National Emerging Banker Rate Sheet

5/16/2022 10:22 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Planet Home Lending
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Welcome to Planet Home Lending

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1924 E. Deere Avenue, Suite 100, Santa Ana, CA 92705
5401 W Kennedy Blvd, Suite 300 Tampa, FL 33609

FANNIE MAE CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	97.244	97.138	97.031	96.914
4.125	98.050	97.944	97.837	97.720
4.250	98.605	98.499	98.392	98.275
4.375	99.230	99.124	99.017	98.900
4.500	99.693	99.587	99.481	99.364
4.625	100.169	100.063	99.956	99.839
4.750	100.601	100.488	100.374	99.707
4.875	101.154	101.041	100.927	100.260
4.990	101.465	101.351	101.238	100.020
5.000	101.665	101.552	101.438	100.771
5.125	102.133	102.020	101.906	101.239
5.250	102.487	102.321	102.155	101.455
5.375	102.964	102.798	102.632	101.932
5.500	103.342	103.176	103.010	102.310
5.625	103.578	103.399	103.221	102.521
5.750	103.939	103.697	103.459	102.725
5.875	104.279	104.037	103.799	103.065
5.990	104.336	104.094	103.856	102.572
6.000	104.364	104.122	103.884	103.150

CONFORMING 20 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.750	96.285	96.134	95.985	95.859
3.875	96.773	96.607	96.442	96.291
4.000	97.484	97.317	97.152	97.001
4.125	98.164	97.998	97.833	97.682
4.250	98.764	98.598	98.433	98.282
4.375	99.289	99.123	98.958	98.807
4.500	99.806	99.632	99.460	99.309
4.625	100.635	100.461	100.289	100.138
4.750	101.200	101.026	100.854	100.153
4.875	101.553	101.380	101.207	100.507
5.000	102.096	101.922	101.750	101.049
5.125	102.389	102.215	102.043	101.342
5.250	101.952	101.733	101.516	100.782
5.375	102.189	101.970	101.753	101.019
5.500	102.558	102.339	102.122	101.388
5.625	102.474	102.255	102.038	101.304
5.750	103.014	102.787	102.563	101.829
5.875	103.362	103.135	102.911	102.177
6.000	103.651	103.424	103.200	102.466

CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.000	96.698	96.625	96.552	96.466
3.125	97.232	97.159	97.086	97.000
3.250	97.791	97.703	97.615	97.507
3.375	98.345	98.257	98.169	98.061
3.500	98.793	98.706	98.618	98.510
3.625	99.313	99.225	99.138	99.029
3.750	99.829	99.715	99.597	99.464
3.875	100.505	100.390	100.273	100.140
3.990	100.966	100.851	100.734	100.601
4.000	101.012	100.898	100.781	100.647
4.125	101.396	101.282	101.165	101.031
4.250	101.711	101.549	101.388	101.188
4.375	101.933	101.771	101.610	101.409
4.500	102.028	101.866	101.705	101.505
4.625	102.092	101.930	101.769	101.568
4.750	102.482	102.253	102.018	101.208
4.875	102.555	102.326	102.091	101.281
4.990	102.656	102.426	102.192	100.982
5.000	102.664	102.435	102.201	101.391

CONFORMING 10 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	96.233	96.147	96.059	95.971
2.875	96.790	96.704	96.616	96.527
3.000	97.479	97.393	97.305	97.216
3.125	97.963	97.877	97.789	97.700
3.250	98.329	98.227	98.124	98.013
3.375	98.928	98.826	98.723	98.612
3.500	99.429	99.327	99.225	99.114
3.625	99.776	99.674	99.571	99.460
3.750	99.966	99.837	99.705	99.569
3.875	100.394	100.265	100.133	99.997
4.000	100.774	100.645	100.513	100.377
4.125	101.317	101.188	101.056	100.920
4.250	100.368	100.191	100.016	99.812
4.375	100.621	100.445	100.269	100.066
4.500	100.772	100.596	100.420	100.217
4.625	101.643	101.466	101.290	101.087
4.750	101.708	101.465	101.216	100.403
4.875	101.581	101.338	101.089	100.276
5.000	101.691	101.448	101.199	100.386

HIGH BALANCE 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	96.250	96.129	96.005	95.837
4.125	96.990	96.869	96.745	96.578
4.250	98.043	97.915	97.784	97.616
4.375	98.648	98.519	98.388	98.221
4.500	99.290	99.161	99.030	98.863
4.625	99.713	99.585	99.454	99.286
4.750	100.229	100.101	99.970	99.252
4.875	100.651	100.523	100.392	99.674
4.990	100.809	100.680	100.549	99.282
5.000	101.153	101.024	100.893	100.176
5.125	101.203	101.075	100.944	100.226
5.250	101.959	101.785	101.609	100.859
5.375	102.311	102.137	101.961	101.210
5.500	101.113	100.939	100.763	100.013
5.625	101.134	100.960	100.784	100.034
5.750	100.523	100.281	100.039	99.255
5.875	100.291	100.049	99.808	99.023
5.990	99.355	99.113	98.871	97.537
6.000	99.375	99.133	98.891	98.107

HIGH BALANCE 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.125	94.869	94.769	94.666	94.555
3.250	95.176	95.075	94.973	94.862
3.375	95.615	95.514	95.411	95.300
3.500	96.199	96.070	95.938	95.802
3.625	96.722	96.594	96.462	96.325
3.750	97.129	97.001	96.869	96.733
3.875	97.521	97.393	97.261	97.125
3.990	97.897	97.769	97.637	97.501
4.000	97.930	97.802	97.670	97.534
4.125	98.313	98.185	98.053	97.917
4.250	97.825	97.650	97.474	97.271
4.375	98.058	97.883	97.707	97.504
4.500	98.119	97.943	97.767	97.564
4.625	98.473	98.286	98.098	97.893
4.750	98.649	98.406	98.157	97.344
4.875	98.754	98.511	98.262	97.449
4.990	98.802	98.560	98.311	96.947
5.000	98.807	98.564	98.315	97.502
5.125	98.869	98.626	98.377	97.564

CONFORMING 5/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.500	94.949	94.859	94.774	94.685
2.625	95.301	95.211	95.126	95.036
2.750	95.758	95.669	95.583	95.494
2.875	96.242	96.152	96.067	95.977
3.000	96.640	96.551	96.465	96.376
3.125	97.019	96.929	96.844	96.755
3.250	97.396	97.306	97.221	97.132
3.375	97.771	97.681	97.596	97.507
3.500	98.173	98.083	97.998	97.908
3.625	98.582	98.492	98.407	98.318
3.750	98.961	98.871	98.786	98.697
3.875	99.335	99.245	99.160	99.070
4.000	99.531	99.441	99.356	99.267

CONFORMING 7/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.000	95.123	95.033	94.948	94.859
3.125	95.578	95.488	95.403	95.314
3.250	96.104	96.014	95.929	95.840
3.375	96.542	96.452	96.367	96.277
3.500	96.973	96.883	96.798	96.708
3.625	97.399	97.310	97.224	97.135
3.750	97.838	97.748	97.663	97.573
3.875	98.301	98.211	98.126	98.037
4.000	98.713	98.623	98.538	98.449

CONFORMING 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.500	95.312	95.222	95.137	95.048
3.625	95.790	95.700	95.615	95.526
3.750	96.384	96.294	96.209	96.120
3.875	96.931	96.841	96.756	96.666
4.000	97.475	97.385	97.300	97.210

HIGH BALANCE 5/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.500	90.904	90.814	90.729	90.640
2.625	91.256	91.166	91.081	90.991
2.750	91.713	91.624	91.538	91.449
2.875	92.197	92.107	92.022	91.932
3.000	92.595	92.506	92.420	92.331
3.125	92.974	92.884	92.799	92.710
3.250	93.351	93.261	93.176	93.087
3.375	93.726	93.636	93.551	93.462
3.500	94.128	94.038	93.953	93.863
3.625	94.537	94.447	94.362	94.273
3.750	94.916	94.826	94.741	94.652
3.875	95.290	95.200	95.115	95.025
4.000	95.486	95.396	95.311	95.222

HIGH BALANCE 7/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.000	91.078	90.988	90.903	90.814
3.125	91.533	91.443	91.358	91.269
3.250	92.059	91.969	91.884	91.795
3.375	92.497	92.407	92.322	92.232
3.500	92.928	92.838	92.753	92.663
3.625	93.354	93.265	93.179	93.090
3.750	93.793	93.703	93.618	93.528
3.875	94.256	94.166	94.081	93.992
4.000	94.668	94.578	94.493	94.404

HIGH BALANCE 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.500	91.267	91.177	91.092	91.003
3.625	91.745	91.655	91.570	91.481
3.750	92.339	92.249	92.164	92.075
3.875	92.886	92.796	92.711	92.621
4.000	93.430	93.340	93.255	93.165

EQUAL HOUSING OPPORTUNITY

Rate sheets are intended for use by mortgage professionals only.

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National Emerging Banker Rate Sheet

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FREDDIE MAC CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	97.244	97.138	97.031	96.914
4.125	98.050	97.944	97.837	97.720
4.250	98.605	98.499	98.392	98.275
4.375	99.230	99.124	99.017	98.900
4.500	99.693	99.587	99.481	99.364
4.625	100.169	100.063	99.956	99.839
4.750	100.601	100.488	100.374	99.707
4.875	101.154	101.041	100.927	100.260
4.990	101.465	101.351	101.238	100.020
5.000	101.665	101.552	101.438	100.771
5.125	102.133	102.020	101.906	101.239
5.250	102.487	102.321	102.155	101.455
5.375	102.964	102.798	102.632	101.932
5.500	103.342	103.176	103.010	102.310
5.625	103.578	103.399	103.221	102.521
5.750	103.939	103.697	103.459	102.725
5.875	104.279	104.037	103.799	103.065
5.990	104.336	104.094	103.856	102.572
6.000	104.364	104.122	103.884	103.150

CONFORMING 20 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.750	96.285	96.134	95.985	95.859
3.875	96.773	96.607	96.442	96.291
4.000	97.484	97.317	97.152	97.001
4.125	98.164	97.998	97.833	97.682
4.250	98.764	98.598	98.433	98.282
4.375	99.289	99.123	98.958	98.807
4.500	99.806	99.632	99.460	99.309
4.625	100.635	100.461	100.289	100.138
4.750	101.200	101.026	100.854	100.153
4.875	101.553	101.380	101.207	100.507
5.000	102.096	101.922	101.750	101.049
5.125	102.389	102.215	102.043	101.342
5.250	101.952	101.733	101.516	100.782
5.375	102.189	101.970	101.753	101.019
5.500	102.558	102.339	102.122	101.388
5.625	102.474	102.255	102.038	101.304
5.750	103.014	102.787	102.563	101.829
5.875	103.362	103.135	102.911	102.177
6.000	103.651	103.424	103.200	102.466

CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.000	96.698	96.625	96.552	96.466
3.125	97.232	97.159	97.086	97.000
3.250	97.791	97.703	97.615	97.507
3.375	98.345	98.257	98.169	98.061
3.500	98.793	98.706	98.618	98.510
3.625	99.313	99.225	99.138	99.029
3.750	99.829	99.715	99.597	99.464
3.875	100.505	100.390	100.273	100.140
3.990	100.966	100.851	100.734	100.601
4.000	101.012	100.898	100.781	100.647
4.125	101.396	101.282	101.165	101.031
4.250	101.711	101.549	101.388	101.188
4.375	101.933	101.771	101.610	101.409
4.500	102.028	101.866	101.705	101.505
4.625	102.092	101.930	101.769	101.568
4.750	102.482	102.253	102.018	101.208
4.875	102.555	102.326	102.091	101.281
4.990	102.656	102.426	102.192	100.982
5.000	102.664	102.435	102.201	101.391

CONFORMING 10 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	96.233	96.147	96.059	95.971
2.875	96.790	96.704	96.616	96.527
3.000	97.479	97.393	97.305	97.216
3.125	97.963	97.877	97.789	97.700
3.250	98.329	98.227	98.124	98.013
3.375	98.928	98.826	98.723	98.612
3.500	99.429	99.327	99.225	99.114
3.625	99.776	99.674	99.571	99.460
3.750	99.966	99.837	99.705	99.569
3.875	100.394	100.265	100.133	99.997
4.000	100.774	100.645	100.513	100.377
4.125	101.317	101.188	101.056	100.920
4.250	100.368	100.191	100.016	99.812
4.375	100.621	100.445	100.269	100.066
4.500	100.772	100.596	100.420	100.217
4.625	101.643	101.466	101.290	101.087
4.750	101.708	101.465	101.216	100.403
4.875	101.581	101.338	101.089	100.276
5.000	101.691	101.448	101.199	100.386

SUPER CONFORMING 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	96.471	96.375	96.264	96.225
4.125	97.115	97.020	96.905	96.863
4.250	97.820	97.725	97.605	97.558
4.375	98.462	98.367	98.243	98.194
4.500	99.047	98.952	98.825	98.773
4.625	98.834	98.700	98.567	98.514
4.750	99.740	99.550	99.439	98.777
4.875	100.538	100.350	100.231	99.569
5.000	101.174	100.988	100.867	100.204
5.125	101.278	101.095	100.974	100.311
5.250	101.618	101.433	101.372	100.676
5.375	102.397	102.215	102.150	101.453
5.500	103.134	102.954	102.888	102.191
5.625	103.445	103.267	103.196	102.499
5.750	102.156	101.990	101.824	101.088
5.875	99.293	99.128	98.960	98.225
6.000	98.880	98.715	98.546	97.812

SUPER CONFORMING 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.500	92.921	92.899	92.885	92.885
2.625	93.498	93.474	93.459	93.459
2.750	93.006	92.970	92.875	92.837
2.875	93.687	93.647	93.552	93.513
3.000	94.288	94.246	94.151	94.111
3.125	94.800	94.755	94.661	94.619
3.250	94.825	94.758	94.465	94.392
3.375	95.494	95.428	95.135	95.057
3.500	96.154	96.084	95.791	95.713
3.625	96.844	96.768	96.475	96.395
3.750	97.405	97.329	97.053	96.955
3.875	97.908	97.824	97.549	97.452
4.000	98.426	98.336	98.060	97.963
4.125	98.985	98.891	98.616	98.514
4.250	99.515	99.418	99.143	99.034
4.375	99.910	99.808	99.533	99.421
4.500	100.152	100.051	99.776	99.664
4.625	100.836	100.727	100.452	100.345
4.750	100.428	99.910	100.037	99.362

CONFORMING 5/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.375	95.791	95.758	95.727	95.693
2.500	96.080	96.042	96.006	95.966
2.625	96.368	96.325	96.284	96.239
2.750	96.659	96.611	96.566	96.514
2.875	96.952	96.899	96.848	96.792
3.000	97.243	97.185	97.130	97.067
3.125	97.532	97.469	97.409	97.341
3.250	97.823	97.754	97.690	97.616
3.375	98.115	98.042	97.972	97.893
3.500	98.330	98.251	98.177	98.092
3.625	98.542	98.459	98.379	98.289
3.750	98.759	98.670	98.586	98.490
3.875	98.973	98.879	98.789	98.688
4.000	99.261	99.162	99.068	98.961
4.125	99.552	99.448	99.349	99.237
4.250	99.843	99.734	99.630	99.512
4.375	100.136	100.022	99.914	99.790

CONFORMING 7/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	95.483	95.434	95.389	95.337
2.875	95.767	95.713	95.662	95.605
3.000	96.188	96.129	96.074	96.011
3.125	96.529	96.465	96.405	96.336
3.250	96.864	96.795	96.729	96.655
3.375	97.194	97.120	97.050	96.970
3.500	97.489	97.410	97.335	97.250
3.625	97.806	97.722	97.642	97.552
3.750	98.103	98.014	97.929	97.833
3.875	98.409	98.315	98.225	98.123
4.000	98.707	98.608	98.513	98.406
4.125	98.995	98.891	98.791	98.679
4.250	99.303	99.194	99.089	98.971
4.375	99.601	99.486	99.377	99.253
4.500	99.987	99.868	99.754	99.074
4.625	100.366	100.242	100.123	99.438
4.750	100.750	100.620	100.497	99.806

CONFORMING 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.125	95.366	95.306	95.250	95.186
3.250	95.797	95.732	95.671	95.602
3.375	96.228	96.158	96.092	96.017
3.500	96.613	96.538	96.467	96.387
3.625	97.094	97.015	96.939	96.853
3.750	97.522	97.437	97.357	97.266
3.875	97.966	97.876	97.791	97.695
4.000	98.401	98.307	98.217	98.115
4.125	98.791	98.692	98.597	98.490
4.250	99.179	99.075	98.975	98.862
4.375	99.567	99.458	99.353	99.235
4.500	99.955	99.841	99.731	99.607
4.625	100.281	100.161	100.047	99.368

SUPER CONFORMING 5/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.375	91.746	91.713	91.682	91.648
2.500	92.035	91.997	91.961	91.921
2.625	92.323	92.280	92.239	92.194
2.750	92.614	92.566	92.521	92.469
2.875	92.907	92.854	92.803	92.747
3.000	93.198	93.140	93.085	93.022
3.125	93.487	93.424	93.364	93.296
3.250	93.778	93.709	93.645	93.571
3.375	94.070	93.997	93.927	93.848
3.500	94.285	94.206	94.132	94.047
3.625	94.497	94.414	94.334	94.244
3.750	94.714	94.625	94.541	94.445
3.875	94.928	94.834	94.744	94.643
4.000	94.966	94.867	94.773	94.666
4.125	95.257	95.153	95.054	94.942
4.250	95.548	95.439	95.335	95.217
4.375	95.841	95.727	95.619	95.495

SUPER CONFORMING 7/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	91.438	91.389	91.344	91.292
2.875	91.722	91.668	91.617	91.560
3.000	92.143	92.084	92.029	91.966
3.125	92.484	92.420	92.360	92.291
3.250	92.819	92.750	92.684	92.610
3.375	93.149	93.075	93.005	92.925
3.500	93.444	93.365	93.290	93.205
3.625	93.761	93.677	93.597	93.507
3.750	94.058	93.969	93.884	93.788
3.875	94.364	94.270	94.180	94.078
4.000	94.412	94.313	94.218	94.111
4.125	94.700	94.596	94.496	94.384
4.250	95.008	94.899	94.794	94.676
4.375	95.306	95.191	95.082	94.958
4.500	95.692	95.573	95.459	94.779
4.625	96.071	95.947	95.828	95.143
4.750	96.455	96.325	96.202	95.511

SUPER CONFORMING 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
3.125	91.321	91.261	91.205	91.141
3.250	91.752	91.687	91.626	91.557
3.375	92.183	92.113	92.047	91.972
3.500	92.568	92.493	92.422	92.342
3.625	93.049	92.970	92.894	92.808
3.750	93.477	93.392	93.312	93.221
3.875	93.921	93.831	93.746	93.650
4.000	94.356	94.262	94.172	94.070
4.125	94.496	94.397	94.302	94.195
4.250	94.884	94.780	94.680	94.567
4.375	95.272	95.163	95.058	94.940
4.500	95.660	95.546	95.436	95.312
4.625	95.986	95.866	95.752	95.073

EQUAL HOUSING OPPORTUNITY

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National Emerging Banker Rate Sheet

5/16/2022 10:22 EST

Lock desk: 443-313-8929

Sales Support: 800-203-5719

Lock Desk Available Untill 8:00 PM EST

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1924 E. Deere Avenue, Suite 100, Santa Ana, CA 92705
5401 W Kennedy Blvd, Suite 300 Tampa, FL 33609

CONVENTIONAL PRODUCTS - LLPA

CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS								
	<=60	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	>97
740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)
720 - 739	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)
700 - 719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.000)	(1.500)	(1.500)
680 - 699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.250)	(1.500)	(1.500)
660 - 679	0.000	(1.000)	(2.250)	(2.750)	(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)	(2.750)
620 - 639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.500)	(3.500)
< 620	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.500)	(3.500)

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)								
	<=60	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	>97
740+	(0.375)	(0.625)	(0.625)	(0.875)	N/A	N/A	N/A	N/A	N/A
720 - 739	(0.375)	(1.000)	(1.000)	(1.125)	N/A	N/A	N/A	N/A	N/A
700 - 719	(0.375)	(1.000)	(1.000)	(1.125)	N/A	N/A	N/A	N/A	N/A
680 - 699	(0.375)	(1.125)	(1.125)	(1.750)	N/A	N/A	N/A	N/A	N/A
660 - 679	(0.625)	(1.125)	(1.125)	(1.875)	N/A	N/A	N/A	N/A	N/A
640 - 659	(0.625)	(1.625)	(1.625)	(2.625)	N/A	N/A	N/A	N/A	N/A
620 - 639	(0.625)	(1.625)	(1.625)	(3.125)	N/A	N/A	N/A	N/A	N/A
<620	(1.625)	(2.625)	(2.625)	(3.125)	N/A	N/A	N/A	N/A	N/A

PHL ADJUSTMENTS

LOAN AMOUNT ADJUSTMENTS	
$100,000 - $124,999	(0.125)
$75,000 - $99,999	(0.250)
$40,000 - $74,999	(0.875)
$40,000 min loan amount	

OTHER ADJUSTMENTS	
No Escrow (Non CA)	(0.250)
No Escrow (CA)	(0.125)
TX Property	0.250

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000

STANDARD ADJUSTMENTS

NOO <= 75%	(2.125)
NOO 75.01-80%	(3.375)
NOO >80%	(4.125)
Condo (attached) >75%	(0.750)
ARM > 90% LTV	(0.250)
2nd Home >85% LTV	See
2nd Home <= 85% LTV	Below
2 Unit - All LTV	(1.000)
3-4 Unit <= 80% LTV	(1.000)
3-4 Unit 80.01 - 85% LTV	(1.500)
3-4 Unit > 85% LTV	(2.000)
Manufactured Home	(0.500)
HomeStyle Renovation[1]	(0.500)
Adverse Market Refinance Fee	0.000

1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.

SUBORDINATE FINANCED PRICE ADJUSTMENTS

LTV	CLTV	FICO <720	FICO >=720
ALL	ALL	(0.375)	(0.375)
(Sub Fin LLPAs below also apply)			
<=65.00%	80.01% - 95.00%	(0.500)	(0.250)
65.01% - 75.00%	80.01% - 95.00%	(0.750)	(0.500)
75.01% - 95.00%	90.01% - 95.00%	(1.000)	(0.750)
75.01% - 90.00%	76.01% - 90.00%	(1.000)	(0.750)
<=95.00%	95.01% - 97.00%	(1.500)	(1.500)

Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap.

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

[1]Manufactured home LLPA does not apply to MH Advantage eligible properties

HIGH BALANCE ADJUSTMENTS

Cash-out Refinance	See
Purchase or R/T Refinance	Below
ARM <= 75%	See
ARM > 75%	Below
20 Yr (add to 20 Yr Price)	(1.250)

Long Term Rate Locks

(add to 60 day price)

	Rate Adj.	Price Adj.
75 Day Lock	N/A	(0.375)
90 Day Lock	N/A	(0.750)
120 Day Lock	N/A	(1.500)
*180 Day Lock	0.125%	(2.000)
*270 Day Lock	0.375%	(3.000)
*360 Day Lock	0.500%	(4.000)

***A 1.00% upfront fee is due w/in 5 days of lock.**

*Fixed Rates Only

FHFA Loan Level Price Adjustments

		LTV Range											
Product Features	Lock Period	≤ 60%	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%	>97.00			
Second Home	All	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	(4.125)			

High Balance Loan Programs

Product Features	Lock Period	≤ 60%	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%	>97.00			
Purchase or R/T Refinance	All	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
Cash-out Refinance	All	(1.250)	(1.500)	(1.500)	(1.750)	N/A	N/A	N/A	N/A	N/A			
High-Bal ARM	All	(0.750)	(0.750)	(0.750)	(1.500)	(1.500)	(1.500)	(1.750)	(1.750)	(1.750)			

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GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	99.648	99.521	99.393	99.265
4.125	100.152	100.024	99.896	99.768
4.250	101.034	100.821	100.608	100.395
4.375	101.496	101.283	101.070	100.857
4.500	101.811	101.598	101.385	101.172
4.625	102.206	101.993	101.780	101.567
4.750	102.519	102.348	102.178	101.207
4.875	102.755	102.584	102.414	101.443
4.990	102.928	102.758	102.587	101.617
5.000	103.093	102.923	102.752	101.782
5.125	103.458	103.287	103.117	102.146
5.250	103.299	103.214	103.129	102.243
5.375	103.546	103.461	103.375	102.490
5.500	103.672	103.587	103.502	102.617
5.625	103.914	103.829	103.744	102.859
5.750	103.002	102.917	102.832	101.947
5.875	103.014	102.929	102.843	101.958
5.990	100.708	100.622	100.537	99.652
6.000	100.408	100.322	100.237	99.352

FHA/VA 15 YEAR FIXED				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	95.906	95.814	95.721	95.629
2.875	96.155	96.063	95.970	95.878
3.000	96.553	96.461	96.369	96.276
3.125	97.064	96.972	96.880	96.787
3.250	97.932	97.818	97.704	97.591
3.375	98.444	98.331	98.217	98.103
3.500	98.783	98.669	98.556	98.442
3.625	99.253	99.139	99.026	98.912
3.750	100.158	100.009	99.860	99.711
3.875	100.443	100.294	100.144	99.995
4.000	100.729	100.580	100.431	100.282
4.125	100.932	100.783	100.634	100.485
4.250	100.544	100.366	100.189	100.011
4.375	100.745	100.567	100.390	100.212
4.500	101.031	100.854	100.676	100.499
4.625	101.207	101.029	100.852	100.674
4.750	100.491	100.420	100.349	99.478
4.875	100.816	100.745	100.674	99.803
5.000	98.972	98.901	98.830	97.959

VA 90.01% - 95% CASH OUT				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.000	98.648	98.521	98.393	98.265
4.125	99.152	99.024	98.896	98.768
4.250	100.471	100.258	100.045	99.832
4.375	100.933	100.720	100.507	100.294
4.500	101.248	101.035	100.822	100.609
4.625	101.644	101.431	101.218	101.005
4.750	101.894	101.723	101.553	100.582
4.875	102.130	101.959	101.789	100.818
4.990	102.303	102.133	101.962	100.992
5.000	102.468	102.298	102.127	101.157
5.125	102.833	102.662	102.492	101.521
5.250	100.174	100.089	100.004	99.118
5.375	100.421	100.336	100.250	99.365
5.500	100.547	100.462	100.377	99.492
5.625	100.789	100.704	100.619	99.734
5.750	98.815	98.964	99.113	98.462
5.875	98.826	98.975	99.125	98.474
5.990	96.520	96.669	96.818	96.168
6.000	96.220	96.369	96.518	95.868

VA 95.01% - 100% CASH OUT				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.250	94.631	94.531	94.432	94.332
3.375	94.764	94.664	94.565	94.465
3.500	95.205	95.106	95.006	94.907
3.625	95.762	95.663	95.563	95.464
3.750	97.678	97.550	97.422	97.295
3.875	97.885	97.757	97.629	97.501
3.990	98.456	98.328	98.200	98.072
4.000	98.336	98.208	98.080	97.952
4.125	98.839	98.712	98.584	98.456
4.250	100.221	100.008	99.795	99.582
4.375	100.683	100.470	100.257	100.044
4.500	100.998	100.785	100.572	100.359
4.625	101.394	101.181	100.968	100.755
4.750	101.269	101.098	100.928	99.957
4.875	101.505	101.334	101.164	100.193
4.990	101.678	101.508	101.337	100.367
5.000	101.843	101.673	101.502	100.532
5.125	102.208	102.037	101.867	100.896
5.250	96.611	96.526	96.441	95.556

FHA/VA 30 YEAR HIGH BALANCE				
RATE	15 Day	30 DAY	45 DAY	60 DAY
4.000	99.399	99.271	99.143	99.016
4.125	99.833	99.705	99.577	99.449
4.250	101.031	100.818	100.605	100.392
4.375	101.463	101.250	101.037	100.824
4.500	101.858	101.645	101.432	101.219
4.625	102.143	101.930	101.717	101.504
4.750	102.284	102.113	101.943	100.972
4.875	101.570	101.399	101.229	100.258
4.990	101.943	101.773	101.602	100.632
5.000	101.968	101.798	101.627	100.657
5.125	102.813	102.642	102.472	101.501
5.250	100.766	100.681	100.596	99.711
5.375	100.613	100.528	100.443	99.558
5.500	100.505	100.419	100.334	99.449
5.625	100.982	100.897	100.811	99.926
5.750	94.995	94.910	94.824	93.939
5.875	95.276	95.191	95.106	94.221
5.990	92.970	92.885	92.800	91.914

FHA/VA 15 YEAR HIGH BALANCE				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.750	92.781	92.689	92.596	92.504
2.875	93.030	92.938	92.845	92.753
3.000	93.218	93.126	93.034	92.941
3.125	93.689	93.597	93.505	93.412
3.250	95.557	95.443	95.329	95.216
3.375	96.069	95.956	95.842	95.728
3.500	96.308	96.194	96.081	95.967
3.625	96.728	96.614	96.501	96.387
3.750	98.552	98.403	98.254	98.105
3.875	98.756	98.607	98.458	98.309
4.000	98.933	98.784	98.635	98.486
4.125	99.116	98.967	98.818	98.669
4.250	99.419	99.241	99.064	98.886
4.375	99.290	99.112	98.935	98.757
4.500	99.306	99.129	98.951	98.774
4.625	99.582	99.404	99.227	99.049

FHA/VA 5/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.875	95.455	95.370	95.285	95.199
3.375	95.869	95.784	95.699	95.614
3.500	96.244	96.159	96.074	95.989
3.625	96.496	96.383	96.269	96.155
3.750	96.871	96.758	96.644	96.530
3.875	97.246	97.133	97.019	96.905
3.990	97.621	97.508	97.394	97.280
4.000	97.589	97.490	97.390	97.291
4.125	97.964	97.865	97.765	97.666
4.250	98.339	98.240	98.140	98.041
4.375	98.714	98.615	98.515	98.416
4.500	98.371	98.258	98.144	98.030
4.625	98.746	98.633	98.519	98.405
4.750	99.121	99.008	98.894	98.780
4.875	99.496	99.383	99.269	99.155

FHA/VA 3/1 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY
2.250	95.010	94.896	94.783	94.669
2.375	95.331	95.217	95.103	94.990
2.500	95.683	95.569	95.455	95.342
2.625	96.066	95.952	95.838	95.725
2.750	96.168	96.054	95.940	95.827
2.875	96.551	96.437	96.323	96.210
3.000	96.965	96.851	96.738	96.624
3.125	97.340	97.226	97.113	96.999

GOVERNMENT PRODUCTS LLPA's

VA LOAN TYPE	
VA Loan	(0.250)
VA IRRRL (95.01-110.00)	(1.000)
VA IRRRL (110.01-125% LTV)	(2.250)
VA Alterations	(1.250)

ARM Notes	
Margin:	2.00%
Floor:	2.00%
Caps:	1/1/5%
Index:	T-Bill

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00

FICO SCORE	
>= 740	0.250
720-739	0.150
680 - 719	0.000
660 - 679	(0.250)
640 - 659	(0.500)
620 - 639	(1.250)
600 - 619	(1.500)
580 - 599	(3.000)
< 580 & No Score Streamlines	(10.000)

LOAN AMOUNT	
$275,000 to Conform Max	0.125
$100,000 - $124,999	(0.375)
$40,000 - $99,999	(0.750)
$40,000 min loan amount	

Notes

FHA ID #: 27128-00009
VA ID #: 51999801

All borrowers must be checked against CAIVRS

OTHER ADJUSTMENTS	
2 Unit	(0.500)
3-4 Unit	(1.000)
Manual Underwrite	0.000
Manufactured Housing	(1.250)
ARM HB	(0.500)
25 Year Term (Fixed Only)	(0.250)
20 Year Term (Fixed Only)	(0.500)

Long Term Rate Locks

(add to 60 day price)

	Rate Adj.	Price Adj.
75 Day Lock	N/A	(0.375)
90 Day Lock	N/A	(0.750)
120 Day Lock	N/A	(1.500)
*180 Day Lock	0.125%	(2.000)
*270 Day Lock	0.375%	(3.000)
*360 Day Lock	0.500%	(4.000)

***A 1.00% upfront fee is due w/in 5 days of lock.**

*Fixed Rates Only

STATE ADJUSTMENTS (All Products)

		Adjustment
REGION 1:	AK,AR, AZ, CA, CT, CO, DC, FL, GA, HI, IA, IL, IN, KY, LA, MA, MD, MI, MO, NE, NH, NJ, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, NY	**0.000**
REGION 2:	AL, DE, KS, ME, MN, MS, MT, NC, NM, VT, WV	**-0.125**
REGION 3:	ID, ND, RI, SD, WY	**-0.250**
REGION 4:		**N/A**

ADMIN FEES

Prior Approval:	**$595**
Prime Jumbo:	**$995**
Non-Delagated Non-QM:	**$995**
Contractor Validation:	**$395**
Renovation Loan Products:	**Supplemental/Draw Admin Fee Collected at Purchase**

Conventional & Government Lock Extensions

<= 7 days	**-0.125**
8-15 Days	**-0.250**
16- 30 Days	**-0.500**

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