

30 Year A1010				15 Year A1020			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
5.625%	2.250%	2.375%	2.500%	4.750%	2.125%	2.250%	2.375%
5.750%	1.500%	1.625%	1.750%	4.875%	1.750%	1.875%	2.000%
5.875%	0.875%	1.000%	1.125%	5.000%	1.625%	1.750%	1.875%
6.000%	0.375%	0.500%	0.625%	5.125%	1.125%	1.250%	1.375%
6.125%	0.125%	0.250%	0.375%	5.250%	0.625%	0.750%	0.875%
6.250%	-0.375%	-0.250%	-0.125%	5.375%	0.250%	0.375%	0.500%
6.375%	-0.875%	-0.750%	-0.625%	5.500%	0.125%	0.250%	0.375%
6.500%	-1.375%	-1.250%	-1.125%	5.625%	-0.250%	-0.125%	0.000%
6.625%	-1.625%	-1.500%	-1.375%	5.750%	-0.625%	-0.500%	-0.375%
6.750%	-1.875%	-1.750%	-1.625%	5.875%	-0.875%	-0.750%	-0.625%
6.875%	-2.250%	-2.125%	-2.000%	6.000%	-1.000%	-0.875%	-0.750%
7.000%	-2.500%	-2.375%	-2.250%	6.125%	-1.250%	-1.125%	-1.000%
7.125%	-2.625%	-2.500%	-2.375%	6.250%	-1.625%	-1.500%	-1.375%
7.250%	-2.750%	-2.625%	-2.500%	6.375%	-1.875%	-1.750%	-1.625%
7.375%	-3.000%	-2.875%	-2.750%	6.500%	-2.000%	-1.875%	-1.750%

20 Year A1015				25 Year A1025			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
5.625%	1.625%	1.750%	1.875%	5.625%	2.250%	2.375%	2.500%
5.750%	0.875%	1.000%	1.125%	5.750%	1.500%	1.625%	1.750%
5.875%	0.250%	0.375%	0.500%	5.875%	0.875%	1.000%	1.125%
6.000%	-0.250%	-0.125%	0.000%	6.000%	0.375%	0.500%	0.625%
6.125%	-0.500%	-0.375%	-0.250%	6.125%	0.125%	0.250%	0.375%
6.250%	-1.000%	-0.875%	-0.750%	6.250%	-0.375%	-0.250%	-0.125%
6.375%	-1.500%	-1.375%	-1.250%	6.375%	-0.875%	-0.750%	-0.625%
6.500%	-2.000%	-1.875%	-1.750%	6.500%	-1.375%	-1.250%	-1.125%
6.625%	-2.250%	-2.125%	-2.000%	6.625%	-1.625%	-1.500%	-1.375%
6.750%	-2.500%	-2.375%	-2.250%	6.750%	-1.875%	-1.750%	-1.625%
6.875%	-2.875%	-2.750%	-2.625%	6.875%	-2.250%	-2.125%	-2.000%
7.000%	-3.125%	-3.000%	-2.875%	7.000%	-2.500%	-2.375%	-2.250%
7.125%	-3.250%	-3.125%	-3.000%	7.125%	-2.625%	-2.500%	-2.375%
7.250%	-3.375%	-3.250%	-3.125%	7.250%	-2.750%	-2.625%	-2.500%
7.375%	-3.625%	-3.500%	-3.375%	7.375%	-3.000%	-2.875%	-2.750%

10 Year A1001			
Rate	Base Pricing	21 Day	30 Day
4.750%	2.000%	2.125%	2.250%
4.875%	1.625%	1.750%	1.875%
5.000%	1.500%	1.625%	1.750%
5.125%	1.000%	1.125%	1.250%
5.250%	0.500%	0.625%	0.750%
5.375%	0.125%	0.250%	0.375%
5.500%	0.000%	0.125%	0.250%
5.625%	-0.375%	-0.250%	-0.125%
5.750%	-0.750%	-0.625%	-0.500%
5.875%	-1.000%	-0.875%	-0.750%
6.000%	-1.125%	-1.000%	-0.875%
6.125%	-1.375%	-1.250%	-1.125%
6.250%	-1.750%	-1.625%	-1.500%
6.375%	-2.000%	-1.875%	-1.750%
6.500%	-2.125%	-2.000%	-1.875%

Provident Funding Associates, L.P. (NMLS ID 3821)

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Conforming Products (base pricing)

Total Lender Fees for California: \$1,125.00

*Selecting our Fee In Option will convert the Lender Fee to points and be added to the total points or reduce total lender credit accordingly.

30 Year Home Possible H1010				30 Year HomeReady H2010			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
5.625%	2.250%	2.375%	2.500%	5.625%	1.750%	1.875%	2.000%
5.750%	1.500%	1.625%	1.750%	5.750%	1.000%	1.125%	1.250%
5.875%	0.875%	1.000%	1.125%	5.875%	0.375%	0.500%	0.625%
6.000%	0.375%	0.500%	0.625%	6.000%	-0.125%	0.000%	0.125%
6.125%	0.125%	0.250%	0.375%	6.125%	-0.375%	-0.250%	-0.125%
6.250%	-0.375%	-0.250%	-0.125%	6.250%	-0.875%	-0.750%	-0.625%
6.375%	-0.875%	-0.750%	-0.625%	6.375%	-1.375%	-1.250%	-1.125%
6.500%	-1.375%	-1.250%	-1.125%	6.500%	-1.875%	-1.750%	-1.625%
6.625%	-1.625%	-1.500%	-1.375%	6.625%	-2.125%	-2.000%	-1.875%
6.750%	-1.875%	-1.750%	-1.625%	6.750%	-2.375%	-2.250%	-2.125%
6.875%	-2.250%	-2.125%	-2.000%	6.875%	-2.750%	-2.625%	-2.500%
7.000%	-2.500%	-2.375%	-2.250%	7.000%	-3.000%	-2.875%	-2.750%
7.125%	-2.625%	-2.500%	-2.375%	7.125%	-3.125%	-3.000%	-2.875%
7.250%	-2.750%	-2.625%	-2.500%	7.250%	-3.250%	-3.125%	-3.000%
7.375%	-3.000%	-2.875%	-2.750%	7.375%	-3.500%	-3.375%	-3.250%

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Super/Conforming Products (base pricing)

Total Lender Fees for California: \$1,125.00

*Selecting our Fee In Option will convert the Lender Fee to points and be added to the total points or reduce total lender credit accordingly.

Super/Conf 30 A5019				Super/Conf 15 A5029			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
5.625%	4.000%	4.125%	4.250%	4.750%	3.375%	3.500%	3.625%
5.750%	3.250%	3.375%	3.500%	4.875%	3.000%	3.125%	3.250%
5.875%	2.625%	2.750%	2.875%	5.000%	2.875%	3.000%	3.125%
6.000%	2.125%	2.250%	2.375%	5.125%	2.375%	2.500%	2.625%
6.125%	1.875%	2.000%	2.125%	5.250%	1.875%	2.000%	2.125%
6.250%	1.375%	1.500%	1.625%	5.375%	1.500%	1.625%	1.750%
6.375%	0.875%	1.000%	1.125%	5.500%	1.375%	1.500%	1.625%
6.500%	0.375%	0.500%	0.625%	5.625%	1.000%	1.125%	1.250%
6.625%	0.125%	0.250%	0.375%	5.750%	0.625%	0.750%	0.875%
6.750%	-0.125%	0.000%	0.125%	5.875%	0.375%	0.500%	0.625%
6.875%	-0.500%	-0.375%	-0.250%	6.000%	0.250%	0.375%	0.500%
7.000%	-0.750%	-0.625%	-0.500%	6.125%	0.000%	0.125%	0.250%
7.125%	-0.875%	-0.750%	-0.625%	6.250%	-0.375%	-0.250%	-0.125%
7.250%	-1.000%	-0.875%	-0.750%	6.375%	-0.625%	-0.500%	-0.375%
7.375%	-1.250%	-1.125%	-1.000%	6.500%	-0.750%	-0.625%	-0.500%

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ARM Products (base pricing)

Total Lender Fees for California: \$1,125.00

*Selecting our Fee In Option will convert the Lender Fee to points and be added to the total points or reduce total lender credit accordingly.

5/6 SOFR ARM (2/1/5) A1380				7/6 SOFR ARM (5/1/5) A1381			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
4.625%	6.125%	6.250%	6.375%	4.625%	7.750%	7.875%	8.000%
4.750%	5.750%	5.875%	6.000%	4.750%	7.125%	7.250%	7.375%
4.875%	5.250%	5.375%	5.500%	4.875%	6.500%	6.625%	6.750%
5.000%	4.875%	5.000%	5.125%	5.000%	5.875%	6.000%	6.125%
5.125%	4.500%	4.625%	4.750%	5.125%	5.500%	5.625%	5.750%
5.250%	4.125%	4.250%	4.375%	5.250%	5.000%	5.125%	5.250%
5.375%	3.750%	3.875%	4.000%	5.375%	4.375%	4.500%	4.625%
5.500%	3.250%	3.375%	3.500%	5.500%	3.875%	4.000%	4.125%
5.625%	2.875%	3.000%	3.125%	5.625%	3.500%	3.625%	3.750%
5.750%	2.500%	2.625%	2.750%	5.750%	3.125%	3.250%	3.375%
5.875%	2.125%	2.250%	2.375%	5.875%	2.625%	2.750%	2.875%
6.000%	1.875%	2.000%	2.125%	6.000%	2.250%	2.375%	2.500%

5/6 SOFR ARM Super Conf (2/1/5) A5361				7/6 SOFR ARM Super Conf (5/1/5) A5369			
Rate	Base Pricing	21 Day	30 Day	Rate	Base Pricing	21 Day	30 Day
4.625%	6.875%	7.000%	7.125%	4.625%	8.500%	8.625%	8.750%
4.750%	6.500%	6.625%	6.750%	4.750%	7.875%	8.000%	8.125%
4.875%	6.000%	6.125%	6.250%	4.875%	7.250%	7.375%	7.500%
5.000%	5.625%	5.750%	5.875%	5.000%	6.625%	6.750%	6.875%
5.125%	5.250%	5.375%	5.500%	5.125%	6.250%	6.375%	6.500%
5.250%	4.875%	5.000%	5.125%	5.250%	5.750%	5.875%	6.000%
5.375%	4.500%	4.625%	4.750%	5.375%	5.125%	5.250%	5.375%
5.500%	4.000%	4.125%	4.250%	5.500%	4.625%	4.750%	4.875%
5.625%	3.625%	3.750%	3.875%	5.625%	4.250%	4.375%	4.500%
5.750%	3.250%	3.375%	3.500%	5.750%	3.875%	4.000%	4.125%
5.875%	2.875%	3.000%	3.125%	5.875%	3.375%	3.500%	3.625%
6.000%	2.625%	2.750%	2.875%	6.000%	3.000%	3.125%	3.250%

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Jumbo Fixed (base pricing)

Total Lender Fees for California: \$1,125.00

*Selecting our Fee In Option will convert the Lender Fee to points and be added to the total points or reduce total lender credit accordingly.

30 Year J2030			
Rate	Base Pricing	21 Day	30 Day
3.875%	24.125%	24.250%	24.375%
4.000%	24.000%	24.125%	24.250%
4.125%	23.875%	24.000%	24.125%
4.250%	23.750%	23.875%	24.000%
4.375%	23.625%	23.750%	23.875%
4.500%	23.500%	23.625%	23.750%
4.625%	23.250%	23.375%	23.500%
4.750%	23.000%	23.125%	23.250%
4.875%	22.750%	22.875%	23.000%
5.000%	22.500%	22.625%	22.750%
5.125%	22.250%	22.375%	22.500%
5.250%	22.000%	22.125%	22.250%

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