%	(1.875)	(1.875)
Home Possible	All	(0.500)	(0.500)

HIGH BALANCE/SUPER CONFORMING	
Purchase	(0.250)
Rate and Term	(0.250)
Cash Out	(1.000)

HOMEREADY/HOMEPOSSIBLE CAPS	
LTV >80 & Fico ≥ 680	0.000
LTV ≤ 80 OR Fico < 680	(1.500)

\*Caps to not apply to Additional/State/Loan Amount/Lender Roll Charges

ADDITIONAL ADJUSTMENTS	
Refinance > \$125,000*	0.000
Tax Impounds Waived	(0.250)
Investment C/O 1-Unit	(0.375)
Investment C/O Multi Unit	(0.375)
Investment < 30 Yr Term	(0.500)

\*Not Applicable for HomeReady/HomePossible

STATE ADJUSTMENTS	
NJ, PA	0.000
All Other States	0.000

LOAN AMOUNT ADJUSTMENTS	
≤ \$50,000	(2.000)
\$50,000 - \$60,000	(1.500)
\$60,001 - \$70,000	(1.125)
\$70,001 - \$80,000	(0.875)
\$80,001 - \$90,000	(0.625)
\$90,001 - \$100,000	(0.500)
\$100,001 - \$110,000	(0.375)
\$110,001 - \$120,000	(0.250)
\$120,001 - \$140,000	(0.125)

\*Minimum loan amount \$65,000

LENDER FEES	
Origination	1195.00
Tax Service	80.00
Flood Cert	12.50
Wire Fee	50.00
Appraisal Review	16.50



FHA, VA & USDA

6/24/2022  
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FHA 30 Year Fixed					FHA 15 Year Fixed					FHA Streamline 30 Year Fixed					FHA Streamline 15 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.125	97.173	97.863	97.699	97.449	3.750	97.440	98.057	97.924	97.674	4.125	97.048	97.738	97.574	97.324	3.750	98.162	97.932	97.799	97.549
4.250	98.622	98.950	98.794	98.544	3.875	97.782	98.420	98.310	98.060	4.250	98.497	98.825	98.669	98.419					
4.375	99.132	99.477	99.321	99.071	4.000	98.091	98.716	98.606	98.356	4.375	99.007	99.352	99.196	98.946					
4.500	99.616	99.925	99.770	99.520	4.125	98.499	99.078	98.968	98.718	4.500	99.491	99.800	99.645	99.395					
4.625	100.043	100.347	100.191	99.941	4.250	98.905	99.460	99.277	99.027	4.625	99.918	100.222	100.066	99.816					
4.750	100.495	100.632	100.403	100.153	4.375	99.199	99.401	99.200	98.950	4.750	100.370	100.507	100.278	100.028					
4.875	100.819	100.903	100.717	100.467	4.500	99.583	99.745	99.536	99.286	4.875	100.694	100.778	100.592	100.342					
5.000	101.186	101.239	101.058	100.808	4.625	99.941	100.045	99.842	99.592	5.000	101.061	101.114	100.933	100.683					
5.125	101.552	101.603	101.402	101.152						5.125	101.427	101.478	101.277	101.027					
5.250	101.688	101.671	101.369	101.119						5.250	101.563	101.546	101.244	100.994					
5.375	101.616	101.587	101.283	101.033						5.375	101.491	101.462	101.158	100.908					
5.500	101.957	101.911	101.586	101.336						5.500	101.830	101.786	101.461	101.211					
5.625	102.297	102.222	101.850	101.600						5.625	102.172	102.097	101.725	101.475					
5.750	102.660	102.246	101.827	101.577						5.750	102.535	102.121	101.702	101.452					

VA 30 Year Fixed					VA 15 Year Fixed					VA IRRRL 30 Year Fixed					VA IRRRL 15 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.125	97.069	97.731	97.600	97.350	3.750	97.545	98.022	97.879	97.629	4.250	98.346	98.656	98.522	98.272	3.750	97.420	97.897	97.754	97.504
4.250	98.471	98.781	98.647	98.397	3.875	97.853	98.403	98.260	98.010	4.375	98.824	99.144	99.010	98.760					
4.375	98.949	99.269	99.135	98.885	4.000	98.140	98.653	98.509	98.259	4.500	99.284	99.580	99.446	99.196					
4.500	99.409	99.705	99.571	99.321	4.125	98.472	98.991	98.864	98.614	4.625	99.684	99.918	99.783	99.533					
4.625	99.809	100.043	99.908	99.658	4.250	98.870	99.383	99.200	98.950	4.750	100.253	100.341	100.126	99.876					
4.750	100.378	100.466	100.251	100.001	4.375	99.164	99.324	99.094	98.844	4.875	100.502	100.591	100.339	100.089					
4.875	100.627	100.716	100.464	100.214	4.500	99.547	99.669	99.439	99.189	5.000	100.901	100.956	100.654	100.404					
5.000	101.026	101.081	100.779	100.529	4.625	99.888	99.969	99.739	99.489	5.125	101.255	101.246	100.970	100.720					
5.125	101.380	101.371	101.095	100.845						5.250	101.590	101.502	101.181	100.931					
5.250	101.715	101.627	101.306	101.056						5.375	101.344	101.297	100.878	100.628					
5.375	101.469	101.422	101.003	100.753						5.500	101.713	101.624	101.162	100.912					
5.500	101.838	101.749	101.287	101.037						5.625	102.061	101.960	101.505	101.255					
5.625	102.186	102.085	101.630	101.380						5.750	102.428	102.052	101.496	101.246					
5.750	102.553	102.177	101.621	101.371															

STANDARD BALANCE ADJUSTMENTS	
FICO: ≥ 700	0.125
FICO: 680-699	0.000
FICO: 660-679	(0.250)
FICO: 640-659	(0.500)
FICO: 620-639	(1.250)
FICO: 600-619	(1.500)
Loan Amt: \$50k-\$74,999	(1.000)
Loan Amt: \$75k-\$99,999	(0.375)
Loan Amt: \$100k-\$199,999	0.000
Loan Amt: ≥ \$200k	0.250
FHA Special Loan Amt ≥ \$200k	0.250
VA Blitz Special	0.250
Manufactured Homes	(1.000)
Non-Owner Occupied	(0.500)

LENDER FEES	
Origination	1195.00
Tax Service	80.00
Flood Cert	12.50
Wire Fee	50.00
Appraisal Review	16.500

