

#### **PRICING QUESTIONS?**

Check out RocketProTPO.Pathfinder.Foc.Zone



### March 04, 2024 10:17 AM

	Today's Prici	ng (30-E	Pay)
Rate	Avg. Rocket Pro Price	+/-	Difference
30 Year Ag	encv		
6.375%	100.396	<b>^</b>	0.056
5.820%	98.420	<b>^</b>	0.064
20 Year Ag	ency		
6.125%	100.513	<b>^</b>	0.102
5.625%	98.756	<b>^</b>	0.107
15 Year Ag	ency		
5.875%	100.441	•	-0.164
5.125%	98.631	<b>→</b>	-0.081
30 Year FH	A Full Doc		
5.875%	100.329	<b>^</b>	0.029
5.250%	98.331	<b>→</b>	0.000
	A Full Doc Jumb	00	0.000
5.875% 5.250%	100.329 98.331	<u> </u>	0.029
3.230%	90.331	<b>→</b>	0.000
30 Year VA 5.990%	Full Doc 100.654	•	0.023
5.250%		<b>↑</b>	-0.002
			-0.002
30 Year Sel 7.000%	f-Employed Ass 100.084	sist	0.130
	98.209	<b>†</b>	0.130
20 Year Ho 9.125%	me Equity Loar 100.000	۱*	0.125
	e is in rate, not p	orice	0.120
	ımbo Smart"		
6.625%	100.200	<b>^</b>	0.027
6.250%	98.984	<u>^</u>	0.025
30 Year ON		•	0.047
6.500% 5.875%	100.603 98.424	<b>T</b>	0.067 0.064
	· - · · — ·	T	

#### Market Commentary & Product Updates

ISM manufacturing data released on Friday showed that manufacturing is in contraction territory which led to a rally in mortgage-based securities. MBS pricing improved 0.375 in price last week. The economic calendar is light today, but we do get jobs data starting midweek through Friday. JOLTS job openings comes out on Wednesday, and the expecation is that fewer jobs were available in January than in December. "Jobs Friday" will give us an updated Nonfarm Payrolls report and an update on the Unemployment Rate. The expectation is that fewer jobs were added in February.

Commi	Commitment Period Expiration Dates										
15-Day	Tuesday, March 19, 2024										
45-Day	Thursday, April 18, 2024										
60-Day	Friday, May 3, 2024										
90-Day	Monday, June 3, 2024										
120-Day	Tuesday, July 2, 2024										
180-Day	Monday, September 2, 2024										

	APOR Safe Harbor Limits										
Fixed:											
	30-23 yr:	8.42%									
	22-13 yr:	8.14%									
	12-9 yr:	8.08%									
	8 yr:	8.00%									
ARM:											
	7 yr:	8.77%									





## Conventional - Rates & Pricing Monday, March 4, 2024



	30 Vear	- 26 Year			25 Vear	- 21 Year			20 Vear	- 16 Year			15 Vear	- 11 Year	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	98.114	98.084	97.914	5.750	98.155	98.125	97.955	5.500	98.018	97.988	97.818	4.990	98.227	98.197	98.027
5.820	98.450	98.420	98.250	5.875	98.718	98.688	98.518	5.625	98.786 99.442	98.756	98.586	5.000	98.249	98.219	98.049
5.875 5.920	98.700 98.916	98.670 98.886	98.500 98.716	5.990 6.125	99.216 99.552	99.186 99.522	99.016 99.352	5.750 5.875	99.442	99.412 99.920	99.242 99.750	5.125 5.250	98.661 99.020	98.631 98.990	98.461 98.820
5.990	99.238	99.208	99.038	6.250	99.960	99.930	99.760	5.990	100.334	100.304	100.134	5.375	99.338	99.308	99.138
6.125	99.581	99.551	99.381	6.375	100.444	100.414	100.244	6.125	100.543	100.513	100.343	5.500	99.573	99.543	99.373
6.250 6.375	99.924 100.426	99.894 100.396	99.724 100.226	6.500 6.625	100.863 101.167	100.833 101.137	100.663 100.967	6.250 6.375	100.923 101.362	100.893 101.332	100.723 101.162	5.625 5.750	99.861 100.189	99.831 100.159	99.661 99.989
6.500	100.420	100.849	100.220	6.750	101.107	101.137	101.054	6.500	101.685	101.655	101.485	5.875	100.184	100.137	100.271
6.625	101.189	101.159	100.989	6.875	101.666	101.636	101.466	6.625	101.812	101.782	101.612	5.990	100.685	100.655	100.485
6.750	101.226	101.196	101.026	6.990	102.019	101.989	101.819	6.750	101.759	101.729	101.559	6.125	100.750	100.720	100.550
6.875 6.990	101.655 102.034	101.625 102.004	101.455 101.834	7.125 7.250	102.238 102.359	102.208 102.329	102.038 102.159	6.875 6.990	102.137 102.429	102.107 102.399	101.937 102.229	6.250 6.375	101.039 101.285	101.009 101.255	100.839 101.085
7.125	102.257	102.227	102.057	7.375	102.701	102.671	102.501	7.125	102.585	102.555	102.385	6.500	101.423	101.393	101.223
7.250	102.341	102.311	102.141	7.500	102.996	102.966	102.796	7.250	102.572	102.542	102.372	6.625	101.680	101.650	101.480
7.375	102.697	102.667	102.497 102.812	7.625	103.177	103.147	102.977	7.375	102.919	102.889	102.719	6.750	101.936	101.906	101.736
7.500 7.625	103.012 103.198	102.982 103.168	102.812	7.750 7.875	102.977 103.286	102.947 103.256	102.777 103.086	7.500 7.625	103.184 103.373	103.154 103.343	102.984 103.173	6.875 6.990	102.161 102.333	102.131 102.303	101.961 102.133
7.750	102.970	102.940	102.770	7.990	103.565	103.535	103.365	7.750	103.205	103.175	103.005	7.125	102.502	102.472	102.302
7.875	103.292	103.262	103.092	8.125	103.724	103.694	103.524	7.875	103.536	103.506	103.336	7.250	102.748	102.718	102.548
7.990 8.125	103.593 103.753	103.563 103.723	103.393 103.553					7.990 8.125	103.797 103.990	103.767 103.960	103.597 103.790	7.375 7.500	102.974 103.154	102.944 103.124	102.774 102.954
0.123			103.333						1				'		
Rate	10 Year 15-Day	- 8 Year 30-Day	45-Day	30 Yea Rate	r - 26 Yea 15-Day	ar High B 30-Day	alance <sup>45-Day</sup>	25 Yea Rate	r - 21 Yea 15-Day	ar High B 30-Day	alance <sup>45-Day</sup>	20 Ye. Rate	ar - 16 Yea 15-Day	ar High B 30-Day	alance 45-Day
4.875	98.239	98.209	98.039	5.750	98.114	98.084	97.914	5.750	98.155	98.125	97.955	5.500	98.018	97.988	97.818
4.990 5.000	98.660 98.701	98.630 98.671	98.460 98.501	5.820 5.875	98.450 98.700	98.420 98.670	98.250 98.500	5.875 5.990	98.718 99.216	98.688 99.186	98.518 99.016	5.625 5.750	98.786 99.442	98.756 99.412	98.586 99.242
5.125	99.147	99.117	98.947	5.920	98.916	98.886	98.716	6.125	99.552	99.522	99.352	5.875	99.442	99.920	99.750
5.250	99.465	99.435	99.265	5.990	99.238	99.208	99.038	6.250	99.960	99.930	99.760	5.990	100.334	100.304	100.134
5.375	99.750	99.720	99.550	6.125	99.581	99.551	99.381	6.375	100.444	100.414	100.244	6.125	100.543	100.513	100.343
5.500 5.625	99.965 100.306	99.935 100.276	99.765 100.106	6.250 6.375	99.924 100.426	99.894 100.396	99.724 100.226	6.500 6.625	100.863 101.167	100.833 101.137	100.663 100.967	6.250 6.375	100.923 101.362	100.893 101.332	100.723 101.162
5.750	100.601	100.571	100.401	6.500	100.879	100.849	100.679	6.750	101.254	101.224	101.054	6.500	101.685	101.655	101.485
5.875	100.858	100.828	100.658	6.625	101.189	101.159	100.989	6.875	101.666	101.636	101.466	6.625	101.812	101.782	101.612
5.990 6.125	101.055 101.142	101.025 101.112	100.855 100.942	6.750 6.875	101.226 101.655	101.196 101.625	101.026 101.455	6.990 7.125	102.019 102.238	101.989 102.208	101.819 102.038	6.750 6.875	101.759 102.137	101.729 102.107	101.559 101.937
6.250	101.142	101.112	100.942	6.990	101.033	101.023	101.433	7.125	102.236	102.208	102.038	6.990	102.137	102.107	101.937
6.375	101.642	101.612	101.442	7.125	102.257	102.227	102.057	7.375	102.701	102.671	102.501	7.125	102.585	102.555	102.385
6.500	101.785	101.755	101.585	7.250	102.341	102.311	102.141	7.500	102.996	102.966	102.796	7.250	102.572	102.542	102.372
6.625 6.750	101.956 102.207	101.926 102.177	101.756 102.007	7.375 7.500	102.697 103.012	102.667 102.982	102.497 102.812	7.625 7.750	103.177 102.977	103.147 102.947	102.977 102.777	7.375 7.500	102.919 103.184	102.889 103.154	102.719 102.984
6.875	102.435	102.405	102.235	7.625	103.198	103.168	102.998	7.875	103.286	103.256	103.086	7.625	103.373	103.343	103.173
6.990	102.595	102.565	102.395	7.750	102.970	102.940	102.770	7.990	103.565	103.535	103.365	7.750	103.205	103.175	103.005
7.125 7.250	102.371 102.624	102.341 102.594	102.171 102.424	7.875 7.990	103.292 103.593	103.262 103.563	103.092 103.393	8.125	103.724	103.694	103.524	7.875 7.990	103.536 103.797	103.506 103.767	103.336 103.597
7.250	102.854	102.394	102.424	8.125	103.393	103.303	103.553					8.125	103.797	103.767	103.597
7.500	103.033	103.003	102.833												
15 Yea	ar - 11 Yea	ar High Ba	alance	10 Yea		r High Ba	alance			r ARM		7 Y	ear High l	Balance A	ARM
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate				Rate	15-Day	30-Day	45-Day
4.990 5.000	98.227 98.249	98.197 98.219	98.027 98.049	4.875 4.990	98.239 98.660	98.209 98.630	98.039 98.460	5.500 5.625	98.329 98.768	98.299 98.738	98.129 98.568	5.500 5.625	96.173 96.561	96.143 96.531	95.973 96.361
5.125	98.661	98.631	98.461	5.000	98.701	98.671	98.501	5.750	99.192	99.162	98.992	5.750	96.912	96.882	96.712
5.250	99.020	98.990	98.820	5.125	99.147	99.117	98.947	5.875	99.592	99.562	99.392				
5.375 5.500	99.338 99.573	99.308 99.543	99.138 99.373	5.250 5.375	99.465 99.750	99.435 99.720	99.265 99.550	5.990 6.125	99.905 100.199	99.875 100.169	99.705 99.999				
5.625	99.861	99.831	99.661	5.500	99.750	99.720	99.765	6.250	100.199	100.189	100.220				
5.750	100.189	100.159	99.989	5.625	100.306	100.276	100.106	6.375	100.617	100.587	100.417				
5.875	100.471	100.441	100.271	5.750	100.601	100.571	100.401	6.500	100.888	100.858	100.688				
5.990 6.125	100.685 100.750	100.655 100.720	100.485 100.550	5.875 5.990	100.858 101.055	100.828 101.025	100.658 100.855	6.625 6.750	101.190 101.407	101.160 101.377	100.990 101.207				
6.250	101.039	101.009	100.839	6.125	101.142	101.112	100.942	6.875	101.638	101.608	101.438				
6.375	101.285	101.255	101.085	6.250	101.411	101.381	101.211	6.990	101.938	101.908	101.738				
6.500 6.625	101.423 101.680	101.393 101.650	101.223 101.480	6.375 6.500	101.642 101.785	101.612 101.755	101.442 101.585	7.125 7.250	102.272 102.509	102.242 102.479	102.072 102.309				
6.750	101.936	101.906	101.736	6.625	101.765	101.735	101.756	7.230	102.713	102.479	102.513				
6.875	102.161	102.131	101.961	6.750	102.207	102.177	102.007	7.500	102.857	102.827	102.657				
6.990 7.125	102.333 102.502	102.303	102.133 102.302	6.875 6.990	102.435 102.595	102.405 102.565	102.235 102.395	7.625	102.977	102.947	102.777				
7.125	102.502	102.472 102.718	102.302	7.125	102.595	102.565	102.395								
7.375	102.974	102.944	102.774	7.250	102.624	102.594	102.424								
7.500	103.154	103.124	102.954	7.375 7.500	102.854 103.033	102.824 103.003	102.654 102.833								
	10.Voc	ar ARM				Balance .									
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day								
5.500	95.676	95.646	95.476	5.500	95.551	95.521	95.351								
5.625	96.167	96.137	95.967	5.625	96.042	96.012	95.842								
				e indicators for individual lo dissemination is strictly pro											



# Conventional - Affordable Pricing



Monday, March 4, 2024

30	0 Year Bo	rrowSma	nrt	30YR	- Home Pos	sible/Hom	eReady	3	0 Year Hor	meReady	HB	<i>30</i> \	'ear Refi I	Now/Pos	sible
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	98.068	98.038	97.868	5.750	98.118	98.088	97.918	5.750	98.118	98.088	97.918	5.750	98.168	98.138	97.968
5.820	98.404	98.374	98.204	5.820	98.454	98.424	98.254	5.820	98.454	98.424	98.254	5.820	98.504	98.474	98.304
5.875	98.654	98.624	98.454	5.875	98.704	98.674	98.504	5.875	98.704	98.674	98.504	5.875	98.754	98.724	98.554
5.920	98.870	98.840	98.670	5.920	98.920	98.890	98.720	5.920	98.920	98.890	98.720	5.920	98.970	98.940	98.770
5.990	99.192	99.162	98.992	5.990	99.242	99.212	99.042	5.990	99.242	99.212	99.042	5.990	99.292	99.262	99.092
6.125	99.535	99.505	99.335	6.125	99.585	99.555	99.385	6.125	99.585	99.555	99.385	6.125	99.635	99.605	99.435
6.250	99.878	99.848	99.678	6.250	99.928	99.898	99.728	6.250	99.928	99.898	99.728	6.250	99.978	99.948	99.778
6.375	100.380	100.350	100.180	6.375	100.430	100.400	100.230	6.375	100.430	100.400	100.230	6.375	100.480	100.450	100.280
6.500	100.833	100.803	100.633	6.500	100.883	100.853	100.683	6.500	100.883	100.853	100.683	6.500	100.933	100.903	100.733
6.625	101.143	101.113	100.943	6.625	101.193	101.163	100.993	6.625	101.193	101.163	100.993	6.625	101.243	101.213	101.043
6.750	101.180	101.150	100.980	6.750	101.230	101.200	101.030	6.750	101.230	101.200	101.030	6.750	101.280	101.250	101.080
6.875	101.609	101.579	101.409	6.875	101.659	101.629	101.459	6.875	101.659	101.629	101.459	6.875	101.709	101.679	101.509
6.990	101.988	101.958	101.788	6.990	102.038	102.008	101.838	6.990	102.038	102.008	101.838	6.990	102.088	102.058	101.888
7.125	102.211	102.181	102.011	7.125	102.261	102.231	102.061	7.125	102.261	102.231	102.061	7.125	102.311	102.281	102.111
7.250	102.295	102.265	102.095	7.250	102.345	102.315	102.145	7.250	102.345	102.315	102.145	7.250	102.395	102.365	102.195
7.375	102.651	102.621	102.451	7.375	102.701	102.671	102.501	7.375	102.701	102.671	102.501	7.375	102.751	102.721	102.551
7.500	102.966	102.936	102.766	7.500	103.016	102.986	102.816	7.500	103.016	102.986	102.816	7.500	103.066	103.036	102.866
7.625	103.152	103.122	102.952	7.625	103.202	103.172	103.002	7.625	103.202	103.172	103.002	7.625	103.252	103.222	103.052
7.750	102.924	102.894	102.724	7.750	102.974	102.944	102.774	7.750	102.974	102.944	102.774	7.750	103.024	102.994	102.824
7.875	103.246	103.216	103.046	7.875	103.296	103.266	103.096	7.875	103.296	103.266	103.096	7.875	103.346	103.316	103.146
7.990	103.547	103.517	103.347	7.990	103.597	103.567	103.397	7.990	103.597	103.567	103.397	7.990	103.647	103.617	103.447
8.125	103.707	103.677	103.507	8.125	103.757	103.727	103.557	8.125	103.757	103.727	103.557	8.125	103.807	103.777	103.607
												•			
	30-Yea	r ONE+			Purcha	ise Plus			Purchase	Plus - HE	3				
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day				
5.750	97.868	97.838	97.668	5.750	98.118	98.088	97.918	5.750	98.168	98.138	97.968				
5.820	98.204	98.174	98.004	5.820	98.454	98.424	98.254	5.820	98.504	98.474	98.304				
5.875	98.454	98.424	98.254	5.875	98.704	98.674	98.504	5.875	98.754	98.724	98.554				
5.920	98.670	98.640	98.470	5.920	98.920	98.890	98.720	5.920	98.970	98.940	98.770				
5.990	98.992	98.962	98.792	5.990	99.242	99.212	99.042	5.990	99.292	99.262	99.092				
6.125	99.335	99.305	99.135	6.125	99.585	99.555	99.385	6.125	99.635	99.605	99.435				
6.250	99.678	99.648	99.478	6.250	99.928	99.898	99.728	6.250	99.978	99.948	99.778				
6.375	100.180	100.150	99.980	6.375	100.430	100.400	100.230	6.375	100.480	100.450	100.280				

													/
5.750	97.868	97.838	97.668	Ī	5.750	98.118	98.088	97.918	Ī	5.750	98.168	98.138	97.968
5.820	98.204	98.174	98.004		5.820	98.454	98.424	98.254		5.820	98.504	98.474	98.304
5.875	98.454	98.424	98.254		5.875	98.704	98.674	98.504		5.875	98.754	98.724	98.554
5.920	98.670	98.640	98.470		5.920	98.920	98.890	98.720		5.920	98.970	98.940	98.770
5.990	98.992	98.962	98.792		5.990	99.242	99.212	99.042		5.990	99.292	99.262	99.092
6.125	99.335	99.305	99.135		6.125	99.585	99.555	99.385		6.125	99.635	99.605	99.435
6.250	99.678	99.648	99.478		6.250	99.928	99.898	99.728		6.250	99.978	99.948	99.778
6.375	100.180	100.150	99.980		6.375	100.430	100.400	100.230		6.375	100.480	100.450	100.280
6.500	100.633	100.603	100.433		6.500	100.883	100.853	100.683		6.500	100.933	100.903	100.733
6.625	100.943	100.913	100.743		6.625	101.193	101.163	100.993		6.625	101.243	101.213	101.043
6.750	100.980	100.950	100.780		6.750	101.230	101.200	101.030		6.750	101.280	101.250	101.080
6.875	101.409	101.379	101.209		6.875	101.659	101.629	101.459		6.875	101.709	101.679	101.509
6.990	101.788	101.758	101.588		6.990	102.038	102.008	101.838		6.990	102.088	102.058	101.888
7.125	102.011	101.981	101.811		7.125	102.261	102.231	102.061		7.125	102.311	102.281	102.111
7.250	102.095	102.065	101.895		7.250	102.345	102.315	102.145		7.250	102.395	102.365	102.195
7.375	102.451	102.421	102.251		7.375	102.701	102.671	102.501		7.375	102.751	102.721	102.551
7.500	102.766	102.736	102.566		7.500	103.016	102.986	102.816		7.500	103.066	103.036	102.866
7.625	102.952	102.922	102.752		7.625	103.202	103.172	103.002		7.625	103.252	103.222	103.052
7.750	102.724	102.694	102.524		7.750	102.974	102.944	102.774		7.750	103.024	102.994	102.824
7.875	103.046	103.016	102.846		7.875	103.296	103.266	103.096		7.875	103.346	103.316	103.146
7.990	103.347	103.317	103.147		7.990	103.597	103.567	103.397		7.990	103.647	103.617	103.447
8.125	103.507	103.477	103.307		8.125	103.757	103.727	103.557		8.125	103.807	103.777	103.607

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only

© 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited



#### Conventional - Pricing Adjustments Monday, March 4, 2024



#### Rocket Pro TPO Adjustments



	ed Loan Ladder*
<=\$85,000	-1.250
\$85,001 - \$110,000	-1.000
\$110,001 - \$125,000	-0.600
\$125,001 - \$150,000	-0.500
\$150,001 - \$175,000	-0.350
\$175,001 - \$200,000	-0.250
\$200,001 - \$225,000	-0.050
*Excludes One+	

New York Property (excluding co-ops) - Wholesale only	0.250
	0.000
New York Credit (30Y-21Y excluding Home Possible/Home Ready)	-0.125
Refi Now/Possible Appraisal Credit	\$500
Manufactured Home	0.125
Non-Owner Occupied Credit (Excludes 10YR terms)	-0.250
ARM LP	0.250
Purchase HomeReady/HomePossible 1% (Max 350k Loan Amount)*	\$2,000-\$3,500

	UPB/FICO											
-	<640	640-679	680-719	720-759	760+							
< 100K	2.246	2.014	1.892	1.856	1.839							
100-149k	0.396	0.148	0.040	-0.092	-0.123							
150-199k	0.165	-0.094	-0.184	-0.287	-0.304							
200-299K	0.020	-0.178	-0.311	-0.325	-0.329							
300-399K	-0.020	-0.207	-0.333	-0.344	-0.356							
400K+	-0.021	-0.219	-0.372	-0.373	-0.382							

Extensions, Relocks, & Product Flips										
1st/2nd 5 Day Extension	0.125									
1st/2nd 15 Day Extension	0.250									
3rd+15 Day Extension	WOM or 0.250									
Rate Relock (Prior expired rate locks)	WOM or 0.250									
Product Flip (ARM to Fixed, Fixed to ARM)	0.125									

#### Fannie/Freddie Adjustments

	Purchase DU & LPLTV/FICO; Terms > 15 Years, Including ARMs												
	LTV <=30.00%	30.01-60.00%	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%				
FICO >=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125				
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250				
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500				
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750				
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875				
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125				
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250				
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500				
<= 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750				

	Rate/Term DU & LP LTV/FICO; Terms > 15 Years, Including ARMs													
	LTV <=30.00%	30.01-60.00%	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%					
FICO >=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375					
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625					
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000					
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250					
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625					
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750					
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125					
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500					
<= 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500					

	Cash Ou	it DU & LP LTV/FICO;.	All Terms, Including A	RMs	
	LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%
FICO >=780	0.375	0.375	0.625	0.875	1.375
760-779	0.375	0.375	0.875	1.250	1.875
740-759	0.375	0.375	1.000	1.625	2.375
720-739	0.375	0.500	1.375	2.000	2.750
700-719	0.375	0.500	1.625	2.625	3.250
680-699	0.375	0.625	2.000	2.875	3.750
660-679	0.375	0.875	2.750	4.000	4.750
640-659	0.375	1.375	3.125	4.625	5.125
<= 639	0.375	1.375	3.375	4.875	5.125

Adjustment Caps*								
Product	AMI	Cap Level						
PACE/HERO/Solar Lien Payoff	<=100	0.000						
Manufactured Home	X=100	0.000						
First Time Homebuyer	<=100/<=120 High Cost	0.000						
+HomePossible	<=80	0.000						
*The sum of the following adjustments: LTV/FICO, Condo and Multi-Unit adjustments will be capped based on the above grid								
*PACE/HERO Lien Payoff must be R/T Refinance product only								

	Purchase & Rate/Term DU & LP Special Attributes; All Terms									
Adjustment/LTV	LTV <= 30.00%	30.01-60.00%	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%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750	
Investment Prop	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
HB Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
HB ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
Sub Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
*Does not apply to detached condi-	*Does not apply to detached condo units									

Cash Out DU & LP Special Attributes; All Terms									
Adjustment/LTV	LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%				
Condo	0.000	0.000	0.125	0.125	0.750				
Investment Prop	1.125	1.125	1.625	2.125	3.375				
Second Home	1.125	1.125	1.625	2.125	3.375				
Manufactured Home	0.500	0.500	0.500	0.500	0.500				
2-4 Unit	0.000	0.000	0.375	0.375	0.625				
HB Fixed	1.250	1.250	1.500	1.500	1.750				
HB ARM	2.000	2.000	2.250	2.250	3.250				
Sub Financing	0.625	0.625	0.625	0.875	1.125				
*Does not apply to detached condo units									

	i ui ci ia	3C1 1U3					
Fannie Credit			\$5,000				
Rocket Credit	\$250						
Title Credit (HomePath properties when Fannie Mae prefered title provider is not selected) \$1,000							
Appraisal Credit (Excluding Ho	mePath properties)		\$500				
*LLPA Credits are capped at 0							
	ARM S	tructure					
Product	Cap	Margin	Index				
7/6 ARM	5/1/5	3.00%	SOFR 5.319%				
10/6 ARM 5/1/5 3.00% SOFR 5.319%							

\*Rate Premium Cap = 104.125

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments or

© 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited



# FHA Full Doc - Rates & Pricing

Monday, March 4, 2024



3	0 Year FH	IA Full Do		2	5 Year FH	IA Full Da	OC		20	) Year FH	IA Full Do	oc.		15 Year FH	HA FUII D	OC
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Ra	ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.250	98.361	98.331	98.161	5.250	98.262	98.232	98.062		250	98.293	98.263	98.093	4.625	98.001	97.971	97.801
5.230	98.832	98.802	98.632	5.375	98.721	98.691	98.521		375	98.695	98.665	98.495	4.750	98.491	98.461	98.291
5.490	99.250	99.220	99.050	5.490	99.131	99.101	98.931		190	99.061	99.031	98.861	4.750	98.866	98.836	98.666
5.625	99.727	99.697	99.527	5.625	99.597	99.567	99.397		525	99.485	99.455	99.285	4.990	99.208	99.178	99.008
5.750	100.150	100.120	99.950	5.750	100.013	99.983	99.813		750	99.869	99.839	99.669	5.000	99.237	99.207	99.037
5.875	100.150	100.120	100.159	5.875	100.259	100.229	100.059		375	100.266	100.236	100.066	5.125	99.607	99.577	99.407
5.990	100.758	100.728	100.157	5.990	100.257	100.620	100.450		990	100.200	100.230	100.434	5.250	99.980	99.950	99.780
6.125	101.198	101.168	100.998	6.125	101.083	101.053	100.433		125	101.029	100.999	100.434	5.375	99,997	99.967	99.797
6.250	101.547	101.517	101.347	6.250	101.430	101.400	101.230		250	101.291	101.261	101.091	5.490	100.298	100.268	100.098
6.375	101.338	101.308	101.138	6.375	101.251	101.221	101.051		375	101.200	101.170	101.000	5.500	100.324	100.294	100.124
6.490	101.691	101.661	101.491	6.490	101.599	101.569	101.399		190	101.407	101.377	101.207	5.625	100.588	100.558	100.388
6.625	102.033	102.003	101.833	6.625	101.940	101.910	101.740		525	101.594	101.564	101.394	5.750	100.796	100.766	100.596
6.750	102.327	102.297	102.127	6.750	102.233	102.203	102.033		750	101.833	101.803	101.633	5.875	100.821	100.791	100.621
6.875	101.957	101.927	101.757	6.875	101.886	101.856	101.686		375	101.732	101.702	101.532	5.990	101.025	100.995	100.825
6.990	102.214	102.184	102.014	6.990	102.144	102.114	101.944		990	101.897	101.867	101.697	6.000	101.041	101.011	100.841
7.125	102.491	102.461	102.291	7.125	102.421	102.391	102.221		125	102.054	102.024	101.854	6.125	101.291	101.261	101.091
7.250	102.655	102.625	102.455	7.250	102.589	102.559	102.389		250	102.167	102.137	101.967	6.250	101.535	101.505	101.335
7.375	102.402	102.372	102.202	7.375	102.354	102.324	102.154		375	102.212	102.182	102.012	6.375	101.724	101.694	101.524
7.490	102.601	102.571	102.401	7.490	102.552	102.522	102.352		190	102.354	102.324	102.154	6.490	101.873	101.843	101.673
7.625	102.823	102.793	102.623	7.625	102.774	102.744	102.574		525	102.514	102.484	102.314	6.500	101.884	101.854	101.684
7.750	103.007	102.977	102.807	7.750	102.958	102.928	102.758		750	102.650	102.620	102.450	6.625	102.026	101.996	101.826
													6.750	102.146	102.116	101.946
5 Ye	ear FHA F	-ull Doc A	.RM	30 Ye	ear FHA F	ull Doc Ju	ımbo	2	25 Ye	ar FHA F	ull Doc Ju	ımbo	15	Year FHA F	-ull Doc J	umbo
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Ra	ate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.990	96.535	96.505	96.335	5.250	98.361	98.331	98.161		250	98.262	98.232	98.062	4.625	97.801	97.771	97.601
5.000	96.555	96.525	96.355	5.375	98.832	98.802	98.632		375	98.721	98.691	98.521	4.750	98.291	98.261	98.091
5.125	96.790	96.760	96.590	5.490	99.250	99.220	99.050	5.4	190	99.131	99.101	98.931	4.875	98.666	98.636	98.466
5.250	96.991	96.961	96.791	5.625	99.727	99.697	99.527	5.6	525	99.597	99.567	99.397	4.990	99.008	98.978	98.808
				5.750	100.150	100.120	99.950	5.7	750	100.013	99.983	99.813	5.000	99.037	99.007	98.837
				5.875	100.359	100.329	100.159	5.8	375	100.259	100.229	100.059	5.125	99.407	99.377	99.207
				5.990	100.758	100.728	100.558	5.9	990	100.650	100.620	100.450	5.250	99.780	99.750	99.580
				6.125	101.198	101.168	100.998	6.1	125	101.083	101.053	100.883	5.375	99.797	99.767	99.597
				6.250	101.547	101.517	101.347	6.2	250	101.430	101.400	101.230	5.490	100.098	100.068	99.898
				6.375	101.338	101.308	101.138	6.3	375	101.251	101.221	101.051	5.500	100.124	100.094	99.924
				6.490	101.691	101.661	101.491	6.4	190	101.599	101.569	101.399	5.625	100.388	100.358	100.188
				6.625	102.033	102.003	101.833	6.6	525	101.940	101.910	101.740	5.750	100.596	100.566	100.396
				6.750	102.327	102.297	102.127	6.7	750	102.233	102.203	102.033	5.875	100.621	100.591	100.421
				6.875	101.957	101.927	101.757	6.8	375	101.886	101.856	101.686	5.990	100.825	100.795	100.625
				6.990	102.214	102.184	102.014	6.9	990	102.144	102.114	101.944	6.000	100.841	100.811	100.641
				7.125	102.491	102.461	102.291	7.1	125	102.421	102.391	102.221	6.125	101.091	101.061	100.891
				7.250	102.655	102.625	102.455	7.2	250	102.589	102.559	102.389	6.250	101.335	101.305	101.135
				7.375	102.402	102.372	102.202	7.3	375	102.354	102.324	102.154	6.375	101.524	101.494	101.324
				7.490	102.601	102.571	102.401	7.4	190	102.552	102.522	102.352	6.490	101.673	101.643	101.473
				7.625	102.823	102.793	102.623	7.6	525	102.774	102.744	102.574	6.500	101.684	101.654	101.484
				7.750	103.007	102.977	102.807	7.7	750	102.958	102.928	102.758	6.625	101.826	101.796	101.626
													6.750	101.946	101.916	101.746
5 Year . Rate 4.990 5.000 5.125	FHA Full 15-Day 96.335 96.355 96.590	Doc Jumb 30-Day 96.305 96.325 96.560	96.135 96.155 96.390													
5.120	04 701	04.741	76.576 04 E01													

5.250 96.791

96.761



# FHA Streamline - Rates & Pricing



Monday, March 4, 2024

	30 Year	FHA SL				FHA SL				20 Year					FHA SL	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.125	98.160	98.130	97.960	5.125	98.020	97.990	97.820		.125	97.879	97.849	97.679	4.500	97.936	97.906	97.736
5.240	98.591	98.561	98.391	5.240	98.439	98.409	98.239		.240	98.240	98.210	98.040	4.625	98.311	98.281	98.111
5.375	99.267	99.237	99.067	5.375	99.156	99.126	98.956		.375	99.130	99.100	98.930	4.750	98.801 99.176	98.771	98.601
5.490 5.625	99.685 100.162	99.655 100.132	99.485 99.962	5.490 5.625	99.566 100.032	99.536 100.002	99.366 99.832		.490	99.496 99.920	99.466 99.890	99.296 99.720	4.875 4.990	99.176	99.146 99.488	98.976 99.318
5.740	100.162	100.132	100.352	5.740	100.032	100.002	100.215		.740	100.272	100.242	100.072	5.000	99.547	99.400	99.347
5.875	100.332	100.764	100.594	5.875	100.694	100.664	100.494		.875	100.701	100.671	100.501	5.125	99.917	99.887	99.717
5.990	101.193	101.163	100.993	5.990	101.085	101.055	100.885		.990	101.069	101.039	100.869	5.250	100.290	100.260	100.090
6.125	101.633	101.603	101.433	6.125	101.518	101.488	101.318		.125	101.464	101.434	101.264	5.375	100.307	100.277	100.107
6.240	101.955	101.925	101.755	6.240	101.839	101.809	101.639		.240	101.707	101.677	101.507	5.490	100.608	100.578	100.408
6.375	101.773	101.743	101.573	6.375	101.686	101.656	101.486	6	.375	101.635	101.605	101.435	5.500	100.634	100.604	100.434
6.490	102.126	102.096	101.926	6.490	102.034	102.004	101.834	6	.490	101.842	101.812	101.642	5.625	100.898	100.868	100.698
6.625	102.468	102.438	102.268	6.625	102.375	102.345	102.175	6	.625	102.029	101.999	101.829	5.750	101.106	101.076	100.906
6.740	102.740	102.710	102.540	6.740	102.646	102.616	102.446	6	.740	102.250	102.220	102.050	5.875	101.131	101.101	100.931
6.875	102.392	102.362	102.192	6.875	102.321	102.291	102.121	6	.875	102.167	102.137	101.967	5.990	101.335	101.305	101.135
6.990	102.649	102.619	102.449	6.990	102.579	102.549	102.379	6	.990	102.332	102.302	102.132	6.000	101.351	101.321	101.151
7.125	102.926	102.896	102.726	7.125	102.856	102.826	102.656	7	.125	102.489	102.459	102.289	6.125	101.601	101.571	101.401
7.240	103.079	103.049	102.879	7.240	103.012	102.982	102.812	7	.240	102.594	102.564	102.394	6.250	101.845	101.815	101.645
													6.375	102.034	102.004	101.834
													6.490	102.183	102.153	101.983
													6.500	102.194	102.164	101.994
													6.625	102.336	102.306	102.136
													6.750	102.456	102.426	102.256
	5 Year FH	A SLADA	Λ	3/	) Year FH.	1 SI lumi	ho		25	Year FH	ASI lumi	ho	20	) Year FH	ASI lum	ho
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	R	25 Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.990	96.535	96.505	96.335	5.125	98.160	98.130	97.960		.125	98.020	97.990	97.820	5.125	97.879	97.849	97.679
5.000	96.555	96.525	96.355	5.240	98.591	98.561	98.391		.240	98.439	98.409	98.239	5.240	98.240	98.210	98.040
5.125	96.790	96.760	96.590	5.375	99.267	99.237	99.067		.375	99.156	99.126	98.956	5.375	99.130	99.100	98.930
5.250	96.991	96.961	96.791	5.490	99.685	99.655	99.485		.490	99.566	99.536	99.366	5.490	99.496	99.466	99.296
				5.625	100.162	100.132	99.962	5	.625	100.032	100.002	99.832	5.625	99.920	99.890	99.720
				5.740	100.552	100.522	100.352	5	.740	100.415	100.385	100.215	5.740	100.272	100.242	100.072
				5.875	100.794	100.764	100.594	5	.875	100.694	100.664	100.494	5.875	100.701	100.671	100.501
				5.990	101.193	101.163	100.993	5	.990	101.085	101.055	100.885	5.990	101.069	101.039	100.869
				6.125	101.633	101.603	101.433	6	.125	101.518	101.488	101.318	6.125	101.464	101.434	101.264
				6.240	101.955	101.925	101.755		.240	101.839	101.809	101.639	6.240	101.707	101.677	101.507
				6.375	101.773	101.743	101.573		.375	101.686	101.656	101.486	6.375	101.635	101.605	101.435
				6.490	102.126	102.096	101.926		.490	102.034	102.004	101.834	6.490	101.842	101.812	101.642
				6.625	102.468	102.438	102.268		.625	102.375	102.345	102.175	6.625	102.029	101.999	101.829
				6.740	102.740	102.710	102.540		.740	102.646	102.616	102.446	6.740	102.250	102.220	102.050
				6.875	102.392	102.362	102.192		.875	102.321	102.291	102.121	6.875	102.167 102.332	102.137	101.967
				6.990 7.125	102.649 102.926	102.619 102.896	102.449 102.726		.990 .125	102.579 102.856	102.549 102.826	102.379 102.656	6.990 7.125	102.332	102.302 102.459	102.132 102.289
				7.125	102.920	102.049	102.720		.240	102.830	102.820	102.812	7.123	102.484	102.454	102.284
15	year FH	A SL Jumi	bo	5 Y€	ear FHA Si	L Jumbo ,	4 <i>RM</i>									
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day									
4.500	97.936	97.906	97.736	4.990	96.535	96.505	96.335									
4.625	98.311	98.281	98.111	5.000	96.555	96.525	96.355									
4.750	98.801	98.771	98.601	5.125	96.790	96.760	96.590									
4.875	99.176	99.146	98.976	5.250	96.991	96.961	96.791									
4.990	99.518	99.488	99.318													
5.000	99.547 99.917	99.517	99.347 99.717													
5.125 5.250	100.290	99.887 100.260	100.090													
5.250	100.290	100.260	100.090													
5.490	100.507	100.578	100.107													
5.500	100.634	100.578	100.408													
5.625	100.898	100.868	100.698													
5.750	101.106	101.076	100.906													

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only.

101.135

101.151

101.401

101.645

101.834

101.983

101.994

102.136

102.256

2 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited.

101.101

101.305

101.321

102.004

102.306

102.426

101.601 101.571

101.845 101.815

102.183 102.153

102.194 102.164

101.335

101.351

102.034

102.336

102.456

5.990

6.000

6.125

6.250

6.375

6.490

6.500

6.625

6.750



# VA Full Doc - Rates & Pricing

Monday, March 4, 2024



3	30 Year V	A Full Do	C	2	25 Year V	A Full Do	С	2	20 Year V	A Full Do	С		15 Year	VA Full Do	OC.
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate			45-Day
5.250	98.460	98.430	98.260	5.250	98.416	98.386	98.216	5.250	98.480	98.450	98.280	4.62		97.979	97.809
5.375	98.852	98.822	98.652	5.375	98.799	98.769	98.599	5.375	98.893	98.863	98.693	4.750		98.455	98.285
5.490	99.199	99.169	98.999	5.490	99.139	99.109	98.939	5.490	99.271	99.241	99.071	4.87		98.841	98.671
5.625	99.592	99.562	99.392	5.625	99.524	99.494	99.324	5.625	99.711	99.681	99.511	4.990		99.194	99.024
5.750	100.025	99.995	99.825	5.750	99.980	99.950	99.780	5.750	100.112	100.082	99.912	5.000		99.225	99.055
5.875	100.379	100.349	100.179	5.875	100.327	100.297	100.127	5.875	100.478	100.448	100.278	5.12		99.609	99.439
5.990	100.684	100.654	100.484	5.990	100.627	100.597	100.427	5.990	100.857	100.827	100.657	5.250			99.822
6.125	101.025	100.995	100.825	6.125	100.963	100.933	100.763	6.125	101.283	101.253	101.083	5.37			99.812
6.250	101.310	101.280	101.110	6.250	101.244	101.214	101.044	6.250	101.594	101.564	101.394	5.490			100.142
6.375	101.326	101.296	101.116	6.375	101.277	101.247	101.077	6.375	101.473	101.443	101.273	5.500			100.170
6.490	101.573	101.543	101.373	6.490	101.518	101.488	101.318	6.490	101.747	101.717	101.547	5.62			100.170
6.625	101.795	101.765	101.595	6.625	101.736	101.706	101.536	6.625	102.008	101.978	101.808	5.750			100.766
6.750	101.773	101.874	101.704	6.750	101.844	101.814	101.644	6.750	102.192	102.162	101.992	5.87			100.733
6.875	101.913	101.883	101.704	6.875	101.861	101.831	101.661	6.875	101.964	101.934	101.764	5.990			100.753
6.990	102.051	102.021	101.851	6.990	101.999	101.969	101.799	6.990	102.100	102.070	101.704	6.000			100.782
7.125	102.031	102.021	101.973	7.125	102.121	102.091	101.777	7.125	102.100	102.205	102.035	6.12			100.761
7.123	102.173	102.143	102.120	7.123	102.121	102.242	102.072	7.125	102.235	102.205	102.035	6.250			101.362
7.230	102.466	102.436	102.126	7.230	102.272	102.388	102.072	7.235	102.452	102.422	102.123	6.37			101.535
7.490	102.400	102.548	102.200	7.490	102.530	102.500	102.210	7.490	102.572	102.542	102.232	6.490			101.665
7.625	102.709	102.679	102.570	7.625	102.550	102.631	102.330	7.625	102.705	102.675	102.505	6.500			101.675
7.750	102.707	102.784	102.507	7.750	102.765	102.735	102.565	7.750	102.703	102.787	102.617	6.62			101.793
7.750	102.814	102.704	102.014	7.750	102.703	102.733	102.505	7.750	102.017	102.707	102.017	6.750			101.743
												0.750	102.086	102.036	101.000
5 Y	Year VA Fi	ull Doc Al	RM	30 Y	ear VA Fu	ıll Doc Ju	mbo	25 Y	ear VA Fu	ıll Doc Ju	mbo	15	Year VA	Full Doc Ju	ımbo
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate			45-Day
4.990	96.154	96.124	95.954	5.250	98.085	98.055	97.885	5.250	98.041	98.011	97.841	4.62		97.779	97.609
5.000	96.175	96.145	95.975	5.375	98.477	98.447	98.277	5.375	98.424	98.394	98.224	4.750		98.255	98.085
5.125	96.433	96.403	96.233	5.490	98.824	98.794	98.624	5.490	98.764	98.734	98.564	4.87		98.641	98.471
5.250	96.663	96.633	96.463	5.625	99.217	99.187	99.017	5.625	99.149	99.119	98.949	4.990		98.994	98.824
				5.750	99.650	99.620	99.450	5.750	99.605	99.575	99.405	5.000	99.055	99.025	98.855
				5.875	100.004	99.974	99.804	5.875	99.952	99.922	99.752	5.12	99.439	99.409	99.239
				5.990	100.309	100.279	100.109	5.990	100.252	100.222	100.052	5.250		99.792	99.622
				6.125	100.650	100.620	100.450	6.125	100.588	100.558	100.388	5.37		99.782	99.612
				6.250	100.935	100.905	100.735	6.250	100.869	100.839	100.669	5.490			99.942
				6.375	100.951	100.921	100.751	6.375	100.902	100.872	100.702	5.500			99.970
				6.490	101.198	101.168	100.998	6.490	101.143	101.113	100.943	5.62			100.280
				6.625	101.420	101.390	101.220	6.625	101.361	101.331	101.161	5.750			100.566
				6.750	101.529	101.499	101.329	6.750	101.469	101.439	101.269	5.87	100.733	3 100.703	100.533
				6.875	101.538	101.508	101.338	6.875	101.486	101.456	101.286	5.990			100.762
				6.990	101.676	101.646	101.476	6.990	101.624	101.594	101.424	6.000			100.781
				7.125	101.798	101.768	101.598	7.125	101.746	101.716	101.546	6.12			100.941
				7.250	101.945	101.915	101.745	7.250	101.897	101.867	101.697	6.250			101.162
				7.375	102.091	102.061	101.891	7.375	102.043	102.013	101.843	6.37			101.335
				7.490	102.203	102.173	102.003	7.490	102.155	102.125	101.955	6.490			101.465
				7.625	102.334	102.304	102.134	7.625	102.286	102.256	102.086	6.500			101.475
				7.750	102.439	102.409	102.239	7.750	102.390	102.360	102.190	6.62			101.593
												6.750			101.688
5 Year Rate 4.990 5.000 5.125 5.250	7VA Full D 15-Day 95.754 95.775 96.033 96.263	95.724 95.745 96.003 96.233	O ARM 45-Day 95.554 95.575 95.833 96.063												



# VA IRRRL - Pricing & Adjustments



ΓΡΟ Monday, March 4, 2024

FI	0.11					MOHO	iay, ivid	110114,	2024				_		
	201/	(4 IDDD)			05.V	(A 1000)			45.7	/A JDDD/			\(\(\)		
Rate	30 Year V		45-Day	Rate	25 Year V		45-Day	Rate	15 Year \	/A IRRRL 30-Day	45-Day	Rate	Year VA I.	RRRL AR 30-Day	M 45-Da <sup>,</sup>
5.125	15-Day 97.758	<i>30-Day</i> 97.728	97.558	5.125	15-Day 97.685	30-Day 97.655	97.485	4.500	97.874	97.844	97.674	4.990	96.154	96.124	95.954
5.125	98.099	98.069	97.338	5.125	98.018	97.033	97.463	4.625	98.259	98.229	98.059	5.000	96.134	96.124	95.934
5.375	98.977	98.947	98.777	5.375	98.924	98.894	98.724	4.750	98.735	98.705	98.535	5.125	96.433	96.403	96.233
5.490	99.324	99.294	99.124	5.490	99.264	99.234	99.064	4.875	99.121	99.091	98.921	5.250	96.663	96.633	96.463
5.625	99.717	99.687	99.517	5.625	99.649	99.619	99.449	4.990	99.474	99.444	99.274				
5.740	100.041	100.011	99.841	5.740	99.966	99.936	99.766	5.000	99.505	99.475	99.305				
5.875	100.504	100.474	100.304	5.875	100.452	100.422	100.252	5.125	99.889	99.859	99.689				
5.990	100.809	100.779	100.609	5.990	100.752	100.722	100.552	5.250	100.272	100.242	100.072				
6.125	101.150	101.120	100.950	6.125	101.088	101.058	100.888	5.375	100.262	100.232	100.062				
6.240	101.413	101.383	101.213	6.240	101.347	101.317	101.147	5.490	100.592	100.562	100.392				
6.375	101.451	101.421	101.251	6.375	101.402	101.372	101.202	5.500	100.620	100.590	100.420				
6.490	101.698 101.920	101.668 101.890	101.498	6.490	101.643	101.613	101.443	5.625	100.930	100.900	100.730 101.016				
6.625 6.740	101.920	101.890	101.720 101.823	6.625 6.740	101.861 101.962	101.831 101.932	101.661 101.762	5.750 5.875	101.216 101.183	101.186 101.153	100.983				
6.875	102.023	102.008	101.823	6.875	101.986	101.956	101.786	5.990	101.183	101.133	101.212				
6.990	102.036	102.000	101.976	6.990	102.124	102.094	101.700	6.000	101.431	101.401	101.212				
7.125	102.298	102.268	102.098	7.125	102.246	102.216	102.046	6.125	101.591	101.561	101.391				
7.240	102.389	102.359	102.189	7.240	102.337	102.307	102.137	6.250	101.812	101.782	101.612				
								6.375	101.985	101.955	101.785				
								6.490	102.115	102.085	101.915				
								6.500	102.125	102.095	101.925				
								6.625	102.243	102.213	102.043				
								6.750	102.338	102.308	102.138				
30 V	Year VA IR	RRRL lum	ibo -	_25	Year VA II	RRRI Jun	nbo	15	Year VA II	RRRI Jum	nho	5.Ve2	ar VA IRRR	RI lumbe	ARM
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Da
5.125	97.383	97.353	97.183	5.125	97.310	97.280	97.110	4.500	97.499	97.469	97.299	4.990	96.154	96.124	95.95
5.240	97.724	97.694	97.524	5.240	97.643	97.613	97.443	4.625	97.884	97.854	97.684	5.000	96.175	96.145	95.97
5.375	98.602	98.572	98.402	5.375	98.549	98.519	98.349	4.750	98.360	98.330	98.160	5.125	96.433	96.403	96.23
5.490	98.949	98.919	98.749	5.490	98.889	98.859	98.689	4.875	98.746	98.716	98.546	5.250	96.663	96.633	96.46
5.625	99.342	99.312	99.142	5.625	99.274	99.244	99.074	4.990	99.099	99.069	98.899				
5.740	99.666	99.636	99.466	5.740	99.591	99.561	99.391	5.000	99.130	99.100	98.930				
5.875	100.129	100.099	99.929	5.875	100.077	100.047	99.877	5.125	99.514	99.484	99.314				
5.990 6.125	100.434 100.775	100.404 100.745	100.234 100.575	5.990 6.125	100.377 100.713	100.347 100.683	100.177 100.513	5.250 5.375	99.897 99.887	99.867 99.857	99.697 99.687				
6.125	100.775	100.745	100.575	6.125	100.713	100.683	100.513	5.375	100.217	100.187	100.017				
6.375	101.036	101.006	100.836	6.375	101.027	100.997	100.772	5.500	100.245	100.107	100.045				
6.490	101.323	101.293	101.123	6.490	101.268	101.238	101.068	5.625	100.555	100.525	100.355				
6.625	101.545	101.515	101.345	6.625	101.486	101.456	101.286	5.750	100.841	100.811	100.641				
6.740	101.648	101.618	101.448	6.740	101.587	101.557	101.387	5.875	100.808	100.778	100.608				
6.875	101.663	101.633	101.463	6.875	101.611	101.581	101.411	5.990	101.037	101.007	100.837				
6.990	101.801	101.771	101.601	6.990	101.749	101.719	101.549	6.000	101.056	101.026	100.856				
7.125	101.923	101.893	101.723	7.125	101.871	101.841	101.671	6.125	101.216	101.186	101.016				
7.240	102.014	101.984	101.814	7.240	101.962	101.932	101.762	6.250	101.437	101.407	101.237				
								6.375	101.610	101.580	101.410				
								6.490 6.500	101.740 101.750	101.710 101.720	101.540 101.550				
								6.625	101.750	101.720	101.668				
								6.750	101.963	101.933	101.763				
									•				•		
	1														
						Go	vernme	ent LLP	PAs						
	Comr	mitment F	Period		Ī	Go	vernme	ent LLP	'As	Mi	scellaneo	us			
0-Day Com	nmitment	mitment F	Period	0.130			VA Non-C/C	) LTV 95.01-1	00 (Exclude			us 		0.125	
D-Day Com	nmitment nmitment*		Period	0.500			VA Non-C/C VA Full Doc F	) LTV 95.01-1 Refi LTV > 90'	00 (Exclude %	s RM Servic		us		0.750	
D-Day Com 30-Day Coi	nmitment nmitment* nmitment*		Period				VA Non-C/C VA Full Doc F VA LTV > 100	) LTV 95.01-1 Refi LTV > 90' 0% (Excludes	00 (Exclude %	s RM Servic		us		0.750 0.500	
0-Day Com 80-Day Con xcludes ARM	nmitment nmitment* nmitment*	*	Period	0.500			VA Non-C/C VA Full Doc F	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes ' > 90	00 (Exclude	s RM Servic		us		0.750	
0-Day Com 80-Day Con ccludes ARM	nmitment nmitment* nmmitment* I Products	*	Period	0.500			VA Non-C/C VA Full Doc F VA LTV > 100 VA ARM LTV	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes ' > 90	00 (Exclude	s RM Servic		us		0.750 0.500 4.000	
0-Day Com 80-Day Con ccludes ARM	nmitment nmitment* nmmitment* I Products	*	Period	0.500			VA Non-C/C VA Full Doc F VA LTV > 100 VA ARM LTV	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes ' > 90	00 (Exclude	s RM Servic		us		0.750 0.500 4.000	
0-Day Com 80-Day Con xcludes ARM	nmitment nmitment* nmmitment* I Products	*	Period	0.500			VA Non-C/C VA Full Doc F VA LTV > 100 VA ARM LTV	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes ' > 90	00 (Exclude	s RM Servic		us		0.750 0.500 4.000	
D-Day Com 30-Day Con excludes ARM	nmitment nmitment* ommitment* i Products h Balance & ARM	* M Products		0.500 1.250			VA Non-C/C VA Full Doc F VA LTV > 100 VA ARM LTV	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes ' > 90	00 (Exclude	s RM Servic	ed IRRRLs)			0.750 0.500 4.000	
D-Day Com 80-Day Col Excludes ARM Excludes High	nmitment nmitment* ommitment* i Products h Balance & ARM	*  M Products  ions, Relo		0.500 1.250	125		VA Non-C/C VA Full Doc F VA LTV > 100 VA ARM LTV	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % : RM Service	s RM Servic d IRRRLs)				0.750 0.500 4.000	
D-Day Com 80-Day Con xcludes ARM Excludes High	nmitment nmitment* ommitment* i Products h Balance & ARM	* W Products  ions, Relo		0.500 1.250 uct Flips 0.1	125 250		VA Non-C/C VA Full Doc f VA LTV > 100 VA ARM LTV Manufacture	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % : RM Service	s RM Servic d IRRRLs)	ed IRRRLs)			0.750 0.500 4.000 0.250	
D-Day Com 80-Day Con xcludes ARM Excludes High st/2nd 5 Di st/2nd 15 I	nmitment nmitment* nmitment* nmitment* i Products h Balance & ARM  Extension	* W Products  ions, Relo		0.500 1.250 uct Flips 0.1 0.2			VA Non-C/C VA Full Doc f VA LTV > 100 VA ARM LTV Manufacture	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % : RM Service	s RM Servic d IRRRLs)	ed IRRRLs)			0.750 0.500 4.000 0.250	
D-Day Com 80-Day Com 80-Day Col xcludes ARM 5xcludes High st/2nd 5 Day 5t/2nd 15 E cd+ 15 Day ate Relock	nmitment nmitment* nmitment* i Products i Balance & ARM  Extensio Day Extensio Day Extensio X Extension X (Prior expir	*  W Products  ions, Relo in on	ocks, Prodi	0.500 1.250 uct Flips 0.1 0.2 WOM c	250 or 0.250 or 0.250		VA Non-C/C VA Full Doc f VA LTV > 100 VA ARM LTV Manufacture	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % : RM Service	s RM Servic d IRRRLs)	ed IRRRLs)			0.750 0.500 4.000 0.250	
D-Day Com B0-Day Com R0-Day Col Reduction Second Sec	nmitment nmitment* nmitment* i Products h Balance & ARM  Extensi Day Extension Day Extension	*  W Products  ions, Relo in on	ocks, Prodi	0.500 1.250 uct Flips 0.1 0.2 WOM c	250 or 0.250		VA Non-C/C VA Full Doc f VA LTV > 100 VA ARM LTV Manufacture	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % : RM Service	s RM Servic d IRRRLs)	ed IRRRLs)			0.750 0.500 4.000 0.250	
D-Day Com B0-Day Com R0-Day Col Reduction Second Sec	nmitment nmitment* nmitment* i Products i Balance & ARM  Extensio Day Extensio Day Extensio X Extension X (Prior expir	*  M Products  ions, Relo in on on red rate lock xxed, Fixed to	ocks, Prodi	0.500 1.250 uct Flips 0.1 0.2 WOM c	250 or 0.250 or 0.250		VA Non-C/C VA Full Doc I VA LTV > 10( VA ARM LTV Manufacture New York Pr	D LTV 95.01-1 Refi LTV > 90' 0% (Excludes 7 > 90 ed Home	00 (Exclude % s RM Service	s RM Servici d IRRRLs) G G	ed IRRRLs)		ARMO	0.750 0.500 4.000 0.250	
D-Day Com 80-Day Con Excludes ARM Excludes High st/2nd 5 Day st/2nd 15 Ir rd+ 15 Day ate Relock	nmitment nmitment* nmitment* i Products i Balance & ARM  Extensio Day Extensio Day Extensio X Extension X (Prior expir	*  M Products  ions, Relo in on on red rate lock xxed, Fixed to	ocks, Prodi (ss) o ARM)	0.500 1.250 uct Flips 0.1 0.2 WOM c	250 or 0.250 or 0.250		VA Non-C/C VA Full Doc I VA LTV > 10( VA ARM LTV Manufacture New York Pr	0 LTV 95.01-1 Refi LTV > 90' 0% (Excludes '> 90 ed Home	00 (Exclude % s RM Service	s RM Servici d IRRRLs) G G	ed IRRRLs)		ARM (	0.750 0.500 4.000 0.250	1Y CM
0-Day Com 80-Day Con 80-Day Con xxludes ARM Excludes High sst/2nd 5 Di st/2nd 15 Ic rd+15 Day ate Relock roduct Flip	mmitment nmitment* nmitment* immitment* i Products in Balance & ARM  Extension Day Extension X (Prior expir D (ARM to Fix)  <640  1.635	*  M Products  ions, Relo n on  red rate lock xed, Fixed to  UPB/ 640-679 1.601	ocks, Products (s) o ARM) /FICO 680-719 1.597	0.500 1.250 0.1 0.2 WOM c 0.1 720-759 1.583	250 or 0.250 or 0.250 125 760+ 1.562		VA Non-C/C VA Full Doc f VA LTV > 100 VA ARM LTV Manufacture  New York Pr  Gove FHA <600 FHA 600-614	DLTV 95.01-1 Refi LTV > 90' 0% (Excludes /> 90 ed Home  Poperty (Exclu	00 (Exclude % s RM Service	s RM Service d (IRRRLs)  G  G  2.000 1.300	ed IRRRLs)	y Product	Cap	0.750 0.500 4.000 0.250 0.250	
D-Day Com B0-Day Con B0-Day Con Excludes ARM Excludes High sst/2nd 5 D st/2nd 15 I d+ 15 Day ate Relock roduct Flip	Extension (Prior expire (ARM to Fixed)  (See The Control of the Co	*  M Products  ions, Relo in on red rate lock xed, Fixed tr  UPB/ 640-679 1.601 0.025	cks, Products) (s) 0 ARM)  /FICO 680-719 1.597 0.017	0.500 1.250 0.1 0.2 WOMG WOMG 0.1 720-759 1.583 0.007	760+ 1.562 -0.023		VA Non-C/C VA Full Doc I VA LTV > 100 VA ARM LTV Manufacture  New York Pr  FHA <600 FHA 600-61 FHA 620-63	D LTV 95.01-1 Refi LTV > 90' 20% (Excludes 7 > 90 Ped Home Property (Excludes Property (E	00 (Exclude % s RM Service udes Co-Op:	GS RM Service d (IRRRLs) (GS RM Service SS R	ed IRRRLs)	y		0.750 0.500 4.000 0.250	1Y CM 4.9469
D-Day Com B0-Day Con B0-Day Con Excludes ARM Excludes High st/2nd 5 Di st/2nd 15 Er d+ 15 Day ate Relock roduct Flip < 100K 00-149K 50-199K	Extension (ARM to Fix of ARM t	ions, Relound on Products  ions, Relound on Products  UPB, 640-679 1.601 0.025 -0.331	ocks, Products) o ARM)  /FICO 680-719 1.597 0.017 -0.334	0.500 1.250 0.1 0.1 0.2 WOM 6 0.1 720-759 1.583 0.007 -0.346	760+ 1.562 -0.23 -0.364		VA Non-C/C VA Full Doc I VA LTV > 100 VA ARM LTV Manufacture  New York Pr  Gove FHA <600 FHA 600-61 FHA 620-63 VA <620 (Ex	D LTV 95.01-1 Refi LTV > 90' 20% (Excludes 7 > 90 Ped Home Property (Excludes Property (E	00 (Exclude % s RM Service udes Co-Op:	GS RM Service d (IRRRLs) GS RM Service d (IRRR	ed IRRRLs)	y Product	Cap	0.750 0.500 4.000 0.250 0.250	
o-Day Com 80-Day Com 80-Day Col xcludes ARM xcludes High st/2nd 5 Di t/2nd 15 I d+ 15 Day ate Relock oduct Flip < 100K 00-149K 50-199K	Extension Day Extension (Prior expire) (ARM to Fix)	ions, Relound on	ocks, Products) o ARM) /FICO 680-719 1.597 0.017 -0.334 -0.378	0.500 1.250 0.1 0.2 WOM C 0.1 720-759 1.583 0.007 -0.346 -0.388	760+ 1.562 -0.392		VA Non-C/C VA Full Doc I VA LTV > 100 VA ARM LTV Manufacture  New York Pr  FHA <600 FHA 600-61 FHA 620-63 VA <620 (Ex VA 620-639	D LTV 95.01-1 Refi LTV > 90' 20% (Excludes 7 > 90 Ped Home Property (Excludes Property (E	00 (Exclude % s RM Service udes Co-Op:	G (A)	ed IRRRLs)	y Product	Cap	0.750 0.500 4.000 0.250 0.250	
D-Day Com B0-Day Con B0-Day Con Excludes ARM Excludes High sst/2nd 5 D st/2nd 15 I d+ 15 Day ate Relock roduct Flip	Extension (ARM to Fix of ARM t	ions, Relound on Products  ions, Relound on Products  UPB, 640-679 1.601 0.025 -0.331	ocks, Products) o ARM)  /FICO 680-719 1.597 0.017 -0.334	0.500 1.250 0.1 0.1 0.2 WOM 6 0.1 720-759 1.583 0.007 -0.346	760+ 1.562 -0.23 -0.364		VA Non-C/C VA Full Doc I VA LTV > 100 VA ARM LTV Manufacture  New York Pr  Gove FHA <600 FHA 600-61 FHA 620-63 VA <620 (Ex	D LTV 95.01-1 Refi LTV > 90' 20% (Excludes 7 > 90 Ped Home Property (Excludes Property (E	00 (Exclude % s RM Service udes Co-Op:	GS RM Service d (IRRRLs) GS RM Service d (IRRR	ed IRRRLs)	y Product	Cap	0.750 0.500 4.000 0.250 0.250	



# Non-Agency Jumbo Pricing & LLPAs Monday, March 4, 2024



30	) Year Jur	mbo Sma	rt
Rate	15-Day	30-Day	45-Day
6.250	99.014	98.984	98.814
6.375	99.457	99.427	99.257
6.500	99.882	99.852	99.682
6.625	100.230	100.200	100.030
6.750	100.550	100.520	100.350
6.875	100.818	100.788	100.618
6.990	101.135	101.105	100.935
7.125	101.401	101.371	101.201
7.250	101.668	101.638	101.468
7.375	101.856	101.826	101.656
7.500	102.033	102.003	101.833
7.625	102.225	102.195	102.025
7.750	102.408	102.378	102.208
7 875	102 550	102 520	102 350

13	15 Year Jumbo Smart									
Rate	15-Day	30-Day	45-Day							
6.500	94.837	94.807	94.637							
6.625	95.202	95.172	95.002							

	7/6 Jumbo Smart									
Rate	15-Day	30-Day	45-Day							
6.500	95.673	95.643	95.473							
6.625	95.899	95.869	95.699							

1				
	Rate	15-Day	30-Day	45-Day

1.000

### Non-Agency Jumbo LLPAs

	Commitment Period	
60-Day Commitment		0.130

Extensions, Relocks, Product Flips						
2nd 15 Day Extension	0.250					
3rd+ 15 Day Extension	WOM or 0.250					
Rate Relock	WOM or 0.250					
Product Flip (ARM to Fixed, Fixed to ARM)	0.125					

Jumbo Caps			
RJT30	-2.250		
RJT15	-1.070		
RJT76	-0.620		

Geography		Property Ty
Jumbo New York	0.250	Jumbo Co-Op (NY only)

Jumbo 2 office Property	0.750
Miscellaneous & Promotion	nal Adjustments
Jumbo Loan Amount Exception	2.500
Sub Financing (CLTV>LTV)	1.000

Purpose					
30YR Jumbo R/T Refinance > 80	5.000				
Jumbo Cash Out <= 70% LTV	0.500				
Jumbo Cash Out >= 740 FICO & 70.01-80% LTV	1.000				
Jumbo Cash Out < 740 FICO & 70.01-80% LTV	5.000				
Jumbo Cash Out > 80% LTV	5.000				

	Occupancy Type LLPA						
	LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
Investment Prop	0.500	0.750	1.000	1.250	1.750	N/A	N/A
Second Home	0.500	0.750	0.750	0.750	1.000	5.000	5.000

	30 Year Jumbo LTV/FICO						
	LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
FICO >=800	-0.625	-0.625	-0.500	-0.375	0.000	2.000	3.000
760-799	-0.625	-0.625	-0.375	-0.250	0.000	2.000	3.000
740-759	-0.500	-0.375	-0.250	-0.125	0.125	2.000	3.000
720-739	-0.375	-0.250	-0.125	0.000	0.375	6.125	6.625
700-719	-0.125	0.000	0.125	0.375	0.875	6.375	6.750
680-699	6.000	6.250	6.375	6.375	6.500	6.750	7.000
*Adjustment looks to grea	Adjustment looks to greater of LTV/CLTV/HLTV						

15 Year Jumbo & 7/6 Jumbo ARM LTV/FICO							
	LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
FICO >=800	-0.625	-0.625	-0.500	-0.375	-0.125	N/A	N/A
760-799	-0.625	-0.625	-0.375	-0.250	-0.125	N/A	N/A
740-759	-0.500	-0.375	-0.250	-0.125	0.000	N/A	N/A
720-739	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*Adjustment looks to greater of LTV/CLTV/HLTV							

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only



# Self-Employed Assist Pricing & LLPAs Monday, March 4, 2024



Rate	45-Day
6.500	98.209
6.625	98.709
6.750	99.209
6.875	99.709
7.000	100.084
7.125	100.459
7.250	100.834
7.375	101.209
7.500	101.584
7.625	101.896
7.750	102.209

### Self-Employed Assist LLPAs

Commitment Period				
45-Day Commitment	0.000			
Extensions, Relocks, Product Flips				
5-Day Extension	0.075			
10-Day Extension	0.150			
5-Day Extension 0.225				

Miscellaneous					
UPB<=250K (LTV 70.01-80)	0.250				
UPB<=250K (LTV 80.01-85)	1.000				
UPB<=250K (LTV 85.01-90)	1.500				

Loan Ladder				
Loan Amount 150000-174999	2.000			
Loan Amount 175000-199999	1.500			
Loan Amount 200000-224999	1.000			
Loan Amount 225000-249999	0.750			
Loan Amount 250000-274999	0.500			
Loan Amount 275000-299999	0.250			

Documentation Type					
12-Month Bank Statement					
LTV <= 80	0.000				
LTV 80.01-85	0.625				
LTV 85.01-90	1.000				

	Self-Employed Assist LTV/FICO								
	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
>=780	-1.125	-1.000	-0.875	-0.750	-0.375	-0.250	0.125	2.250	4.000
760-779	-1.000	-0.875	-0.750	-0.625	-0.250	-0.125	0.125	2.375	4.125
740-759	-1.000	-0.875	-0.625	-0.500	-0.125	0.000	0.375	3.125	5.375
720-739	-0.875	-0.750	-0.500	-0.250	0.000	0.500	1.375	3.750	=
700-719	-0.750	-0.625	-0.375	-0.125	0.375	1.125	1.875	4.875	=
680-699	-0.500	-0.375	0.000	0.500	1.125	2.250	3.125	-	-
660-679	0.125	0.250	0.875	1.250	2.125	3.000	3.750	-	-

	Self-Employed Assist Loan Purpose								
UPB	<=50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%
Rate/Term Refi	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Cash Out Refi	0.375	0.375	0.375	0.625	0.625	1.000	1.250	-	=
Second Home	0.000	0.000	0.250	0.375	0.375	0.375	0.375	0.750	-
Condominium	0.125	0.125	0.250	0.250	0.375	0.500	0.500	0.750	-
Multiunit	0.250	0.250	0.375	0.375	0.500	0.500	0.750	1.250	-

<sup>\*</sup>Final price for Self-Employed Assist product (including LLPAs) is capped between 97 and 103.5.

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only © 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited.



# Home Equity Loan Pricing - Rate Adjustments Monday, March 4, 2024



ro · TPO Monday, March 4, 2024

20YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	8.250%	8.500%	9.000%	9.250%	9.500%	10.625%
760-779	8.375%	8.625%	9.000%	9.250%	9.500%	10.625%
740-759	8.875%	9.000%	9.125%	9.375%	9.875%	10.875%
720-739	9.000%	9.125%	9.375%	9.750%	10.375%	-
700-719	9.375%	9.625%	10.000%	10.250%	10.875%	-
680-699	10.125%	10.625%	10.875%	11.125%	-	-

10YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	8.125%	8.375%	8.875%	9.125%	9.375%	10.500%
760-779	8.250%	8.500%	8.875%	9.125%	9.375%	10.500%
740-759	8.750%	8.875%	9.000%	9.250%	9.750%	10.750%
720-739	8.875%	9.000%	9.250%	9.625%	10.250%	-
700-719	9.250%	9.500%	9.875%	10.125%	10.750%	-
680-699	10.000%	10.500%	10.750%	11.000%	-	-

# Home Equity Loan Rate Adjusters

Commitment Period					
30-Day Commitment	0.000%				

Loan Ladder					
< \$45,000	4.000%				
\$45,000-\$49,999	0.050%				
\$50,000-\$99,999	0.000%				
\$100,000-\$124,999	-0.100%				
>=\$125,000	-0.250%				

Extensions & Relocks (Price Adjuster)				
5-day 1st Ext	0.125			
15-day 1st Ext	0.250			
Re-Lock	0.250			

20YR Rate Buy	yUp/BuyDown
Rate Buy Up(+)/Down(-)	Price
-0.500%	98.500
-0.375%	98.875
-0.250%	99.250
-0.125%	99.625
0.000%	100.000
0.125%	100.250
0.250%	100.500
0.375%	100.750
0.500%	101.000
0.625%	101.250
0.750%	101.500
0.875%	101.750
1.000%	102.000

<sup>\*</sup>Rate Premium Cap = 104.25

rices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments of

© 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited.

Property State				
NY	0.125%			

Debt to Income						
DTI > 45%	0.500%					

Occupancy Type							
Second Home	0.125%						
2nd Home CLTV >=80	0.500%						

Property Type						
Condo	0.250%					

10YR Rate BuyUp/BuyDown							
Rate Buy Up(+)/Down(-)	Price						
-0.500%	98.500						
-0.375%	98.875						
-0.250%	99.250						
-0.125%	99.625						
0.000%	100.000						
0.125%	100.250						
0.250%	100.500						
0.375%	100.750						
0.500%	101.000						
0.625%	101.250						
0.750%	101.500						
0.875%	101.750						
1.000%	102.000						



### Lender Paid Mortgage Insurance - Adjustments Monday, March 4, 2024



#### LPMI - Price Adjustments 740-759 FICO 800+ 780-799 760-779 720-739 700-719 680-699 660-679 640-659 620-639 LTV 80.01%-85% 0.510 0.780 0.910 1.070 1.640 0.360 0.400 0.440 1.590 1.760 0.920 3.900 90.01%-95% 1.210 1.430 1.440 1.850 2.440 2.950 3.230 5.490 5.700 5.780 1.820 1.850 1.860 3.370 7.350 7.840 7.890 95.01%-97% 2.890 4.230 4.470

30 Year Fixed: Home Ready/Home Possible										
FICO 800+ 780-799 760-779 740-759 720-739 700-719 680-699 660-679 640-659 620								620-639		
LTV 80.01%-85%	0.360	0.400	0.440	0.510	0.780	0.910	1.070	1.590	1.640	1.760
85.01%-90%	0.830	0.870	0.920	1.190	1.710	1.990	2.120	3.610	3.900	3.930
90.01%-95%	1.130	1.340	1.340	1.790	2.300	2.760	3.090	4.660	4.850	4.930
95.01%-97%	1.460	1.460	1.460	2.400	2.680	3.330	3.510	5.490	5.600	5.890
·										

20-8 Years Fixed										
FICO 800+ 780-799 760-779 740-759 720-739 700-719 680-699 660-679 640-659 620-63								620-639		
LTV 80.01%-85%	0.190	0.190	0.190	0.250	0.480	0.500	0.500	0.500	0.520	0.620
85.01%-90%	0.530	0.530	0.550	0.660	0.720	0.760	1.100	1.410	1.430	1.470
90.01%-95%	0.790	0.790	0.800	0.990	1.150	1.290	2.080	2.660	2.770	2.920
95.01%-97%	1.070	1.160	1.230	1.380	1.410	1.660	3.300	4.270	4.540	4.850

Additional Adjustments (Adjustments are Cumulative)										
Miscellaneous Adjustments										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
2nd Home	0.360	0.360	0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350
3-4 Units	1.020	1.020	1.020	1.190	1.330	1.500	1.750	1.900	2.000	2.630
Inv. Prop	1.020	1.020	1.020	1.190	1.330	1.500	1.750	N/A	N/A	N/A
Cash Out	0.490	0.490	0.490	0.550	0.750	0.875	1.125	1.500	1.625	1.875
Manufactured Homes	0.500	0.500	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only.

© 2024 Rocket Pro TPO All Rights Reserved. Confidential and Proprietary. Any unauthorized dissemination is strictly prohibited.