



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

Welcome to Planet Home Lending
www.phltpo.com

National Emerging Banker Rate Sheet

1/27/2023 14:53 EST

Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

FANNIE MAE CONVENTIONAL PRODUCTS

| CONFORMING 30 YEAR FIXED | | | | | CONFORMING 20 YEAR FIXED | | | | | CONFORMING 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 |
| 5.625 | 101.229 | 101.212 | 101.205 | 101.097 | 4.750 | 97.643 | 97.584 | 97.532 | 97.079 | 3.875 | 97.799 | 97.739 | 97.721 | 97.713 |
| 5.750 | 101.427 | 101.393 | 101.378 | 101.263 | 4.875 | 98.042 | 97.983 | 97.930 | 97.477 | 3.990 | 98.545 | 98.540 | 98.533 | 98.526 |
| 5.875 | 101.845 | 101.812 | 101.797 | 101.682 | 5.000 | 98.581 | 98.522 | 98.469 | 98.016 | 4.000 | 98.384 | 98.384 | 98.378 | 98.370 |
| 5.990 | 102.111 | 102.078 | 102.063 | 101.698 | 5.125 | 99.193 | 99.143 | 99.090 | 98.637 | 4.125 | 98.718 | 98.718 | 98.712 | 98.704 |
| 6.000 | 102.218 | 102.184 | 102.169 | 102.054 | 5.250 | 99.755 | 99.705 | 99.652 | 99.199 | 4.250 | 99.266 | 99.266 | 99.260 | 99.253 |
| 6.125 | 102.487 | 102.453 | 102.438 | 102.423 | 5.375 | 100.215 | 100.165 | 100.112 | 99.659 | 4.375 | 99.695 | 99.685 | 99.677 | 99.669 |
| 6.250 | 102.522 | 102.471 | 102.449 | 102.426 | 5.500 | 100.521 | 100.471 | 100.418 | 99.965 | 4.500 | 100.265 | 100.232 | 100.207 | 100.185 |
| 6.375 | 102.830 | 102.780 | 102.757 | 102.734 | 5.625 | 100.873 | 100.823 | 100.770 | 100.317 | 4.625 | 100.504 | 100.470 | 100.446 | 100.424 |
| 6.500 | 103.135 | 103.085 | 103.062 | 103.040 | 5.750 | 101.085 | 101.018 | 100.957 | 100.497 | 4.750 | 100.979 | 100.945 | 100.921 | 100.499 |
| 6.625 | 103.342 | 103.292 | 103.269 | 103.246 | 5.875 | 101.477 | 101.410 | 101.350 | 100.889 | 4.875 | 101.264 | 101.231 | 101.207 | 100.785 |
| 6.750 | 103.339 | 103.272 | 103.227 | 103.181 | 6.000 | 101.762 | 101.695 | 101.635 | 101.174 | 4.990 | 101.421 | 101.380 | 101.349 | 100.520 |
| 6.875 | 103.634 | 103.567 | 103.522 | 103.477 | 6.125 | 102.026 | 101.959 | 101.899 | 101.838 | 5.000 | 101.613 | 101.571 | 101.539 | 101.110 |
| 6.990 | 103.605 | 103.538 | 103.493 | 103.448 | 6.250 | 101.873 | 101.790 | 101.737 | 101.684 | 5.125 | 101.780 | 101.738 | 101.706 | 101.277 |
| 7.000 | 103.867 | 103.800 | 103.755 | 103.710 | 6.375 | 102.015 | 101.932 | 101.879 | 101.826 | 5.250 | 102.225 | 102.183 | 102.151 | 101.722 |
| 7.125 | 104.014 | 103.947 | 103.902 | 103.857 | 6.500 | 102.088 | 102.004 | 101.951 | 101.898 | 5.375 | 102.303 | 102.261 | 102.230 | 101.800 |
| 7.250 | 104.114 | 104.022 | 103.931 | 103.841 | 6.625 | 102.130 | 102.046 | 101.993 | 101.940 | 5.500 | 102.457 | 102.416 | 102.384 | 102.354 |
| 7.375 | 104.354 | 104.262 | 104.171 | 104.081 | 6.750 | 102.503 | 102.402 | 102.327 | 102.251 | 5.625 | 102.574 | 102.532 | 102.500 | 102.471 |
| 7.500 | 104.578 | 104.486 | 104.395 | 104.304 | 6.875 | 102.674 | 102.574 | 102.498 | 102.423 | 5.750 | 102.298 | 102.047 | 101.880 | 101.733 |
| 7.625 | 104.708 | 104.616 | 104.525 | 104.434 | 7.000 | 102.723 | 102.623 | 102.547 | 102.472 | 5.875 | 102.387 | 102.135 | 101.968 | 101.822 |

| CONFORMING 10 YEAR FIXED | | | | | HIGH BALANCE 30 YEAR FIXED | | | | | HIGH BALANCE 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 |
| 3.500 | 95.835 | 95.734 | 95.702 | 95.688 | 5.500 | 99.054 | 99.004 | 98.944 | 98.483 | 3.750 | 94.135 | 94.060 | 94.027 | 94.005 |
| 3.625 | 96.117 | 96.017 | 95.985 | 95.970 | 5.625 | 99.435 | 99.385 | 99.324 | 98.864 | 3.875 | 94.596 | 94.579 | 94.558 | 94.536 |
| 3.750 | 96.760 | 96.660 | 96.628 | 96.614 | 5.750 | 99.797 | 99.747 | 99.687 | 99.226 | 3.990 | 95.085 | 95.068 | 95.048 | 95.026 |
| 3.875 | 96.967 | 96.866 | 96.835 | 96.820 | 5.875 | 100.205 | 100.155 | 100.095 | 99.634 | 4.000 | 95.128 | 95.111 | 95.090 | 95.068 |
| 4.000 | 97.160 | 97.140 | 97.119 | 97.097 | 5.990 | 100.423 | 100.373 | 100.312 | 99.452 | 4.125 | 95.586 | 95.569 | 95.548 | 95.526 |
| 4.125 | 97.631 | 97.614 | 97.593 | 97.571 | 6.000 | 100.519 | 100.468 | 100.408 | 99.948 | 4.250 | 96.077 | 96.027 | 95.988 | 95.951 |
| 4.250 | 98.002 | 97.985 | 97.964 | 97.942 | 6.125 | 100.827 | 100.760 | 100.692 | 100.624 | 4.375 | 96.558 | 96.508 | 96.468 | 96.432 |
| 4.375 | 98.318 | 98.301 | 98.280 | 98.258 | 6.250 | 100.993 | 100.926 | 100.858 | 100.790 | 4.500 | 97.026 | 96.976 | 96.937 | 96.900 |
| 4.500 | 98.696 | 98.646 | 98.606 | 98.570 | 6.375 | 101.351 | 101.284 | 101.216 | 101.148 | 4.625 | 97.521 | 97.471 | 97.432 | 97.395 |
| 4.625 | 99.356 | 99.306 | 99.266 | 99.230 | 6.500 | 101.649 | 101.582 | 101.514 | 101.446 | 4.750 | 97.748 | 97.698 | 97.658 | 97.222 |
| 4.750 | 99.696 | 99.645 | 99.606 | 99.169 | 6.625 | 101.889 | 101.822 | 101.754 | 101.686 | 4.875 | 98.085 | 98.035 | 97.996 | 97.559 |
| 4.875 | 99.806 | 99.755 | 99.716 | 99.279 | 6.750 | 101.869 | 101.786 | 101.695 | 101.604 | 4.990 | 98.394 | 98.337 | 98.290 | 97.297 |
| 5.000 | 100.026 | 99.985 | 99.953 | 99.524 | 6.875 | 102.198 | 102.114 | 102.024 | 101.933 | 5.000 | 98.421 | 98.363 | 98.316 | 97.872 |
| 5.125 | 100.381 | 100.339 | 100.308 | 99.878 | 6.990 | 102.363 | 102.279 | 102.188 | 102.098 | 5.125 | 98.764 | 98.705 | 98.658 | 98.214 |
| 5.250 | 100.670 | 100.628 | 100.596 | 100.167 | 7.000 | 102.464 | 102.381 | 102.290 | 102.199 | 5.250 | 99.031 | 98.972 | 98.925 | 98.482 |
| 5.375 | 100.922 | 100.881 | 100.849 | 100.420 | 7.125 | 102.698 | 102.615 | 102.524 | 102.433 | 5.375 | 99.253 | 99.195 | 99.148 | 98.704 |
| 5.500 | 101.125 | 101.083 | 101.052 | 101.022 | 7.250 | 102.658 | 102.550 | 102.413 | 102.277 | 5.500 | 99.426 | 99.368 | 99.321 | 99.277 |
| 5.625 | 101.337 | 101.295 | 101.263 | 101.234 | 7.375 | 102.966 | 102.857 | 102.721 | 102.585 | 5.625 | 99.609 | 99.550 | 99.504 | 99.460 |
| 5.750 | 101.193 | 100.942 | 100.775 | 100.628 | 7.500 | 103.259 | 103.150 | 103.014 | 102.878 | 5.750 | 99.007 | 98.740 | 98.557 | 98.396 |

| CONFORMING 5/6m SOFR ARM | | | | | CONFORMING 7/6m SOFR ARM | | | | | CONFORMING 10/6m SOFR ARM | | | | |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|---------------------------|---------|---------|---------|---------|
| 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 |
| 4.625 | 97.750 | 97.662 | 97.573 | 97.473 | 4.875 | 98.387 | 98.299 | 98.211 | 98.110 | 5.000 | 97.970 | 97.882 | 97.793 | 97.693 |
| 4.750 | 98.244 | 98.156 | 98.067 | 97.967 | 5.000 | 98.714 | 98.626 | 98.537 | 98.437 | 5.125 | 98.360 | 98.273 | 98.184 | 98.083 |
| 4.875 | 98.611 | 98.523 | 98.434 | 98.334 | 5.125 | 99.026 | 98.938 | 98.850 | 98.749 | 5.250 | 98.751 | 98.663 | 98.575 | 98.474 |
| 5.000 | 98.978 | 98.890 | 98.801 | 98.701 | 5.250 | 99.364 | 99.276 | 99.187 | 99.087 | 5.375 | 99.142 | 99.054 | 98.965 | 98.865 |
| 5.125 | 99.345 | 99.257 | 99.169 | 99.068 | 5.375 | 99.708 | 99.620 | 99.531 | 99.431 | 5.500 | 99.451 | 99.363 | 99.275 | 99.174 |
| 5.250 | 99.656 | 99.568 | 99.480 | 99.379 | 5.500 | 100.058 | 99.970 | 99.881 | 99.781 | 5.625 | 99.738 | 99.650 | 99.562 | 99.461 |
| 5.375 | 99.953 | 99.865 | 99.776 | 99.676 | 5.625 | 100.407 | 100.319 | 100.231 | 100.130 | 5.750 | 100.100 | 100.013 | 99.924 | 99.823 |
| 5.500 | 100.250 | 100.162 | 100.073 | 99.973 | 5.750 | 100.744 | 100.657 | 100.568 | 100.467 | 5.875 | 100.477 | 100.389 | 100.301 | 100.200 |
| 5.625 | 100.545 | 100.457 | 100.368 | 100.268 | 5.875 | 101.074 | 100.986 | 100.898 | 100.797 | 6.000 | 100.850 | 100.762 | 100.674 | 100.573 |
| 5.750 | 100.827 | 100.739 | 100.651 | 100.550 | 6.000 | 101.407 | 101.319 | 101.230 | 101.130 | 6.125 | 101.220 | 101.132 | 101.044 | 100.943 |
| 5.875 | 101.102 | 101.015 | 100.926 | 100.825 | 6.125 | 101.738 | 101.650 | 101.561 | 101.461 | 6.250 | 101.282 | 101.194 | 101.106 | 101.005 |
| 6.000 | 101.324 | 101.236 | 101.147 | 101.047 | 6.250 | 101.792 | 101.704 | 101.615 | 101.515 | 6.375 | 101.245 | 101.157 | 101.068 | 100.967 |
| 6.125 | 101.530 | 101.442 | 101.353 | 101.253 | 6.375 | 101.754 | 101.666 | 101.578 | 101.477 | 6.500 | 101.222 | 101.134 | 101.045 | 100.945 |
| 6.250 | 101.559 | 101.471 | 101.383 | 101.282 | 6.500 | 101.725 | 101.637 | 101.548 | 101.448 | | | | | |
| 6.375 | 101.521 | 101.434 | 101.345 | 101.244 | | | | | | | | | | |
| 6.500 | 101.492 | 101.404 | 101.316 | 101.215 | | | | | | | | | | |

| HIGH BALANCE 5/6m SOFR ARM | | | | | HIGH BALANCE 7/6m SOFR ARM | | | | | HIGH BALANCE 10/6m SOFR ARM | | | | |
|----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|-----------------------------|--------|--------|--------|--------|
| 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 |
| 4.625 | 93.455 | 93.367 | 93.278 | 93.178 | 4.875 | 94.092 | 94.004 | 93.916 | 93.815 | 5.000 | 93.675 | 93.587 | 93.498 | 93.398 |
| 4.750 | 93.949 | 93.861 | 93.772 | 93.672 | 5.000 | 94.419 | 94.331 | 94.242 | 94.142 | 5.125 | 94.065 | 93.978 | 93.889 | 93.788 |
| 4.875 | 94.316 | 94.228 | 94.139 | 94.039 | 5.125 | 94.731 | 94.643 | 94.555 | 94.454 | 5.250 | 94.456 | 94.368 | 94.280 | 94.179 |
| 5.000 | 94.683 | 94.595 | 94.506 | 94.406 | 5.250 | 95.069 | 94.981 | 94.892 | 94.792 | 5.375 | 94.847 | 94.759 | 94.670 | 94.570 |
| 5.125 | 95.050 | 94.962 | 94.874 | 94.773 | 5.375 | 95.413 | 95.325 | 95.236 | 95.136 | 5.500 | 95.156 | 95.068 | 94.980 | 94.879 |
| 5.250 | 95.361 | 95.273 | 95.185 | 95.084 | 5.500 | 95.763 | 95.675 | 95.586 | 95.486 | 5.625 | 95.443 | 95.355 | 95.267 | 95.166 |
| 5.375 | 95.658 | 95.570 | 95.481 | 95.381 | 5.625 | 96.112 | 96.024 | 95.936 | 95.835 | 5.750 | 95.805 | 95.718 | 95.629 | 95.528 |
| 5.500 | 95.955 | 95.867 | 95.778 | 95.678 | 5.750 | 96.449 | 96.362 | 96.273 | 96.172 | 5.875 | 96.182 | 96.094 | 96.006 | 95.905 |
| 5.625 | 96.250 | 96.162 | 96.073 | 95.973 | 5.875 | 96.779 | 96.691 | 96.603 | 96.502 | 6.000 | 96.555 | 96.467 | 96.379 | 96.278 |
| 5.750 | 96.532 | 96.444 | 96.356 | 96.255 | 6.000 | 97.112 | 97.024 | 96.935 | 96.835 | 6.125 | 96.925 | 96.837 | 96.749 | 96.648 |
| 5.875 | 96.807 | 96.720 | 96.631 | 96.530 | 6.125 | 97.443 | 9 | | | | | | | |



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www.phltpo.com

National Emerging Banker Rate Sheet

1/27/2023 14:53 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

FREDDIE MAC CONVENTIONAL PRODUCTS

| CONFORMING 30 YEAR FIXED | | | | | CONFORMING 20 YEAR FIXED | | | | | CONFORMING 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 |
| 5.625 | 101.229 | 101.212 | 101.205 | 101.097 | 4.750 | 97.643 | 97.584 | 97.532 | 97.079 | 3.875 | 97.799 | 97.739 | 97.721 | 97.713 |
| 5.750 | 101.427 | 101.393 | 101.378 | 101.263 | 4.875 | 98.042 | 97.983 | 97.930 | 97.477 | 3.990 | 98.545 | 98.540 | 98.533 | 98.526 |
| 5.875 | 101.845 | 101.812 | 101.797 | 101.682 | 5.000 | 98.581 | 98.522 | 98.469 | 98.016 | 4.000 | 98.384 | 98.384 | 98.378 | 98.370 |
| 5.990 | 102.111 | 102.078 | 102.063 | 101.698 | 5.125 | 99.193 | 99.143 | 99.090 | 98.637 | 4.125 | 98.718 | 98.718 | 98.712 | 98.704 |
| 6.000 | 102.218 | 102.184 | 102.169 | 102.054 | 5.250 | 99.755 | 99.705 | 99.652 | 99.199 | 4.250 | 99.266 | 99.266 | 99.260 | 99.253 |
| 6.125 | 102.487 | 102.453 | 102.438 | 102.423 | 5.375 | 100.215 | 100.165 | 100.112 | 99.659 | 4.375 | 99.695 | 99.685 | 99.677 | 99.669 |
| 6.250 | 102.522 | 102.471 | 102.449 | 102.426 | 5.500 | 100.521 | 100.471 | 100.418 | 99.965 | 4.500 | 100.265 | 100.232 | 100.207 | 100.185 |
| 6.375 | 102.830 | 102.780 | 102.757 | 102.734 | 5.625 | 100.873 | 100.823 | 100.770 | 100.317 | 4.625 | 100.504 | 100.470 | 100.446 | 100.424 |
| 6.500 | 103.135 | 103.085 | 103.062 | 103.040 | 5.750 | 101.085 | 101.018 | 100.957 | 100.497 | 4.750 | 100.979 | 100.945 | 100.921 | 100.499 |
| 6.625 | 103.342 | 103.292 | 103.269 | 103.246 | 5.875 | 101.477 | 101.410 | 101.350 | 100.889 | 4.875 | 101.264 | 101.231 | 101.207 | 100.785 |
| 6.750 | 103.339 | 103.272 | 103.227 | 103.181 | 6.000 | 101.762 | 101.695 | 101.635 | 101.174 | 4.990 | 101.421 | 101.380 | 101.349 | 100.520 |
| 6.875 | 103.634 | 103.567 | 103.522 | 103.477 | 6.125 | 102.026 | 101.959 | 101.899 | 101.838 | 5.000 | 101.613 | 101.571 | 101.539 | 101.110 |
| 6.990 | 103.605 | 103.538 | 103.493 | 103.448 | 6.250 | 101.873 | 101.790 | 101.737 | 101.684 | 5.125 | 101.780 | 101.738 | 101.706 | 101.277 |
| 7.000 | 103.867 | 103.800 | 103.755 | 103.710 | 6.375 | 102.015 | 101.932 | 101.879 | 101.826 | 5.250 | 102.225 | 102.183 | 102.151 | 101.722 |
| 7.125 | 104.014 | 103.947 | 103.902 | 103.857 | 6.500 | 102.088 | 102.004 | 101.951 | 101.898 | 5.375 | 102.303 | 102.261 | 102.230 | 101.800 |
| 7.250 | 104.114 | 104.022 | 103.931 | 103.841 | 6.625 | 102.130 | 102.046 | 101.993 | 101.940 | 5.500 | 102.457 | 102.416 | 102.384 | 102.354 |
| 7.375 | 104.354 | 104.262 | 104.171 | 104.081 | 6.750 | 102.503 | 102.402 | 102.327 | 102.251 | 5.625 | 102.574 | 102.532 | 102.500 | 102.471 |
| 7.500 | 104.578 | 104.486 | 104.395 | 104.304 | 6.875 | 102.674 | 102.574 | 102.498 | 102.423 | 5.750 | 102.298 | 102.047 | 101.880 | 101.733 |
| 7.625 | 104.708 | 104.616 | 104.525 | 104.434 | 7.000 | 102.723 | 102.623 | 102.547 | 102.472 | 5.875 | 102.387 | 102.135 | 101.968 | 101.822 |

| CONFORMING 10 YEAR FIXED | | | | | SUPER CONFORMING 30 YEAR FIXED | | | | | SUPER CONFORMING 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 |
| 3.500 | 95.835 | 95.734 | 95.702 | 95.688 | 5.250 | 98.736 | 98.661 | 98.652 | 98.074 | 3.750 | 94.726 | 94.697 | 94.614 | 94.594 |
| 3.625 | 96.117 | 96.017 | 95.985 | 95.970 | 5.375 | 99.551 | 99.488 | 99.479 | 98.881 | 3.875 | 95.200 | 95.171 | 95.086 | 95.065 |
| 3.750 | 96.760 | 96.660 | 96.628 | 96.614 | 5.500 | 99.993 | 99.932 | 99.921 | 99.319 | 4.000 | 95.762 | 95.734 | 95.646 | 95.626 |
| 3.875 | 96.967 | 96.866 | 96.835 | 96.820 | 5.625 | 100.455 | 100.397 | 100.382 | 99.775 | 4.125 | 96.680 | 96.652 | 96.560 | 96.540 |
| 4.000 | 97.160 | 97.140 | 97.119 | 97.097 | 5.750 | 100.639 | 100.578 | 100.577 | 99.859 | 4.250 | 97.072 | 97.058 | 96.948 | 96.941 |
| 4.125 | 97.631 | 97.614 | 97.593 | 97.571 | 5.875 | 101.045 | 100.992 | 100.986 | 100.267 | 4.375 | 97.408 | 97.395 | 97.279 | 97.274 |
| 4.250 | 98.002 | 97.985 | 97.964 | 97.942 | 6.000 | 101.398 | 101.348 | 101.339 | 100.618 | 4.500 | 97.724 | 97.714 | 97.596 | 97.591 |
| 4.375 | 98.318 | 98.301 | 98.280 | 98.258 | 6.125 | 101.670 | 101.622 | 101.611 | 100.890 | 4.625 | 98.546 | 98.522 | 98.421 | 98.406 |
| 4.500 | 98.696 | 98.646 | 98.606 | 98.570 | 6.250 | 101.777 | 101.696 | 101.682 | 100.962 | 4.750 | 98.861 | 98.845 | 98.732 | 98.174 |
| 4.625 | 99.356 | 99.306 | 99.266 | 99.230 | 6.375 | 102.163 | 102.091 | 102.074 | 101.355 | 4.875 | 99.510 | 99.096 | 99.379 | 98.822 |
| 4.750 | 99.696 | 99.645 | 99.606 | 99.169 | 6.500 | 102.481 | 102.409 | 102.396 | 101.677 | 5.000 | 99.736 | 99.323 | 99.599 | 99.043 |
| 4.875 | 99.806 | 99.755 | 99.716 | 99.279 | 6.625 | 102.696 | 102.626 | 102.610 | 101.891 | 5.125 | 100.164 | 99.753 | 100.022 | 99.468 |
| 5.000 | 100.026 | 99.985 | 99.953 | 99.524 | 6.750 | 102.734 | 102.655 | 102.605 | 102.441 | 5.250 | 100.467 | 100.058 | 100.346 | 99.783 |
| 5.125 | 100.381 | 100.339 | 100.308 | 99.878 | 6.875 | 103.042 | 102.971 | 102.921 | 102.759 | 5.375 | 100.747 | 100.739 | 100.625 | 100.613 |
| 5.250 | 100.670 | 100.628 | 100.596 | 100.167 | 7.000 | 103.286 | 103.216 | 103.165 | 103.004 | 5.500 | 101.028 | 101.020 | 100.903 | 100.892 |
| 5.375 | 100.922 | 100.881 | 100.849 | 100.420 | 7.125 | 103.574 | 103.504 | 103.452 | 103.291 | 5.625 | 101.427 | 101.420 | 101.320 | 101.309 |
| 5.500 | 101.125 | 101.083 | 101.052 | 101.022 | 7.250 | 103.362 | 103.272 | 103.216 | 102.879 | 5.750 | 100.796 | 100.787 | 100.519 | 100.501 |
| 5.625 | 101.337 | 101.295 | 101.263 | 101.234 | 7.375 | 103.672 | 103.577 | 103.521 | 103.187 | 5.875 | 101.104 | 101.096 | 100.834 | 100.816 |
| 5.750 | 101.193 | 100.942 | 100.775 | 100.628 | 7.500 | 103.947 | 103.852 | 103.798 | 103.464 | 6.000 | 101.388 | 101.380 | 101.119 | 101.101 |

| CONFORMING 5/6m SOFR ARM | | | | | CONFORMING 7/6m SOFR ARM | | | | | CONFORMING 10/6m SOFR ARM | | | | |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|---------------------------|---------|---------|---------|---------|
| 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 | 96.101 | 96.149 | 96.200 | 96.247 | 4.125 | 95.360 | 95.406 | 95.456 | 95.501 | 4.000 | 94.863 | 94.912 | 94.965 | 95.013 |
| 4.250 | 96.392 | 96.436 | 96.482 | 96.525 | 4.250 | 95.784 | 95.826 | 95.871 | 95.912 | 4.125 | 95.335 | 95.379 | 95.428 | 95.472 |
| 4.375 | 96.681 | 96.720 | 96.762 | 96.800 | 4.375 | 96.209 | 96.247 | 96.288 | 96.325 | 4.250 | 95.765 | 95.806 | 95.850 | 95.890 |
| 4.500 | 96.969 | 97.004 | 97.042 | 97.075 | 4.500 | 96.634 | 96.668 | 96.705 | 96.737 | 4.375 | 96.194 | 96.231 | 96.271 | 96.307 |
| 4.625 | 97.258 | 97.288 | 97.322 | 97.350 | 4.625 | 97.059 | 97.090 | 97.122 | 97.150 | 4.500 | 96.623 | 96.657 | 96.692 | 96.723 |
| 4.750 | 97.617 | 97.644 | 97.673 | 97.297 | 4.750 | 97.445 | 97.471 | 97.500 | 97.123 | 4.625 | 97.053 | 97.082 | 97.113 | 97.140 |
| 4.875 | 97.980 | 98.003 | 98.027 | 97.647 | 4.875 | 97.829 | 97.852 | 97.876 | 97.495 | 4.750 | 97.439 | 97.464 | 97.491 | 97.113 |
| 5.000 | 98.342 | 98.361 | 98.381 | 97.996 | 5.000 | 98.213 | 98.232 | 98.251 | 97.866 | 4.875 | 97.823 | 97.844 | 97.867 | 97.485 |
| 5.125 | 98.705 | 98.720 | 98.736 | 98.346 | 5.125 | 98.598 | 98.612 | 98.627 | 98.237 | 5.000 | 98.207 | 98.224 | 98.243 | 97.856 |
| 5.250 | 98.998 | 99.009 | 99.020 | 98.626 | 5.250 | 98.899 | 98.909 | 98.920 | 98.526 | 5.125 | 98.591 | 98.604 | 98.619 | 98.228 |
| 5.375 | 99.289 | 99.295 | 99.302 | 98.903 | 5.375 | 99.197 | 99.203 | 99.210 | 98.811 | 5.250 | 98.833 | 98.842 | 98.852 | 98.456 |
| 5.500 | 99.579 | 99.581 | 99.584 | 99.180 | 5.500 | 99.495 | 99.497 | 99.499 | 99.096 | 5.375 | 99.070 | 99.075 | 99.080 | 98.679 |
| 5.625 | 99.867 | 99.865 | 99.863 | 99.855 | 5.625 | 99.792 | 99.789 | 99.787 | 99.379 | 5.500 | 99.307 | 99.307 | 99.308 | 98.902 |
| 5.750 | 100.113 | 100.107 | 100.100 | 100.088 | 5.750 | 99.953 | 99.947 | 99.939 | 99.526 | 5.625 | 99.541 | 99.537 | 99.533 | 99.123 |
| 5.875 | 100.351 | 100.341 | 100.330 | 100.312 | 5.875 | 100.103 | 100.092 | 100.081 | 99.663 | 5.750 | 99.864 | 99.856 | 99.847 | 99.433 |
| 6.000 | 100.586 | 100.572 | 100.556 | 100.534 | 6.000 | 100.250 | 100.234 | 100.218 | 99.795 | 5.875 | 100.184 | 100.172 | 100.159 | 99.740 |
| 6.125 | 100.818 | 100.799 | 100.778 | 100.752 | 6.125 | 100.394 | 100.374 | 100.353 | 99.925 | 6.000 | 100.501 | 100.485 | 100.468 | 100.044 |
| 6.250 | 100.938 | 100.915 | 100.890 | 100.858 | 6.250 | 100.492 | 100.468 | 100.442 | 100.009 | 6.125 | 100.814 | 100.794 | 100.773 | 100.345 |
| 6.375 | 101.030 | 101.002 | 100.972 | 100.936 | 6.375 | 100.566 | 100.538 | 100.507 | 100.469 | 6.250 | 100.983 | 100.959 | 100.932 | 100.500 |

| SUPER CONFORMING 5/6m SOFR ARM | | | | | SUPER CONFORMING 7/6m SOFR ARM | | | | | SUPER CONFORMING 10/6m SOFR ARM | | | | |
|--------------------------------|--------|--------|--------|--------|--------------------------------|--------|--------|--------|--------|---------------------------------|--------|--------|--------|--------|
| 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 | 92.056 | 92.104 | 92.155 | 92.202 | 4.125 | 91.315 | 91.361 | 91.411 | 91.456 | 4.000 | 90.818 | 90.867 | 90.920 | 90.968 |
| 4.250 | 92.097 | 92.141 | 92.187 | 92.230 | 4.250 | 91.489 | 91.531 | 91.576 | 91.617 | 4.125 | 91.290 | 91.334 | 91.383 | 91.427 |
| 4.375 | 92.386 | 92.425 | 92.467 | 92.505 | 4.375 | 91.914 | 91.952 | 91.993 | 92.030 | 4.250 | 91.470 | 91.511 | 91.555 | 91.595 |
| 4.500 | 92.674 | 92.709 | 92.747 | 92.780 | 4.500 | 92.339 | 92.373 | 92.410 | 92.442 | 4.375 | 91.899 | 91.936 | 91.976 | 92.012 |
| 4.625 | 92.963 | 92.993 | 93.027 | 93.055 | 4.625 | 92.764 | 92.795 | 92.827 | 92.855 | 4.500 | 92.328 | 92.362 | 92.397 | 92.428 |
| 4.750 | 93.322 | 93.349 | 93.378 | 93.002 | 4.750 | 93.150 | 93.176 | 93.205 | 92.828 | 4.625 | 92.758 | 92.787 | 92.818 | 92.845 |
| 4.875 | 93.685 | 93.708 | 93.732 | 93 | | | | | | | | | | |

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) | (0.750) | (1.375) | (1.875) | N/A | N/A | N/A | N/A | N/A |
| 720 - 739 | (0.500) | (1.125) | (1.500) | (2.000) | N/A | N/A | N/A | N/A | N/A |
| 700 - 719 | (0.500) | (1.125) | (1.625) | (2.000) | N/A | N/A | N/A | N/A | N/A |
| 680 - 699 | (0.625) | (1.500) | (1.625) | (2.000) | N/A | N/A | N/A | N/A | N/A |
| 660 - 679 | (0.875) | (1.750) | (1.750) | (2.000) | N/A | N/A | N/A | N/A | N/A |
| 640 - 659 | (0.875) | (1.875) | (1.875) | (2.125) | N/A | N/A | N/A | N/A | N/A |
| 620 - 639 | (0.875) | (1.875) | (1.875) | (2.125) | N/A | N/A | N/A | N/A | N/A |
| <620 | (0.875) | (1.875) | (1.875) | (2.125) | N/A | N/A | N/A | N/A | N/A |

| PHL ADJUSTMENTS | STANDARD ADJUSTMENTS | SUBORDINATE FINANCED PRICE ADJUSTMENTS | | | | HIGH BALANCE ADJUSTMENTS | | | | | | | |
|--|--|---|-----------------|-----------------|--------------|-----------------------------|--------------|-----------------|--------------|-------------|---------|-----|---------|
| LOAN AMOUNT ADJUSTMENTS | NOO <= 75% (2.125) | LTV | CLTV | FICO | | Cash-out Refinance | | See | | | | | |
| \$100,000 - \$124,999 (0.125) | NOO 75.01-80% (3.375) | | | <720 | >=720 | Purchase or R/T Refinance | | Below | | | | | |
| \$75,000 - \$99,999 (0.250) | NOO >80% (4.125) | ALL | | (0.375) | (0.375) | ARM <= 75% | | See | | | | | |
| \$40,000 - \$74,999 (0.875) | Condo (attached) >75% (0.750) | (Sub Fin LLPAs below also apply) | | | | | | ARM > 75% | | Below | | | |
| \$40,000 min loan amount | ARM > 90% LTV (0.250) | <=65.00% | 80.01% - 95.00% | (0.500) | (0.250) | 20 Yr (add to 20 Yr Price) | | (1.250) | | | | | |
| OTHER ADJUSTMENTS | 2nd Home >85% LTV See | 65.01% - 75.00% | 80.01% - 95.00% | (0.750) | (0.500) | Long Term Rate Locks | | | | | | | |
| No Escrow (Non CA) (0.250) | 2nd Home <= 85% LTV Below | 75.01% - 95.00% | 90.01% - 95.00% | (1.000) | (0.750) | (add to 60 day price) | | | | | | | |
| No Escrow (CA) (0.125) | 2 Unit - All LTV (1.000) | 75.01% - 90.00% | 76.01% - 90.00% | (1.000) | (0.750) | Rate Adj. | | Price Adj. | | | | | |
| TX Property 0.125 | 3-4 Unit <= 80% LTV (1.000) | 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. | | | | 75 Day Lock | | N/A | (0.375) | | | | |
| NY Property 0.125 | 3-4 Unit 80.01 - 85% LTV (1.500) | | | | | <=95.00% | | 95.01% - 97.00% | (1.500) | 90 Day Lock | | N/A | (0.750) |
| MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000 | 3-4 Unit > 85% LTV (2.000) | LTV/FICO | | LLPA Cap | | 120 Day Lock | | N/A | (1.500) | | | | |
| | Manufactured Home (0.500) | LTV > 80% and FICO >= 680 | | 0.000 | | *180 Day Lock | | 0.125% | (2.000) | | | | |
| | HomeStyle Renovation ¹ (0.500) | All other LTV and FICO combinations | | 0.000 | | *270 Day Lock | | 0.375% | (3.000) | | | | |
| | Adverse Market Refinance Fee 0.000 | *A 1.00% upfront fee is due w/in 5 days of lock. | | | | | | *360 Day Lock | | 0.500% | (4.000) | | |
| | 1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks. | *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) | | | | |
| | | 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) | | | |

LLPA Waivers All LLPAs will be waived for the following loans (Exception: LLPAs for Minimum Mortgage Insurance Coverage Option will be charged if applicable)

Loans to first-time homebuyers with qualifying income <= 100% aream median income (AMI) or 120% AMI in high-cost areas

Loans meeting Duty to Serve requirements

(Purchase and limited cash-out refinances, principal residences with total qualifying income ≤100% AMI)

• Manufactured housing including MH Advantage® • Rural housing - loans in high needs rural regions • Loans to Native Americans on tribal lands • Loans originated by "small financial institutions" • Affordable housing





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National Emerging Banker Rate Sheet

1/27/2023 14:53 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

GOVERNMENT PRODUCTS

| FHA/VA 30 YEAR FIXED | | | | | FHA/VA 15 YEAR FIXED | | | | | VA 90.01% - 95% CASH OUT | | | | |
|----------------------|---------|---------|---------|---------|----------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| 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 |
| 5.250 | 101.468 | 101.426 | 101.385 | 100.993 | 3.875 | 97.515 | 97.515 | 97.515 | 97.515 | 5.250 | 99.281 | 99.239 | 99.197 | 98.605 |
| 5.375 | 101.743 | 101.701 | 101.659 | 101.267 | 4.000 | 97.916 | 97.916 | 97.916 | 97.916 | 5.375 | 99.555 | 99.513 | 99.471 | 98.880 |
| 5.500 | 102.054 | 102.012 | 101.970 | 101.578 | 4.125 | 98.249 | 98.249 | 98.249 | 98.249 | 5.500 | 99.866 | 99.825 | 99.783 | 99.191 |
| 5.625 | 102.446 | 102.404 | 102.362 | 101.970 | 4.250 | 99.274 | 99.240 | 99.207 | 99.173 | 5.625 | 100.258 | 100.216 | 100.174 | 99.582 |
| 5.750 | 102.772 | 102.504 | 102.236 | 101.618 | 4.375 | 99.506 | 99.472 | 99.439 | 99.405 | 5.750 | 101.522 | 101.254 | 100.986 | 100.168 |
| 5.875 | 102.526 | 102.258 | 101.990 | 101.373 | 4.500 | 99.893 | 99.860 | 99.826 | 99.793 | 5.875 | 101.276 | 101.008 | 100.740 | 99.923 |
| 5.990 | 102.579 | 102.311 | 102.043 | 101.425 | 4.625 | 100.251 | 100.217 | 100.184 | 100.150 | 5.990 | 101.329 | 101.061 | 100.793 | 99.975 |
| 6.000 | 102.964 | 102.696 | 102.428 | 101.810 | 4.750 | 100.228 | 100.195 | 100.161 | 100.127 | 6.000 | 101.714 | 101.446 | 101.178 | 100.360 |
| 6.125 | 103.208 | 102.940 | 102.672 | 102.205 | 4.875 | 100.341 | 100.308 | 100.274 | 100.240 | 6.125 | 101.958 | 101.690 | 101.422 | 100.955 |
| 6.250 | 103.393 | 103.125 | 102.857 | 102.390 | 5.000 | 100.435 | 100.402 | 100.368 | 100.334 | 6.250 | 102.299 | 102.032 | 101.764 | 101.296 |
| 6.375 | 103.329 | 103.236 | 103.144 | 102.852 | 5.125 | 100.505 | 100.471 | 100.438 | 100.404 | 6.375 | 102.235 | 102.143 | 102.051 | 101.759 |
| 6.500 | 103.505 | 103.413 | 103.321 | 103.029 | 5.250 | 100.622 | 100.587 | 100.553 | 100.519 | 6.500 | 102.412 | 102.320 | 102.228 | 101.935 |
| 6.625 | 103.745 | 103.653 | 103.561 | 103.269 | 5.375 | 100.526 | 100.292 | 100.057 | 99.273 | 6.625 | 102.652 | 102.560 | 102.467 | 102.175 |
| 6.750 | 103.846 | 103.720 | 103.594 | 103.469 | 5.500 | 100.860 | 100.626 | 100.392 | 99.607 | 6.750 | 102.752 | 102.626 | 102.501 | 102.375 |
| 6.875 | 103.784 | 103.658 | 103.532 | 103.407 | 5.625 | 100.902 | 100.667 | 100.433 | 99.649 | 6.875 | 102.690 | 102.564 | 102.439 | 102.313 |
| 6.990 | 104.038 | 103.913 | 103.787 | 103.662 | 5.750 | 100.650 | 100.181 | 99.712 | 98.693 | 6.990 | 102.945 | 102.819 | 102.693 | 102.568 |
| 7.000 | 104.098 | 103.973 | 103.847 | 103.722 | 5.875 | 100.961 | 100.493 | 100.024 | 99.005 | 7.000 | 103.005 | 102.879 | 102.753 | 102.628 |
| 7.125 | 104.332 | 104.206 | 104.081 | 103.955 | 6.000 | 101.280 | 100.812 | 100.343 | 99.324 | 7.125 | 103.238 | 103.112 | 102.987 | 102.861 |
| 7.250 | 104.284 | 104.150 | 104.016 | 103.883 | 6.125 | 101.548 | 101.080 | 100.611 | 99.942 | 7.250 | 103.191 | 103.057 | 102.923 | 102.789 |

| VA 95.01% - 100% CASH OUT | | | | | FHA/VA 30 YEAR HIGH BALANCE | | | | | FHA/VA 15 YEAR HIGH BALANCE | | | | |
|---------------------------|---------|---------|---------|---------|-----------------------------|---------|---------|---------|---------|-----------------------------|--------|--------|--------|--------|
| 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 |
| 5.125 | 98.412 | 98.395 | 98.378 | 97.812 | 5.250 | 99.982 | 99.940 | 99.898 | 99.507 | 3.875 | 93.172 | 93.172 | 93.172 | 93.172 |
| 5.250 | 98.875 | 98.833 | 98.791 | 98.199 | 5.375 | 100.106 | 100.064 | 100.023 | 99.631 | 4.000 | 93.463 | 93.463 | 93.463 | 93.463 |
| 5.375 | 99.149 | 99.107 | 99.065 | 98.473 | 5.500 | 100.543 | 100.501 | 100.459 | 100.067 | 4.125 | 93.777 | 93.777 | 93.777 | 93.777 |
| 5.500 | 99.460 | 99.418 | 99.376 | 98.785 | 5.625 | 101.069 | 101.027 | 100.986 | 100.594 | 4.250 | 95.774 | 95.740 | 95.707 | 95.673 |
| 5.625 | 99.852 | 99.810 | 99.768 | 99.176 | 5.750 | 101.827 | 101.559 | 101.291 | 100.673 | 4.375 | 95.676 | 95.642 | 95.609 | 95.575 |
| 5.750 | 101.115 | 100.848 | 100.580 | 99.762 | 5.875 | 101.811 | 101.543 | 101.275 | 100.658 | 4.500 | 95.793 | 95.760 | 95.726 | 95.693 |
| 5.875 | 100.870 | 100.602 | 100.334 | 99.516 | 5.990 | 100.974 | 100.706 | 100.438 | 99.820 | 4.625 | 96.251 | 96.217 | 96.184 | 96.150 |
| 5.990 | 100.922 | 100.655 | 100.387 | 99.569 | 6.000 | 102.109 | 101.841 | 101.573 | 100.955 | 4.750 | 96.853 | 96.820 | 96.786 | 96.203 |
| 6.000 | 101.307 | 101.040 | 100.772 | 99.954 | 6.125 | 102.263 | 101.995 | 101.727 | 101.260 | 4.875 | 96.966 | 96.933 | 96.899 | 96.316 |
| 6.125 | 101.552 | 101.284 | 101.016 | 100.548 | 6.250 | 102.298 | 102.030 | 101.762 | 101.295 | 5.000 | 97.060 | 97.027 | 96.993 | 96.410 |
| 6.250 | 101.893 | 101.625 | 101.357 | 100.890 | 6.375 | 101.904 | 101.811 | 101.719 | 101.427 | 5.125 | 97.130 | 97.096 | 97.063 | 96.479 |
| 6.375 | 101.829 | 101.736 | 101.644 | 101.352 | 6.500 | 102.080 | 101.988 | 101.896 | 101.604 | 5.250 | 98.434 | 98.200 | 97.965 | 97.181 |
| 6.500 | 102.005 | 101.913 | 101.821 | 101.529 | 6.625 | 102.320 | 102.228 | 102.136 | 101.844 | 5.375 | 98.339 | 98.104 | 97.870 | 97.086 |
| 6.625 | 102.245 | 102.153 | 102.061 | 101.769 | 6.750 | 102.033 | 101.908 | 101.782 | 101.656 | 5.500 | 98.673 | 98.439 | 98.204 | 97.420 |
| 6.750 | 102.346 | 102.220 | 102.094 | 101.969 | 6.875 | 101.721 | 101.595 | 101.470 | 101.344 | 5.625 | 98.714 | 98.480 | 98.246 | 97.461 |
| 6.875 | 102.284 | 102.158 | 102.032 | 101.907 | 6.990 | 101.976 | 101.850 | 101.725 | 101.599 | 5.750 | 99.025 | 98.556 | 98.087 | 97.068 |
| 6.990 | 102.538 | 102.413 | 102.287 | 102.162 | 7.000 | 102.036 | 101.910 | 101.785 | 101.659 | 5.875 | 99.336 | 98.868 | 98.399 | 97.380 |
| 7.000 | 102.598 | 102.473 | 102.347 | 102.222 | 7.125 | 102.269 | 102.144 | 102.018 | 101.893 | 6.000 | 99.655 | 99.187 | 98.718 | 97.699 |
| 7.125 | 102.832 | 102.706 | 102.581 | 102.455 | | | | | | 6.125 | 99.923 | 99.455 | 98.986 | 98.317 |

| FHA/VA 5/1 ARM | | | | | FHA/VA 3/1 ARM | | | | |
|----------------|--------|--------|--------|--------|----------------|--------|--------|--------|--------|
| RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY | RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY |
| 3.250 | 92.521 | 92.470 | 92.420 | 92.370 | 3.250 | 93.393 | 93.259 | 93.125 | 92.991 |
| 3.375 | 93.105 | 93.055 | 93.005 | 92.955 | 3.375 | 93.978 | 93.844 | 93.710 | 93.576 |
| 3.500 | 93.691 | 93.641 | 93.590 | 93.540 | 3.500 | 94.563 | 94.429 | 94.295 | 94.162 |
| 3.625 | 94.249 | 94.199 | 94.149 | 94.098 | 3.625 | 95.121 | 94.988 | 94.854 | 94.720 |
| 3.750 | 94.177 | 94.127 | 94.076 | 94.026 | 3.750 | 94.612 | 94.478 | 94.344 | 94.210 |
| 3.875 | 94.762 | 94.712 | 94.661 | 94.611 | 3.875 | 95.197 | 95.063 | 94.929 | 94.795 |
| 4.000 | 95.347 | 95.297 | 95.247 | 95.196 | 4.000 | 95.782 | 95.648 | 95.514 | 95.380 |
| 4.125 | 95.905 | 95.855 | 95.805 | 95.755 | 4.125 | 96.340 | 96.206 | 96.072 | 95.938 |
| 4.250 | 95.853 | 95.786 | 95.719 | 95.652 | 4.250 | 95.799 | 95.665 | 95.532 | 95.398 |
| 4.375 | 96.438 | 96.371 | 96.304 | 96.237 | 4.375 | 96.384 | 96.250 | 96.116 | 95.982 |
| 4.500 | 97.023 | 96.956 | 96.890 | 96.823 | 4.500 | 96.970 | 96.836 | 96.702 | 96.568 |
| 4.625 | 97.582 | 97.515 | 97.448 | 97.381 | 4.625 | 97.528 | 97.394 | 97.260 | 97.126 |
| 4.750 | 97.427 | 97.377 | 97.326 | 97.276 | 4.750 | 96.987 | 96.853 | 96.719 | 96.435 |
| 4.875 | 98.012 | 97.962 | 97.911 | 97.861 | 4.875 | 97.572 | 97.438 | 97.304 | 97.020 |
| 5.000 | 98.597 | 98.547 | 98.497 | 98.446 | 5.000 | 98.157 | 98.023 | 97.889 | 97.605 |
| 5.125 | 99.955 | 99.905 | 99.855 | 99.805 | 5.125 | 99.955 | 99.905 | 99.855 | 99.805 |

GOVERNMENT PRODUCTS LLPA'S

| VA LOAN TYPE | FICO SCORE | BASE LOAN AMOUNT | OTHER ADJUSTMENTS | Long Term Rate Locks |
|--|------------------------------|---|-----------------------------------|--|
| VA Loan (0.250) | >= 740 | \$275,000 to Conform Max 0.125 | 2 Unit (0.500) | (add to 60 day price) |
| VA IRRRL (95.01-110.00) (1.000) | 720-739 | \$100,000 - \$124,999 (0.375) | 3-4 Unit (1.000) | Rate Adj. Price Adj. |
| VA IRRRL (110.01-125% LTV) (2.250) | 680 - 719 | \$40,000 - \$99,999 (0.750) | Manual Underwrite (0.000) | 75 Day Lock N/A (0.375) |
| VA Alterations (1.250) | 660 - 679 | \$40,000 min loan amount | Manufactured Housing (1.250) | 90 Day Lock N/A (0.750) |
| ARM Notes | 640 - 659 | | ARM HB (0.500) | 120 Day Lock N/A (1.500) |
| Margin: 2.00% | 620 - 639 | | 25 Year Term (Fixed Only) (0.250) | *180 Day Lock 0.125% (2.000) |
| Floor: 2.00% | 600 - 619 | | 20 Year Term (Fixed Only) (0.500) | *270 Day Lock 0.375% (3.000) |
| Caps: 1/1/5% | 580 - 599 | | | *360 Day Lock 0.500% (4.000) |
| Index: T-Bill | < 580 & No Score Streamlines | | | *A 1.00% upfront fee is due w/in 5 days of lock. |
| MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 | | Notes FHA ID #: 27128-00009 VA ID #: 51999801 All borrowers must be checked against CAIVRS | | *Fixed Rates Only |

STATE ADJUSTMENTS (All Products)

| REGION | Adjustment |
|---|------------|
| REGION 1: AK, AL, AZ, CA, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NH, NJ, | 0.000 |
| REGION 1: NM, OH, OK, OR, RI, SC, SD, TN, TX, VT, WA, WI, WV, WY | 0.000 |
| REGION 2: CO | -0.125 |
| REGION 3: AR, NE, NY, PA, VA | 0.125 |
| REGION 4: NV, UT | -0.06 |

ADMIN FEES

| | |
|---------------------------|---|
| Prior Approval: | \$595 |
| Contractor Validation: | \$395 |
| Renovation Loan Products: | Supplemental/Draw Admin Fee Collected at Purchase |

Conventional & Government Lock Extensions

| | |
|-------------|---------------|
| 1-3 Days | -0.02 bps/Day |
| 4-7Days | -0.125 |
| 8-15 Days | -0.250 |
| 16- 30 Days | -0.500 |



Rate sheets are intended for use by mortgage professionals only.