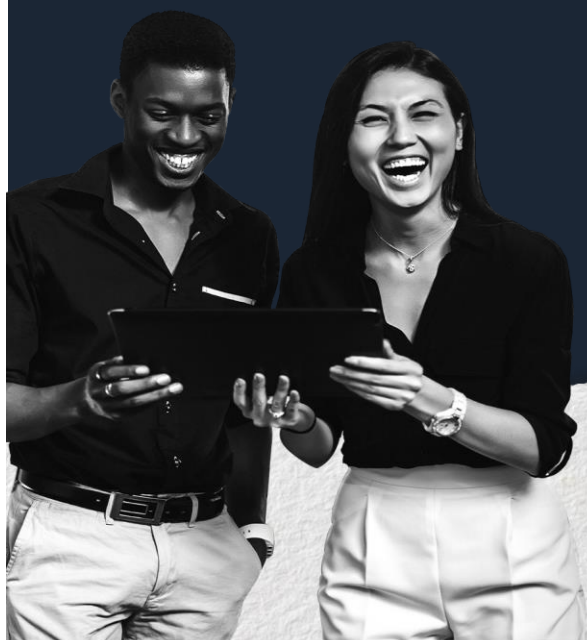


Lock Period	Expiration
15	3/24/2022
30	4/8/2022
45	4/25/2022
60	5/9/2022



PURCHASE SEASON *IS BACK!*

[PORTAL LOGIN](#)[BECOME A PARTNER](#)

THE EFFORTLESS MORTGAGE

“Everyone I worked with from setup, to underwriting, to AE, to closing were very quick to respond to any needs that we had. This was my first loan with Princeton and certainly will not be my last. Excellent pricing and a great support team.

-Christopher B, Broker Partner

40+
STATES

Effortless Across America

Princeton Wholesale is licensed and serving Brokers in 40+ states and territories throughout the United States. Odds are a Broker you know is already using us as their go-to wholesale lender!

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HomeReady 30/25 Year Fixed					HomeReady 20 Year Fixed					HomeReady 15 Year Fixed					HomeReady 10 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
3.125	98.412	98.311	98.214	98.113	2.875	98.124	97.990	97.828	97.705	2.250	98.321	98.250	98.169	98.087	2.125	98.391	98.305	98.208	98.102
3.250	99.114	99.012	98.915	98.814	3.000	98.818	98.663	98.485	98.341	2.375	98.747	98.676	98.595	98.512	2.250	98.891	98.805	98.708	98.603
3.375	99.678	99.577	99.480	99.379	3.125	99.591	99.436	99.258	99.114	2.500	99.147	99.076	98.995	98.912	2.375	99.341	99.255	99.158	99.053
3.500	100.167	100.066	99.969	99.868	3.250	100.197	100.042	99.864	99.720	2.625	99.640	99.557	99.468	99.377	2.500	99.767	99.681	99.584	99.479
3.625	100.593	100.481	100.368	100.262	3.375	100.722	100.567	100.389	100.245	2.750	100.145	100.061	99.972	99.882	2.625	100.229	100.143	100.046	99.941
3.750	101.220	101.108	100.995	100.879	3.500	101.142	100.987	100.809	100.665	2.875	100.544	100.461	100.372	100.281	2.750	100.575	100.482	100.393	100.302
3.875	101.725	101.613	101.500	101.384	3.625	101.742	101.608	101.463	101.316	3.000	100.836	100.752	100.664	100.573	2.875	100.585	100.492	100.403	100.312
4.000	102.154	102.042	101.929	101.812	3.750	102.282	102.149	102.003	101.857	3.125	101.254	101.171	101.082	100.991	3.000	101.457	101.364	101.275	101.184
4.125	102.514	102.402	102.289	102.173	3.875	102.751	102.617	102.472	102.326	3.250	101.666	101.552	101.431	101.312	3.125	101.884	101.791	101.702	101.611
4.250	102.873	102.751	102.621	102.495	4.000	103.094	102.961	102.815	102.669	3.375	102.071	101.958	101.836	101.717	3.250	101.765	101.646	101.525	101.405
4.375	103.342	103.220	103.090	102.964	4.125	103.432	103.299	103.153	103.007	3.500	102.426	102.313	102.192	102.072	3.375	102.173	102.054	101.933	101.813
					4.250	103.243	103.099	102.937	102.781	3.625	102.860	102.747	102.626	102.506	3.500	102.527	102.408	102.287	102.168
										3.750	103.024	102.897	102.735	102.567	3.625	102.962	102.843	102.722	102.602
										3.875	103.489	103.361	103.200	103.031	3.750	102.781	102.659	102.513	102.367
										4.000	103.920	103.793	103.631	103.462	3.875	103.245	103.123	102.978	102.831
										4.125	104.200	104.073	103.911	103.742	4.000	103.713	103.591	103.446	103.299
										4.250	103.586	103.447	103.293	103.132	4.125	104.081	103.960	103.814	103.668
															4.250	103.290	103.157	103.019	102.881

	HomePossible 30/25 Year Fixed					HomePossible 20 Year Fixed					HomePossible 15 Year Fixed						HomePossible 10 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		
3.125	98.381	98.260	98.180	98.116	2.875	98.310	98.096	98.046	97.826	2.250	98.439	98.322	98.291	98.170	2.125	98.093	97.946	97.915	97.764		
3.250	99.255	99.124	98.999	98.895	3.000	98.875	98.658	98.589	98.403	2.375	98.913	98.795	98.764	98.641	2.250	98.642	98.494	98.463	98.310		
3.375	99.893	99.762	99.640	99.533	3.125	99.688	99.465	99.397	99.207	2.500	99.105	98.990	98.941	98.844	2.375	99.143	98.993	98.962	98.808		
3.500	100.380	100.244	100.125	100.019	3.250	100.331	100.105	100.037	99.842	2.625	99.606	99.489	99.440	99.342	2.500	99.747	99.596	99.566	99.410		
3.625	100.729	100.587	100.471	100.365	3.375	100.878	100.650	100.582	100.386	2.750	100.103	99.984	99.935	99.835	2.625	99.986	99.823	99.774	99.628		
3.750	101.414	101.281	101.149	101.090	3.500	101.265	101.035	100.967	100.781	2.875	100.686	100.564	100.515	100.413	2.750	100.494	100.328	100.279	100.132		
3.875	101.923	101.792	101.659	101.594	3.625	101.863	101.625	101.538	101.402	3.000	101.012	100.888	100.839	100.732	2.875	101.088	100.919	100.870	100.721		
4.000	102.205	102.070	101.939	101.876	3.750	102.420	102.179	102.092	101.954	3.125	101.472	101.325	101.257	101.178	3.000	101.414	101.242	101.193	101.040		
4.125	102.641	102.504	102.375	102.317	3.875	102.890	102.646	102.560	102.421	3.250	101.887	101.738	101.671	101.590	3.125	101.476	101.243	101.175	101.049		
4.250	102.893	102.794	102.685	102.599	4.000	103.245	102.999	102.913	102.773	3.375	102.320	102.170	102.102	102.023	3.250	101.897	101.662	101.594	101.467		
4.375	103.315	103.213	103.104	103.017	4.125	103.921	102.691	102.585	102.486	3.500	102.676	102.520	102.452	102.376	3.375	102.333	102.096	102.029	101.902		
					4.250	103.353	103.121	103.016	102.915	3.625	102.474	102.295	102.209	102.161	3.500	102.687	102.445	102.378	102.254		
										3.750	102.899	102.720	102.634	102.484	3.625	102.345	102.104	102.018	101.823		
										3.875	103.310	103.128	103.042	102.894	3.750	102.774	102.533	102.447	102.250		
										4.000	103.647	103.469	103.382	103.234	3.875	103.184	102.941	102.854	102.659		
										4.125	103.063	102.941	102.851	102.762	4.000	103.562	103.321	103.235	103.040		
										4.250	103.439	103.318	103.228	103.139	4.125	102.981	102.853	102.752	102.651		
															4.250	103.357	103.230	103.128	103.028		

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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)	(2.250)	(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

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		70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	>95.00%
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

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

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

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STANDARD BALANCE ADJUSTMENTS	
FICO: ≥ 700	0.125
FICO: 680-699	0.000
FICO: 660-679	(0.500)
FICO: 640-659	(1.000)
FICO: 620-639	(2.250)
FICO: 600-619	(3.000)
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 ≥ \$250	0.250
VA IRRRL 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

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HIGH BALANCE ADJUSTMENTS	
FICO: ≥ 700	0.000
FICO: 680-699	(0.250)
FICO: 660-679	(1.000)
FICO: 640-659	(2.000)
FICO: 620-639	(3.000)
FICO: 600-619	N/A
NJ & FICO < 620	N/A
Manufactured Homes	N/A
Non-Owner Occupied	(0.750)
VA IRRRL Blitz Special	0.250

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