

Lock

Wholesale Rate Sheet

Effective:

3/4/2024 9:00am PST

PRODUCTS

Conventional Products Government Products

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LOCK / FILE SUBMISSION LOCK EXPIRATIONS LOCK EXTENSIONS File Submission Lock **Expiration Date** 15 Days 0.030 per day 15 Days Must Be Cleared to Close 15 Days 3/19/2024 30 Days 0.500 for 30 days 30 Days 10 Days From Lock Date 30 Days 4/3/2024 45 Days 20 Days From Lock Date 45 Days 4/18/2024 60 Days 20 Days From Lock Date 60 Days 5/3/2024 Maximum 30 days extension

The Lock Desk at Preferred Rate is Happy to Help!!!

Phone: 866-851-4295 #6 Email: lockdesk@apmortgage.com Pricing/Lock Website www.prwholesale.com Lock Hours: 8:00 AM - 7:00 PM PST

Lock Desk Closes at 7:00PM PST

Preferred Rate Fees

Full Doc Streamline & IRRRL All States \$895 \$495

Mortgage Clause

Insurance and Subordinations

AMERICAN PACIFIC MORTGAGE CORPORATION IT'S SUCCESSORS AND/OR ASSIGNS 3000 Lava Ridge Court, Suite 200 Roseville, CA 95661-2803

CPL

AMERICAN PACIFIC MORTGAGE CORPORATION AND/OR WAREHOUSE LENDERS IT'S SUCCESSORS AND/OR ASSIGNS 3000 Lava Ridge Court, Suite 200 Roseville, CA 95661-2803

FHA Lender ID - 7992700007

VA Lender ID - 9095100000

Additional programs available in portal pricer that are not displayed on rate sheet:

USDA

HomeReady

HomePossible

Manufactured Housing

Rates are subject to change without notice

Contact your AE or Shawn.Hanson@preferredrate.com with questions or comments

Preferred Rate is a licensed trade name of American Pacific Mortgage Corporation ("APM"), NMLS #1850, and the Preferred Rate team provides wholesale services and regional fulfillment as a division of APM. All policies and programs are established by APM and updated as necessary to meet Agency guidelines and state and federal regulatory requirements.



Wholesale Rate Sheet

									Effective:	3/4/2024	9:00am PST
			CONVENTIONAL F			IXED RATE PRICING					
CONVENTIONA	AL 30/25 YR FIXED	CONFORMING	CONVENTION	AL 20 YR FIXED	CONFORMING	CONVENTION	AL 15 YR FIXED	CONFORMING	CONVENTION	AL 10 YR FIXED	CONFORMING
Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day
6.250	99.784	99.775	6.000	100.352	100.365	6.000	100.487	100.479	5.750	100.304	100.280
6.375	100.292	100.282	6.125	100.819	100.833	6.125	100.707	100.702	5.875	100.565	100.540
6.500	100.745	100.736	6.250	100.911	100.908	6.250	101.036	101.031	6.000	100.805	100.781
6.625	101.214	101.205	6.375	101.345	101.342	6.375	101.224	101.219	6.125	101.064	101.040
6.750	101.069	101.047	6.500	101.736	101.692	6.500	101.442	101.437	6.250	101.271	101.269
6.875	101.528	101.506	6.625	102.123	102.079	6.625	101.507	101.500	6.375	101.459	101.456
7.000	101.867	101.845	6.750	101.803	101.752	6.750	101.716	101.709	6.500	101.675	101.673
7.125	102.214	102.192	6.875	102.212	102.161	6.875	101.892	101.883	6.625	101.689	101.668
7.250	102.067	102.044	7.000	102.503	102.451	7.000	102.077	102.059	6.750	101.897	101.876
7.375	102.459	102.435	7.125	102.800	102.749	7.125	102.296	102.255	6.875	102.071	102.050
7.500	102.744	102.721	7.250	102.498	102.469	7.250	102.344	102.239	7.000	102.247	102.226
ONVENTIONAL 30/20 YR FIXED HIGH BALANC							L 15 YR FIXED				
Rate	30-Day	45-Day				Rate	30-Day	45-Day			
6.250	99.784	99.775				6.000	100.487	100.479			
6.375	100.292	100.282				6.125	100.707	100.702			
6.500	100.745	100.736				6.250	101.036	101.031			
6.625	101.214	101.205				6.375	101.224	101.219			
6.750	101.069	101.047				6.500	101.442	101.437			
6.875	101.528	101.506				6.625	101.507	101.500			
7.000	101.867	101.845				6.750	101.716	101.709			
7.125	102.214	102.192				6.875	101.892	101.883			
7.250	102.067	102.044				7.000	102.077	102.059			
7.375	102.459	102.435				7.125	102.296	102.255			
7.500	102.744	102.721		201	NVENTIONAL FI	7.250	102.344	102.239			
					oney Loans – LL	.PA by Credit So					
				Purchase Mo	oney Loans – LL	PA by Credit So	core/LTV Ratio				
	Credit Score		<= 30.00%	Purchase Mo	oney Loans – LL LTV	PA by Credit So	core/LTV Ratio	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95.00%
	Credit Score >= 780		<= 30.00% 0.000	Purchase Mo	oney Loans – LL LTV for all loans with	PA by Credit So Range n terms greater t	than 15 years	80.01 - 85.00% -0.375	85.01 - 90.00% -0.250	90.01 - 95.00%	>95.00% -0.125
				Applicable 30.01 - 60.00%	toney Loans – LL LTV for all loans with	PA by Credit So Range n terms greater to 70.01 - 75.00%	than 15 years 75.01 - 80.00%	-0.375 -0.625			
	>= 780 760 – 779 740 – 759		0.000	Applicable 30.01 - 60.00% 0.000	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000	PA by Credit So Range n terms greater t 70.01 - 75.00% 0.000	than 15 years 75.01 - 80.00% -0.375	-0.375	-0.250	-0.250	-0.125
	>= 780 760 - 779 740 - 759 720 - 739		0.000	Applicable 30.01 - 60.00% 0.000 0.000	toney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000	PA by Credit So Range n terms greater 1 70.01 - 75.00% 0.000 -0.250	than 15 years 75.01 - 80.00% -0.375 -0.625	-0.375 -0.625	-0.250 -0.500 -0.750 -1.000	-0.250 -0.500 -0.625 -0.875	-0.125 -0.250
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719		0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000	for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375	PA by Credit So Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875	than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375	-0.375 -0.625 -1.000 -1.250 -1.500	-0.250 -0.500 -0.750 -1.000 -1.250	-0.250 -0.500 -0.625 -0.875 -1.125	-0.125 -0.250 -0.500 -0.750 -0.875
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699		0.000 0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	00000	PA by Credit So Range 1 terms greater (170.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125	75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679		0.000 0.000 0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750	PA by Credit Sc Range n terms greater (170.01 - 75.00%) 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375	ritan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	oney Loans – LL LTV for all loans with 60.01- 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -0.875 -1.125 -1.375 -1.500	75.01 - 80.00% 175.01 - 80.00%	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Purchase Mo Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	oney Loans – LL TV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500	PA by Credit Sc Range terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.375 -0.875 -1.125 -1.375 -1.500 -2.125	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	toney Loans – LL TV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 y Loan Attribute	PA by Credit Sc Range 1 terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to P	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Purchase Mo Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	oney Loans – LLTV for all loans with 60.01- 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.125 -1.500 / Loan Attribute LTV	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -1.252 Applicable to Pi	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 1.000 0.000 1.025 itional LLPAs by	oney Loans – LL LTV for all loans with 60.01- 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.125 -1.500 / Loan Attribute LTV Applicable	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi	75.01 - 80.00% -0.375 -0.625 -0.875 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -2.875	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750
Add	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639	iage	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add	Purchase M Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -0.000 -0.125 itional LLPAs by	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 / Loan Attribute LTV Applicable 60.01 - 70.00%	PA by Credit Sc Range terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.375 -0.875 -1.125 -1.125 -1.1500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00%	core/LTV Ratio than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -Coars	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750
Adj	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature	rage	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add	Purchase M Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 -0.000 0.000 1.000 1.000 1.000 1.125 itional LLPAs by 30.01 - 60.00% 0.000	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 y Loan Attribute LTV Applicable 60.01 - 70.00% 0.000	PA by Credit Sc Range 1 terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 -2.750	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 Loans	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625 	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.125 -1.500 -1.750 -1.750
	>= 780 760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000	oney Loans – LL LTV for all loans with 60.01- 70.00% 0.000 -0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 y Loan Attribute LTV Applicable 60.01- 70.00% 0.0000 -0.125	PA by Credit Sc Range 1 terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.000	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -2.001 -0.000 -0.750	-0.250 -0.500 -0.750 -1.750 -1.250 -1.500 -1.750 -2.000 -2.625 85.01 - 90.00% -0.750	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 -0.01 - 95.00% -0.250 -0.750	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750 -1.750 -1.750
	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add <= 30.00% 0.000 0.000 -1.125	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 / Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -1.252 Applicable to Pi Range for all loans 70.01 - 75.00% -0.000 -0.125 -2.125	core/LTV Ratio than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 -2.750 urchase Money 75.01 - 80.00% -0.750 -3.375	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -2.008 -2.000 -0.000 -0.750 -4.125	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625 	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750 -1.750 -1.750 -1.750 -1.750 -1.750 -1.750
I	>= 780 760 - 779 740 - 759 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo investment propert	ty	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add <= 30.00% 0.000 0.000 -1.125 -1.125	Purchase M Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 -0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125 -1.125	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 / Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625 -1.625	PA by Credit Sc Range terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125 -2.125 -2.125	core/LTV Ratio than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.000 -0.750 -3.375 -3.375	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -Coars	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625 	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 -0.750 -0.750 -1.750 -1.125 -1.250	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750
1	>= 780 760 - 779 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo	ty	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Add <= 30.00% 0.000 0.000 -1.125	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125	oney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 / Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -1.252 Applicable to Pi Range for all loans 70.01 - 75.00% -0.000 -0.125 -2.125	core/LTV Ratio than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 -2.750 urchase Money 75.01 - 80.00% -0.750 -3.375	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -2.008 -2.000 -0.000 -0.750 -4.125	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625 	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750 -1.750 -1.750 -1.750 -1.750 -1.750 -1.750
I I	>= 780 760 - 779 740 - 759 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo linvestment propert Second home Manufactured home	ty e eerty	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Addd <= 30.00% 0.000 -1.125 -1.125 -0.500 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125 -1.125 -0.500 0.000	Coney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 y Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625 -1.625 -1.625 -0.500 -0.375	PA by Credit Sc Range 1 terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125 -2.125 -2.125 -0.500 -0.375	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.000 -0.750 -3.375 -3.375 -0.500 -0.625	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 Loans 80.01 - 85.00% -0.750 -4.125 -4.125 -0.500 -0.625	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -2.000 -2.625	-0.250 -0.500 -0.625 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 -0.250 -0.250 -0.750 -1.125 -0.500 -0.625	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750
I Tw	>= 780 760 – 779 740 – 759 720 – 739 700 – 719 680 – 699 660 – 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo investment propert Second home Manufactured hom o- to four-unit prop	ty ne perty ate	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -1.125 -1.125 -1.125 -0.500 0.000 -0.500	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125 -1.125 -1.125 -1.0500 0.000 0.000	oney Loans – LL TV for all loans with 60.01- 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -1.500 y Loan Attribute LTV Applicable 60.01- 70.00% 0.000 -0.125 -1.625	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.750 -3.375 -3.375 -3.375 -0.500 -0.625 -1.000	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.2875 -2.875 -2.875 -2.875 -2.875 -2.875 -2.500 -0.000 -0.750 -4.125 -4.125 -4.125 -1.000	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.500 -1.750 -2.000 -2.625	90.01 - 95.00% -0.250 -0.625 -1.125 -1.375 -1.625 -1.875 -2.260 -0.250 -0.750 -4.125 -4.125 -4.125 -1.000	-0.125 -0.250 -0.500 -0.750 -0.750 -1.125 -1.125 -1.250 -1.500 -1.750
I Tw Hi	>= 780 760 - 779 740 - 759 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo investment properl Second home Manufactured hom o- to four-unit prop gh-balance fixed-r	ee eerty ate	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -0.125 itional LLPAs by 30.01 - 60.00% 0.000	Coney Loans – LL TV For all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 / Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625	PA by Credit Sc Range terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.125 -1.1500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125 -2.125 -0.500 -0.375 -1.500	core/LTV Ratio than 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.000 -0.750 -3.375 -3.375 -0.500 -0.625 -1.000 -2.500	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 -Coars	85.01 - 90.00% -0.625 -0.500 -1.250 -1.500 -1.250 -1.500 -1.250 -1.500 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -2.625 -1.000 -2.500	90.01 - 95.00% -0.525 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 90.01 - 95.00% -0.250 -0.750 -4.125 -4.125 -0.500 -0.625 -1.000 -0.625 -1.000 -0.625 -1.000 -0.750	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750
I Tw Hi	>= 780 760 - 779 740 - 759 740 - 759 720 - 739 700 - 719 680 - 699 660 - 679 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo Investment propert Second home Manufactured home on- to four-unit prop gh-balance fixed-r High-balance ARM	ee eerty ate	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -1.125 -1.125 -1.125 -0.500 0.000 -0.500	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 itional LLPAs by 30.01 - 60.00% 0.000 0.000 -1.125 -1.125 -1.125 -1.0500 0.000 0.000	oney Loans – LL TV for all loans with 60.01- 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -1.500 y Loan Attribute LTV Applicable 60.01- 70.00% 0.000 -0.125 -1.625	PA by Credit Sc Range 1 terms greater 1 70.01 - 75.00% 0.000 -0.250 -0.375 -0.750 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125	core/LTV Ratio chan 15 years 75.01 - 80.00% -0.375 -0.625 -0.875 -1.250 -1.375 -1.750 -1.875 -2.250 2.750 urchase Money 75.01 - 80.00% -0.750 -3.375 -3.375 -3.375 -0.500 -0.625 -1.000	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.2875 -2.875 -2.875 -2.875 -2.875 -2.875 -2.500 -0.000 -0.750 -4.125 -4.125 -4.125 -1.000	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.500 -1.750 -2.000 -2.625	90.01 - 95.00% -0.250 -0.625 -1.125 -1.375 -1.625 -1.875 -2.260 -0.250 -0.750 -4.125 -4.125 -4.125 -1.000	-0.125 -0.250 -0.500 -0.750 -0.750 -1.125 -1.125 -1.250 -1.500 -1.750
I Tw Hi	>= 780 760 - 779 740 - 759 740 - 759 720 - 739 700 - 719 680 - 699 640 - 659 620 - 639 Loan Feature justable-rate mortg Condo linvestment propert Second home Manufactured hom o- to four-unit prop gh-balance fixed-r High-balance ARN jubordinate financi	ee eerty ate	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -1.125 -1.125 -0.500 0.000 -1.250 -1.250 -1.250	Applicable 30.01 - 60.00% 0.000 0.000 0.000 0.000 0.000 0.000 0.000 -0.125 itional LLPAs by 30.01 - 60.00% 0.000 -1.125 -1.125 -0.500 0.000 -0.500 -1.250 -1.250 -0.625	Coney Loans – LL LTV for all loans with 60.01 - 70.00% 0.000 0.000 -0.125 -0.250 -0.375 -0.625 -0.750 -1.125 -1.500 v Loan Attribute LTV Applicable 60.01 - 70.00% 0.000 -0.125 -1.625 -1.625 -1.625 -0.500 -0.375 -0.750 -0.500 -0.375	PA by Credit Sc Range 1 terms greater 70.01 - 75.00% 0.000 -0.250 -0.375 -0.875 -1.125 -1.375 -1.500 -2.125 Applicable to Pi Range for all loans 70.01 - 75.00% 0.000 -0.125 -2.125 -0.500 -0.375 -0.500 -0.375 -0.500 -0.375 -0.500 -0.375 -0.500 -0.875	75.01 - 80.00% -0.000 -0.375 -0.625 -1.250 -1.375 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.875 -1.750 -1.8000% -0.000 -0.750 -0.000 -0.750 -0.000 -0.750 -0.500 -0.625 -1.1000 -1.125	-0.375 -0.625 -1.000 -1.250 -1.500 -1.875 -2.125 -2.500 -2.875 Loans 80.01 - 85.00% -0.750 -4.125 -0.500 -0.625 -1.000 -2.500 -1.125	-0.250 -0.500 -0.750 -1.000 -1.250 -1.500 -1.750 -1.500 -1.750 -2.000 -2.625 -1.000 -0.750 -1.125 -0.500 -0.625 -1.000 -2.500 -1.125	90.01 - 95.00% -0.525 -0.875 -1.125 -1.375 -1.625 -1.875 -2.250 90.01 - 95.00% -0.250 -0.750 -4.125 -4.125 -0.500 -0.625 -1.000 -0.625	-0.125 -0.250 -0.500 -0.750 -0.875 -1.125 -1.250 -1.500 -1.750

Manufactured Housing is Available Please Price Online

For BPMI and LPMI quotes, please call your AE



Wholesale Rate Sheet

							Effective:	3/4/2024	9:00am
			IVENTIONAL FI						
		Limited Cash-o			Score/LTV Ratio	0			
				Range					
			for all loans with				•	•	
Credit Score	<= 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
≥ = 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2
620 - 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2
	Additi	onal LLPAs by L	oan Attribute Ap	plicable to Limi	ted Cash-out Re	finances			
			LTV	Range					
				for all loans					
Loan Feature	<= 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
Adjustable-rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.
Investment property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4
Second home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0
Two- to four-unit property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0
High-balance fixed-rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1
High-balance ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2
Subordinate financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.
DTI Natio > 40 %	0.000		VENTIONAL FI			0.000	0.000	0.000	0.
			nance Loans - L						
		oudii out itoii		Range	700.0/2.7				
0		T		for all loans		T			
Credit Score ≥ = 780	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%				
760 – 779	-0.375	-0.375	-0.625	-0.875	-1.375				
	-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				
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125				
	Ad	Iditional LLPAs I			Cash-out Refina	nces			
				Range					
				for all loans					
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%				
Loan Feature		0.000	-0.125	-0.125	-0.750				
Condo	0.000	1				I			
	0.000 -1.125	-1.125	-1.625	-2.125	-3.375	1			
Condo		1	-1.625 -1.625	-2.125 -2.125	-3.375 -3.375				
Condo Investment property	-1.125	-1.125							
Condo Investment property Second home	-1.125 -1.125	-1.125 -1.125	-1.625	-2.125	-3.375				
Condo Investment property Second home Manufactured home	-1.125 -1.125 -0.500	-1.125 -1.125 -0.500	-1.625 -0.500	-2.125 -0.500	-3.375 -0.500				
Condo Investment property Second home Manufactured home Two- to four-unit property	-1.125 -1.125 -0.500 0.000	-1.125 -1.125 -0.500 0.000	-1.625 -0.500 -0.375	-2.125 -0.500 -0.375	-3.375 -0.500 -0.625				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate	-1.125 -1.125 -0.500 0.000 -1.250	-1.125 -1.125 -0.500 0.000 -1.250	-1.625 -0.500 -0.375 -1.500	-2.125 -0.500 -0.375 -1.500	-3.375 -0.500 -0.625 -1.750				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM	-1.125 -1.125 -0.500 0.000 -1.250 -2.000	-1.125 -1.125 -0.500 0.000 -1.250 -2.000	-1.625 -0.500 -0.375 -1.500 -2.250	-2.125 -0.500 -0.375 -1.500 -2.250	-3.375 -0.500 -0.625 -1.750 -3.250				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM Subordinate financing	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.625 -0.500 -0.375 -1.500 -2.250 -0.625	-2.125 -0.500 -0.375 -1.500 -2.250 -0.875	-3.375 -0.500 -0.625 -1.750 -3.250 -1.125				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM Subordinate financing	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.625 -0.500 -0.375 -1.500 -2.250 -0.625	-2.125 -0.500 -0.375 -1.500 -2.250 -0.875	-3.375 -0.500 -0.625 -1.750 -3.250 -1.125				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM Subordinate financing	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.625 -0.500 -0.375 -1.500 -2.250 -0.625	-2.125 -0.500 -0.375 -1.500 -2.250 -0.875	-3.375 -0.500 -0.625 -1.750 -3.250 -1.125				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM Subordinate financing	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.625 -0.500 -0.375 -1.500 -2.250 -0.625	-2.125 -0.500 -0.375 -1.500 -2.250 -0.875	-3.375 -0.500 -0.625 -1.750 -3.250 -1.125				
Condo Investment property Second home Manufactured home Two- to four-unit property High-balance fixed-rate High-balance ARM Subordinate financing	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.125 -1.125 -0.500 0.000 -1.250 -2.000 -0.625	-1.625 -0.500 -0.375 -1.500 -2.250 -0.625	-2.125 -0.500 -0.375 -1.500 -2.250 -0.875	-3.375 -0.500 -0.625 -1.750 -3.250 -1.125				

Manufactured Housing is Available Please Price Online

For BPMI and LPMI quotes, please call your AE



Wholesale Rate Sheet

Rate 30-Day 45-Day 80-002 90-900 90-	VA 15 YR FIXED HIGH Rate 30-Day 5.750 100.608 5.875 100.620 6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582 5.875 99.594	45-Day 100.483 100.495 100.925 101.245 101.535
Rate 30-Day 45-Day Rate 30-Day 45-Day Rate 30-Day 45-Day 6.000 100.561 100.561 5.750 100.483 100.358 6.000 100.686 100.686 6.125 100.891 100.891 5.875 100.495 100.370 6.125 101.016 101.016 101.016 6.250 101.171 101.171 6.000 100.925 100.800 6.250 101.296 <td< th=""><th>Rate 30-Day 5.750 100.608 5.875 100.620 6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582</th><th>45-Day 100.483 100.495 100.925 101.245 101.535</th></td<>	Rate 30-Day 5.750 100.608 5.875 100.620 6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	45-Day 100.483 100.495 100.925 101.245 101.535
6.000 100.561 100.561 5.750 100.483 100.358 6.000 100.686 100.686 6.125 100.686 1.125 100.686 100.686 100.483 100.483 100.370 6.125 100.1016 101.016 1	5.750 100.608 5.875 100.620 6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	100.483 100.495 100.925 101.245 101.535
6.125 100.891 100.891 5.875 100.495 100.370 6.125 101.016 101.016 6.250 101.171 101.171 6.000 100.925 100.800 6.250 101.296 101.296 6.375 100.963 100.963 6.125 101.245 101.120 6.375 101.088 101.088 6.500 101.443 101.443 6.250 101.535 101.410 6.500 101.568 101.568 101.568 6.625 101.763 101.763 101.763 6.625 101.888 101.888 6.750 102.023 6.750 102.023 6.750 102.023 6.750 102.148 102.148 6.875 101.624 101.625 6.875 101.624 101.625 7.000 102.004 102.005 7.000 102.104 102.005 7.000 102.109 102.130 7.125 102.442 102.414 7.250 102.394 102.395 7.250 102.394 102.061 7.375 102.094 102.00	5.875 100.620 6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	100.495 100.925 101.245 101.535
6.250 101.171 101.171 6.000 100.925 100.800 6.250 101.296 101.296 6.375 100.963 100.963 6.125 101.245 101.120 6.375 101.088 101.088 6.500 101.443 101.443 6.250 101.535 101.410 6.500 101.568 101.568 6.625 101.763 101.763 6.625 101.624 101.625 6.750 102.023 6.750 102.023 6.750 102.023 6.750 102.023 6.750 102.148 102.148 6.875 101.624 101.625 6.875 101.749 101.750 7.000 102.004 102.005 7.000 102.004 102.005 7.000 102.129 102.130 7.125 102.442 102.414 7.125 102.567 102.567 102.539 7.250 102.394 102.395 7.250 102.394 102.061 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.094 102.061 7.375 102.294 102.061 7.375 102.219 102.186 7.375 102.994 7.250 102.994 7.250 7.	6.000 101.050 6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	100.925 101.245 101.535
6.375 100.963 100.963 6.125 101.245 101.120 6.375 101.088 101.088 6.500 101.443 101.443 6.250 101.535 101.410 6.500 101.568 101.568 6.625 101.763 101.763 6.625 101.763 101.088 101.888 6.750 102.023 102.023 6.750 102.023 6.750 102.148 102.148 102.148 6.875 101.624 101.625 6.875 101.749 101.750 7.000 102.004 102.005 7.000 102.004 102.005 7.000 102.004 102.005 7.000 102.004 102.395 7.250 102.394 102.395 7.250 102.394 102.061 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.094 102.001 7.375 102.001 7.37	6.125 101.370 6.250 101.660 VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	101.245 101.535 BALANCE
6.500 101.443 101.443 6.250 101.535 101.410 6.500 101.568 101.568 6.625 101.763 101.763 6.625 101.888 101.888 6.750 102.023 102.023 6.750 102.148 102.148 102.148 6.875 101.624 101.625 6.875 101.624 101.750 7.000 102.004 102.005 7.000 102.004 102.005 7.000 102.129 102.130 7.125 102.442 102.414 7.125 102.567 102.599 7.250 102.394 102.395 7.375 102.094 102.095 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.095 7.375 102.095 7.375 7.37	VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	101.535 BALANCE
6.625 101.763 101.763 6.625 101.888 101.888 6.750 102.023 6.750 102.023 102.023 6.750 102.148 102.148 6.875 101.624 101.625 6.875 101.749 101.750 7.000 102.004 102.005 7.000 102.024 102.414 7.125 102.567 102.130 7.125 102.394 102.395 7.250 102.394 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.219 102.186 FHA 30 YR FIXED HIGH BALANCE FHA 15 YR FIXED HIGH BALANCE VA 30/20 YR FIXED HIGH BALANCE Rate 30-Day 45-Day 8-b 30-Day 45-Day 6.000 99.660 99.660 6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270	VA 15 YR FIXED HIGH Rate 30-Day 5.750 99.582	BALANCE
6.750 102.023 102.023 102.023 6.875 101.624 101.625 6.875 101.749 101.750 7.000 102.004 102.005 7.000 102.004 102.005 7.000 102.129 102.130 7.125 102.442 102.414 7.125 102.567 102.567 102.539 7.250 102.394 102.395 7.250 102.394 102.061 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.094 102.061 7.375 102.219 102.186 7.375	Rate 30-Day 5.750 99.582	
6.875 101.624 101.625 6.875 101.749 101.750 7.000 102.004 102.005 7.000 102.129 102.130 7.125 102.442 102.414 7.125 102.567 102.539 7.250 102.394 102.395 7.250 102.519 102.520 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.219 102.186 7.375 102.219 102.519	Rate 30-Day 5.750 99.582	
7.000 102.004 102.005 7.000 102.129 102.130 7.125 102.442 102.414 7.125 102.567 102.539 7.250 102.394 102.395 7.250 102.394 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.094 102.061 7.375 102.219 102.186 7.375 102.219 102.210	Rate 30-Day 5.750 99.582	
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7.375 102.094 102.061 7.375 102.219 102.186 FHA 30 YR FIXED HIGH BALANCE FHA 15 YR FIXED HIGH BALANCE VA 30/20 YR FIXED HIGH BALANCE Rate 30-Day 45-Day Rate 30-Day 45-Day 6.000 99.660 99.660 5.750 99.582 99.457 6.000 99.660 99.660 6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270	Rate 30-Day 5.750 99.582	
FHA 30 YR FIXED HIGH BALANCE FHA 15 YR FIXED HIGH BALANCE VA 30/20 YR FIXED HIGH BALANCE Rate 30-Day 45-Day Rate 30-Day 45-Day 6.000 99.660 99.660 5.750 99.582 99.457 6.000 99.660 99.660 6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270	Rate 30-Day 5.750 99.582	
Rate 30-Day 45-Day Rate 30-Day 45-Day Rate 30-Day 45-Day 6.000 99.660 99.660 5.750 99.582 99.457 6.000 99.660 99.660 6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270	Rate 30-Day 5.750 99.582	
6.000 99.660 99.660 5.750 99.582 99.457 6.000 99.660 99.660 6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270	5.750 99.582	45-Day
6.125 99.990 99.990 5.875 99.594 99.469 6.125 99.990 99.990 6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270		
6.250 100.270 100.270 6.000 100.024 99.899 6.250 100.270 100.270	5.875 99.594	99.457
		99.469
■ 6.375 100.062 100.062 ■ 6.125 100.344 100.240 ■ 6.375 100.062 100.062	6.000 100.024	99.899
	6.125 100.344	100.219
6.500 100.542 100.542 6.250 100.634 100.509 6.500 100.542 100.542	6.250 100.634	100.509
6.625 100.862 100.862 100.862		
6.750 101.122 101.122 6.750 101.122 101.122		
6.875 100.723 100.724 6.875 100.723 100.724		
7.000 101.103 101.104 7.000 101.103 101.104		
7.125 101.437 101.410 7.125 101.437 101.410 7.250 101.493 101.494 7.250 101.493 101.494		
7.375 101.042 101.042 7.375 101.042 101.042		
GOVERNMENT FIXED ADJUSTMENTS GOVERNMENT FIXED ADJUSTMENTS		
FHA Standard Adjustments VA Standard Ad	ljustments	
FICO LLPA FICO	LLPA	
780+ 0.375 780+	0.500	
720 - 779 0.300 720 - 779	0.300	
700 - 719 0.250 700 - 719	0.150	
680 - 699 0.150 680 - 699	0.150	
660 -679 0.100 660 -679	0.100	
640 - 659 -0.200 640 - 659	-0.200	
600 - 639 -0.750 600 - 639	-0.750	
580 - 599 -1.750 580 - 599	-1.750	
FHA Streamline Adjustments VA IRRRL Adju	vetus ente	
FICO LLPA FICO	LLPA	
780+ 0.375 780+	0.500	
720 - 779 0.300 720 - 779	0.300	
700 - 719 0.250 700 - 719	0.150	
680 - 699 0.150 680 - 699	0.150	
660 -679 0.100 660 -679	0.100	
640 - 659 -0.200 640 - 659	-0.200	
600 - 639 -0.750 600 - 639	-0.750	
580 - 599 -1.750 580 - 599	-1.750	
FHA Other Adjustments VA Other Adju	ustments	
Investment Property -0.500 Investment Property	-0.500	
Manual UW 0.000 Manual UW	0.000	
VA Cash-out <=90% VA Cash-out >90%	0.000 N/A	
VA Casn-out >90%	IN/A	
Manufactured University in Augusta in August	na in Available	-
Manufactured Housing is Available Manufactured Housing Please Price Online Please Price		
1,10001,100	-	
640 Minimum FICO for High Balance 640 Minimum FICO for	or High Balance	