

March 04, 2024 10:17 AM

Today's Pricing (30-Day)

Rate	Avg. Rocket Pro Price	+/-	Difference
30 Year Agency			
6.375%	100.396	↑	0.056
5.820%	98.420	↑	0.064
20 Year Agency			
6.125%	100.513	↑	0.102
5.625%	98.756	↑	0.107
15 Year Agency			
5.875%	100.441	↓	-0.164
5.125%	98.631	→	-0.081
30 Year FHA Full Doc			
5.875%	100.329	↑	0.029
5.250%	98.331	→	0.000
30 Year FHA Full Doc Jumbo			
5.875%	100.329	↑	0.029
5.250%	98.331	→	0.000
30 Year VA Full Doc			
5.990%	100.654	↑	0.023
5.250%	98.430	→	-0.002
30 Year Self-Employed Assist			
7.000%	100.084	↑	0.130
6.500%	98.209	↑	0.130
20 Year Home Equity Loan *			
9.125%	100.000	↑	0.125
*Difference is in rate, not price			
30 Year "Jumbo Smart"			
6.625%	100.200	↑	0.027
6.250%	98.984	↑	0.025
30 Year ONE+			
6.500%	100.603	↑	0.067
5.875%	98.424	↑	0.064

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 expectation 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.

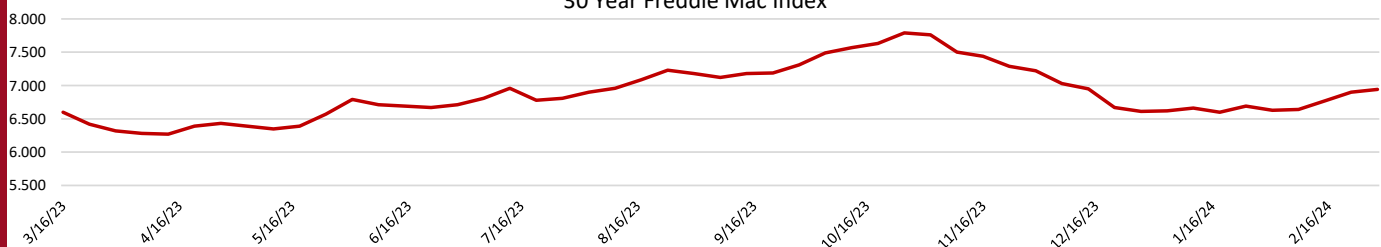
Commitment Period Expiration Dates

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%

30 Year Freddie Mac Index





30 Year - 26 Year			
Rate	15-Day	30-Day	45-Day
5.750	98.114	98.084	97.914
5.820	98.450	98.420	98.250
5.875	98.700	98.670	98.500
5.920	98.916	98.886	98.716
5.990	99.238	99.208	99.038
6.125	99.581	99.551	99.381
6.250	99.924	99.894	99.724
6.375	100.426	100.396	100.226
6.500	100.879	100.849	100.679
6.625	101.189	101.159	100.989
6.750	101.226	101.196	101.026
6.875	101.655	101.625	101.455
6.990	102.034	102.004	101.834
7.125	102.257	102.227	102.057
7.250	102.341	102.311	102.141
7.375	102.697	102.667	102.497
7.500	103.012	102.982	102.812
7.625	103.198	103.168	102.998
7.750	102.970	102.940	102.770
7.875	103.292	103.262	103.092
7.990	103.593	103.563	103.393
8.125	103.753	103.723	103.553

25 Year - 21 Year			
Rate	15-Day	30-Day	45-Day
5.750	98.155	98.125	97.955
5.875	98.718	98.688	98.518
5.990	99.216	99.186	99.016
6.125	99.552	99.522	99.352
6.250	99.960	99.930	99.760
6.375	100.444	100.414	100.244
6.500	100.863	100.833	100.663
6.625	101.167	101.137	100.967
6.750	101.254	101.224	101.054
6.875	101.666	101.636	101.466
6.990	102.019	101.989	101.819
7.125	102.238	102.208	102.038
7.250	102.359	102.329	102.159
7.375	102.701	102.671	102.501
7.500	102.996	102.966	102.796
7.625	103.177	103.147	102.977
7.750	102.977	102.947	102.777
7.875	103.286	103.256	103.086
7.990	103.565	103.535	103.365
8.125	103.724	103.694	103.524

20 Year - 16 Year			
Rate	15-Day	30-Day	45-Day
5.500	98.018	97.988	97.818
5.625	98.786	98.756	98.586
5.750	99.442	99.412	99.242
5.875	99.950	99.920	99.750
5.990	100.334	100.304	100.134
6.125	100.543	100.513	100.343
6.250	100.923	100.893	100.723
6.375	101.362	101.332	101.162
6.500	101.685	101.655	101.485
6.625	101.812	101.782	101.612
6.750	101.759	101.729	101.559
6.875	102.137	102.107	101.937
6.990	102.429	102.399	102.229
7.125	102.585	102.555	102.385
7.250	102.572	102.542	102.372
7.375	102.919	102.889	102.719
7.500	103.184	103.154	102.984
7.625	103.373	103.343	103.173
7.750	103.205	103.175	103.005
7.875	103.536	103.506	103.336
7.990	103.797	103.767	103.597
8.125	103.990	103.960	103.790

15 Year - 11 Year			
Rate	15-Day	30-Day	45-Day
4.990	98.227	98.197	98.027
5.000	98.249	98.219	98.049
5.125	98.661	98.631	98.461
5.250	99.020	98.990	98.820
5.375	99.338	99.308	99.138
5.500	99.573	99.543	99.373
5.625	99.861	99.831	99.661
5.750	100.189	100.159	99.989
5.875	100.471	100.441	100.271
5.990	100.685	100.655	100.485
6.125	100.750	100.720	100.550
6.250	101.039	101.009	100.839
6.375	101.285	101.255	101.085
6.500	101.423	101.393	101.223
6.625	101.680	101.650	101.480
6.750	101.936	101.906	101.736
6.875	102.161	102.131	101.961
6.990	102.333	102.303	102.133
7.125	102.502	102.472	102.302
7.250	102.748	102.718	102.548
7.375	102.974	102.944	102.774
7.500	103.154	103.124	102.954

10 Year - 8 Year			
Rate	15-Day	30-Day	45-Day
4.875	98.239	98.209	98.039
4.990	98.660	98.630	98.460
5.000	98.701	98.671	98.501
5.125	99.147	99.117	98.947
5.250	99.465	99.435	99.265
5.375	99.750	99.720	99.550
5.500	99.965	99.935	99.765
5.625	100.306	100.276	100.106
5.750	100.601	100.571	100.401
5.875	100.858	100.828	100.658
5.990	101.055	101.025	100.855
6.125	101.142	101.112	100.942
6.250	101.411	101.381	101.211
6.375	101.642	101.612	101.442
6.500	101.785	101.755	101.585
6.625	101.956	101.926	101.756
6.750	102.207	102.177	102.007
6.875	102.435	102.405	102.235
6.990	102.595	102.565	102.395
7.125	102.371	102.341	102.171
7.250	102.624	102.594	102.424
7.375	102.854	102.824	102.654
7.500	103.033	103.003	102.833

30 Year - 26 Year High Balance			
Rate	15-Day	30-Day	45-Day
5.750	98.114	98.084	97.914
5.820	98.450	98.420	98.250
5.875	98.700	98.670	98.500
5.920	98.916	98.886	98.716
5.990	99.238	99.208	99.038
6.125	99.581	99.551	99.381
6.250	99.924	99.894	99.724
6.375	100.426	100.396	100.226
6.500	100.879	100.849	100.679
6.625	101.189	101.159	100.989
6.750	101.226	101.196	101.026
6.875	101.655	101.625	101.455
6.990	102.034	102.004	101.834
7.125	102.257	102.227	102.057
7.250	102.341	102.311	102.141
7.375	102.697	102.667	102.497
7.500	103.012	102.982	102.812
7.625	103.198	103.168	102.998
7.750	102.970	102.940	102.770
7.875	103.292	103.262	103.092
7.990	103.593	103.563	103.393
8.125	103.753	103.723	103.553

25 Year - 21 Year High Balance			
Rate	15-Day	30-Day	45-Day
5.750	98.155	98.125	97.955
5.875	98.718	98.688	98.518
5.990	99.216	99.186	99.016
6.125	99.552	99.522	99.352
6.250	99.960	99.930	99.760
6.375	100.444	100.414	100.244
6.500	100.863	100.833	100.663
6.625	101.167	101.137	100.967
6.750	101.254	101.224	101.054
6.875	101.666	101.636	101.466
6.990	102.019	101.989	101.819
7.125	102.238	102.208	102.038
7.250	102.359	102.329	102.159
7.375	102.701	102.671	102.501
7.500	102.996	102.966	102.796
7.625	103.177	103.147	102.977
7.750	102.977	102.947	102.777
7.875	103.286	103.256	103.086
7.990	103.565	103.535	103.365
8.125	103.724	103.694	103.524

20 Year - 16 Year High Balance			
Rate	15-Day	30-Day	45-Day
5.500	98.018	97.988	97.818
5.625	98.786	98.756	98.586
5.750	99.442	99.412	99.242
5.875	99.950	99.920	99.750
5.990	100.334	100.304	100.134
6.125	100.543	100.513	100.343
6.250	100.923	100.893	100.723
6.375	101.362	101.332	101.162
6.500	101.685	101.655	101.485
6.625	101.812	101.782	101.612
6.750	101.759	101.729	101.559
6.875	102.137	102.107	101.937
6.990	102.429	102.399	102.229
7.125	102.585	102.555	102.385
7.250	102.572	102.542	102.372
7.375	102.919	102.889	102.719
7.500	103.184	103.154	102.984
7.625	103.373	103.343	103.173
7.750	103.205	103.175	103.005
7.875	103.536	103.506	103.336
7.990	103.797	103.767	103.597
8.125	103.990	103.960	103.790

15 Year - 11 Year High Balance			
Rate	15-Day	30-Day	45-Day
4.990	98.227	98.197	98.027
5.000	98.249	98.219	98.049
5.125	98.661	98.631	98.461
5.250	99.020	98.990	98.820
5.375	99.338	99.308	99.138
5.500	99.573	99.543	99.373
5.625	99.861	99.831	99.661
5.750	100.189	100.159	99.989
5.875	100.471	100.441	100.271
5.990	100.685	100.655	100.485
6.125	100.750	100.720	100.550
6.250	101.039	101.009	100.839
6.375	101.285	101.255	101.085
6.500	101.423	101.393	101.223
6.625	101.680	101.650	101.480
6.750	101.936	101.906	101.736
6.875	102.161	102.131	101.961
6.990	102.333	102.303	102.133
7.125	102.502	102.472	102.302
7.250	102.748	102.718	102.548
7.375	102.974	102.944	102.774
7.500	103.154	103.124	102.954

10 Year - 8 Year High Balance			
Rate	15-Day	30-Day	45-Day
4.875	98.239	98.209	98.039
4.990	98.660	98.630	98.460
5.000	98.701	98.671	98.501
5.125	99.147	99.117	98.947
5.250	99.465	99.435	99.265
5.375	99.750	99.720	99.550
5.500	99.965	99.935	99.765
5.625	100.306	100.276	100.106
5.750	100.601	100.571	100.401
5.875	100.858	100.828	100.658
5.990	101.055	101.025	100.855
6.125	101.142	101.112	100.942
6.250	101.411	101.381	101.211
6.375	101.642	101.612	101.442
6.500	101.785	101.755	101.585
6.625	101.956	101.926	101.756
6.750	102.207	102.177	102.007
6.875	102.435	102.405	102.235
6.990	102.595	102.565	102.395
7.125	102.371	102.341	102.171
7.250	102.624	102.594	102.424
7.375	102.854	102.824	102.654
7.500	103.033	103.003	102.833



30 Year BorrowSmart				
Rate	15-Day	30-Day	45-Day	
5.750	98.068	98.038	97.868	
5.820	98.404	98.374	98.204	
5.875	98.654	98.624	98.454	
5.920	98.870	98.840	98.670	
5.990	99.192	99.162	98.992	
6.125	99.535	99.505	99.335	
6.250	99.878	99.848	99.678	
6.375	100.380	100.350	100.180	
6.500	100.833	100.803	100.633	
6.625	101.143	101.113	100.943	
6.750	101.180	101.150	100.980	
6.875	101.609	101.579	101.409	
6.990	101.988	101.958	101.788	
7.125	102.211	102.181	102.011	
7.250	102.295	102.265	102.095	
7.375	102.651	102.621	102.451	
7.500	102.966	102.936	102.766	
7.625	103.152	103.122	102.952	
7.750	102.924	102.894	102.724	
7.875	103.246	103.216	103.046	
7.990	103.547	103.517	103.347	
8.125	103.707	103.677	103.507	

30YR - Home Possible/HomeReady				
Rate	15-Day	30-Day	45-Day	
5.750	98.118	98.088	97.918	
5.820	98.454	98.424	98.254	
5.875	98.704	98.674	98.504	
5.920	98.920	98.890	98.720	
5.990	99.242	99.212	99.042	
6.125	99.585	99.555	99.385	
6.250	99.928	99.898	99.728	
6.375	100.430	100.400	100.230	
6.500	100.883	100.853	100.683	
6.625	101.193	101.163	100.993	
6.750	101.230	101.200	101.030	
6.875	101.659	101.629	101.459	
6.990	102.038	102.008	101.838	
7.125	102.261	102.231	102.061	
7.250	102.345	102.315	102.145	
7.375	102.701	102.671	102.501	
7.500	103.016	102.986	102.816	
7.625	103.202	103.172	103.002	
7.750	102.974	102.944	102.774	
7.875	103.296	103.266	103.096	
7.990	103.597	103.567	103.397	
8.125	103.757	103.727	103.557	

30 Year HomeReady HB				
Rate	15-Day	30-Day	45-Day	
5.750	98.118	98.088	97.918	
5.820	98.454	98.424	98.254	
5.875	98.704	98.674	98.504	
5.920	98.920	98.890	98.720	
5.990	99.242	99.212	99.042	
6.125	99.585	99.555	99.385	
6.250	99.928	99.898	99.728	
6.375	100.430	100.400	100.230	
6.500	100.883	100.853	100.683	
6.625	101.193	101.163	100.993	
6.750	101.230	101.200	101.030	
6.875	101.659	101.629	101.459	
6.990	102.038	102.008	101.838	
7.125	102.261	102.231	102.061	
7.250	102.345	102.315	102.145	
7.375	102.701	102.671	102.501	
7.500	103.016	102.986	102.816	
7.625	103.202	103.172	103.002	
7.750	102.974	102.944	102.774	
7.875	103.296	103.266	103.096	
7.990	103.597	103.567	103.397	
8.125	103.757	103.727	103.557	

30 Year Refi Now/Possible				
Rate	15-Day	30-Day	45-Day	
5.750	98.168	98.138	97.968	
5.820	98.504	98.474	98.304	
5.875	98.754	98.724	98.554	
5.920	98.970	98.940	98.770	
5.990	99.292	99.262	99.092	
6.125	99.635	99.605	99.435	
6.250	99.978	99.948	99.778	
6.375	100.480	100.450	100.280	
6.500	100.933	100.903	100.733	
6.625	101.243	101.213	101.043	
6.750	101.280	101.250	101.080	
6.875	101.709	101.679	101.509	
6.990	102.088	102.058	101.888	
7.125	102.311	102.281	102.111	
7.250	102.395	102.365	102.195	
7.375	102.751	102.721	102.551	
7.500	103.066	103.036	102.866	
7.625	103.252	103.222	103.052	
7.750	103.024	102.994	102.824	
7.875	103.346	103.316	103.146	
7.990	103.647	103.617	103.447	
8.125	103.807	103.777	103.607	

30-Year ONE+				
Rate	15-Day	30-Day	45-Day	
5.750	97.868	97.838	97.668	
5.820	98.204	98.174	98.004	
5.875	98.454	98.424	98.254	
5.920	98.670	98.640	98.470	
5.990	98.992	98.962	98.792	
6.125	99.335	99.305	99.135	
6.250	99.678	99.648	99.478	
6.375	100.180	100.150	99.980	
6.500	100.633	100.603	100.433	
6.625	100.943	100.913	100.743	
6.750	100.980	100.950	100.780	
6.875	101.409	101.379	101.209	
6.990	101.788	101.758	101.588	
7.125	102.011	101.981	101.811	
7.250	102.095	102.065	101.895	
7.375	102.451	102.421	102.251	
7.500	102.766	102.736	102.566	
7.625	102.952	102.922	102.752	
7.750	102.724	102.694	102.524	
7.875	103.046	103.016	102.846	
7.990	103.347	103.317	103.147	
8.125	103.507	103.477	103.307	

Purchase Plus				
Rate	15-Day	30-Day	45-Day	
5.750	98.118	98.088	97.918	
5.820	98.454	98.424	98.254	
5.875	98.704	98.674	98.504	
5.920	98.920	98.890	98.720	
5.990	99.242	99.212	99.042	
6.125	99.585	99.555	99.385	
6.250	99.928	99.898	99.728	
6.375	100.430	100.400	100.230	
6.500	100.883	100.853	100.683	
6.625	101.193	101.163	100.993	
6.750	101.230	101.200	101.030	
6.875	101.659	101.629	101.459	
6.990	102.038	102.008	101.838	
7.125	102.261	102.231	102.061	
7.250	102.345	102.315	102.145	
7.375	102.701	102.671	102.501	
7.500	103.016	102.986	102.816	
7.625	103.202	103.172	103.002	
7.750	102.974	102.944	102.774	
7.875	103.296	103.266	103.096	
7.990	103.597	103.567	103.397	
8.125	103.757	103.727	103.557	

Purchase Plus - HB				
Rate	15-Day	30-Day	45-Day	
5.750	98.168	98.138	97.968	
5.820	98.504	98.474	98.304	
5.875	98.754	98.724	98.554	
5.920	98.970	98.940	98.770	
5.990	99.292	99.262	99.092	
6.125	99.635	99.605	99.435	
6.250	99.978	99.948	99.778	
6.375	100.480	100.450	100.280	
6.500	100.933	100.903	100.733	
6.625	101.243	101.213	101.043	
6.750	101.280	101.250	101.080	
6.875	101.709	101.679	101.509	
6.990	102.088	102.058	101.888	
7.125	102.311	102.281	102.111	
7.250	102.395	102.365	102.195	
7.375	102.751	102.721	102.551	
7.500	103.066	103.036	102.866	
7.625	103.252	103.222	103.052	
7.750	103.024	102.994	102.824	
7.875	103.346	103.316	103.146	
7.990	103.647	103.617	103.447	
8.125	103.807	103.777	103.607	

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Rocket Pro TPO Adjustments

Commitment Period	
60-Day Commitment	0.130
90-Day Commitment*	0.500
180-Day Commitment**	1.250
*Excludes ARM Products	
**Excludes High Balance & ARM Products	

Agency 30YR Fixed 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+	

Miscellaneous & Promotional Adjustments	
New York Property (excluding co-ops) - Wholesale only	0.250
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
*Credit is 1% of loan amount with a minimum of \$2,000 and up to \$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	0.375	0.000	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 & 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	0.125	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 Out DU & LPLTV/FICO: All Terms, Including ARMs					
	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		
First Time Homebuyer	<=100/<=120 High Cost	0.000
•HomePossible •HomeReady •BorrowSmart/BorrowSmart Access	<=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		
*Must be Primary Residence		

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 condo units									

Cash Out DU & LPSpecial 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					

Purchase Plus*			
Fannie Credit	\$5,000		
Rocket Credit	\$250		
Title Credit (HomePath properties when Fannie Mae preferred title provider is not selected)	\$1,000		
Appraisal Credit (Excluding HomePath properties)	\$500		
*LPA Credits are capped at 0			
ARM Structure			
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

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30 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.361	98.331	98.161
5.375	98.832	98.802	98.632
5.490	99.250	99.220	99.050
5.625	99.727	99.697	99.527
5.750	100.150	100.120	99.950
5.875	100.359	100.329	100.159
5.990	100.758	100.728	100.558
6.125	101.198	101.168	100.998
6.250	101.547	101.517	101.347
6.375	101.338	101.308	101.138
6.490	101.691	101.661	101.491
6.625	102.033	102.003	101.833
6.750	102.327	102.297	102.127
6.875	101.957	101.927	101.757
6.990	102.214	102.184	102.014
7.125	102.491	102.461	102.291
7.250	102.655	102.625	102.455
7.375	102.402	102.372	102.202
7.490	102.601	102.571	102.401
7.625	102.823	102.793	102.623
7.750	103.007	102.977	102.807

25 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.262	98.232	98.062
5.375	98.721	98.691	98.521
5.490	99.131	99.101	98.931
5.625	99.597	99.567	99.397
5.750	100.013	99.983	99.813
5.875	100.259	100.229	100.059
5.990	100.650	100.620	100.450
6.125	101.083	101.053	100.883
6.250	101.430	101.400	101.230
6.375	101.251	101.221	101.051
6.490	101.599	101.569	101.399
6.625	101.940	101.910	101.740
6.750	102.233	102.203	102.033
6.875	101.886	101.856	101.686
6.990	102.144	102.114	101.944
7.125	102.421	102.391	102.221
7.250	102.589	102.559	102.389
7.375	102.354	102.324	102.154
7.490	102.552	102.522	102.352
7.625	102.774	102.744	102.574
7.750	102.958	102.928	102.758

20 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.293	98.263	98.093
5.375	98.695	98.665	98.495
5.490	99.061	99.031	98.861
5.625	99.485	99.455	99.285
5.750	99.869	99.839	99.669
5.875	100.266	100.236	100.066
5.990	100.634	100.604	100.434
6.125	101.029	100.999	100.829
6.250	101.291	101.261	101.091
6.375	101.200	101.170	101.000
6.490	101.407	101.377	101.207
6.625	101.594	101.564	101.394
6.750	101.833	101.803	101.633
6.875	101.732	101.702	101.532
6.990	101.897	101.867	101.697
7.125	102.054	102.024	101.854
7.250	102.167	102.137	101.967
7.375	102.212	102.182	102.012
7.490	102.354	102.324	102.154
7.625	102.514	102.484	102.314
7.750	102.650	102.620	102.450

15 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day
4.625	98.001	97.971	97.801
4.750	98.491	98.461	98.291
4.875	98.866	98.836	98.666
4.990	99.208	99.178	99.008
5.000	99.237	99.207	99.037
5.125	99.607	99.577	99.407
5.250	99.980	99.950	99.780
5.375	99.997	99.967	99.797
5.490	100.298	100.268	100.098
5.500	100.324	100.294	100.124
5.625	100.588	100.558	100.388
5.750	100.796	100.766	100.596
5.875	100.821	100.791	100.621
5.990	101.025	100.995	100.825
6.000	101.041	101.011	100.841
6.125	101.291	101.261	101.091
6.250	101.535	101.505	101.335
6.375	101.724	101.694	101.524
6.490	101.873	101.843	101.673
6.500	101.884	101.854	101.684
6.625	102.026	101.996	101.826
6.750	102.146	102.116	101.946

5 Year FHA Full Doc ARM			
Rate	15-Day	30-Day	45-Day
4.990	96.535	96.505	96.335
5.000	96.555	96.525	96.355
5.125	96.790	96.760	96.590
5.250	96.991	96.961	96.791

30 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
5.250	98.361	98.331	98.161
5.375	98.832	98.802	98.632
5.490	99.250	99.220	99.050
5.625	99.727	99.697	99.527
5.750	100.150	100.120	99.950
5.875	100.359	100.329	100.159
5.990	100.758	100.728	100.558
6.125	101.198	101.168	100.998
6.250	101.547	101.517	101.347
6.375	101.338	101.308	101.138
6.490	101.691	101.661	101.491
6.625	102.033	102.003	101.833
6.750	102.327	102.297	102.127
6.875	101.957	101.927	101.757
6.990	102.214	102.184	102.014
7.125	102.491	102.461	102.291
7.250	102.655	102.625	102.455
7.375	102.402	102.372	102.202
7.490	102.601	102.571	102.401
7.625	102.823	102.793	102.623
7.750	103.007	102.977	102.807

25 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
5.250	98.262	98.232	98.062
5.375	98.721	98.691	98.521
5.490	99.131	99.101	98.931
5.625	99.597	99.567	99.397
5.750	100.013	99.983	99.813
5.875	100.259	100.229	100.059
5.990	100.650	100.620	100.450
6.125	101.083	101.053	100.883
6.250	101.430	101.400	101.230
6.375	101.251	101.221	101.051
6.490	101.599	101.569	101.399
6.625	101.940	101.910	101.740
6.750	102.233	102.203	102.033
6.875	101.886	101.856	101.686
6.990	102.144	102.114	101.944
7.125	102.421	102.391	102.221
7.250	102.589	102.559	102.389
7.375	102.354	102.324	102.154
7.490	102.552	102.522	102.352
7.625	102.774	102.744	102.574
7.750	102.958	102.928	102.758

15 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
4.625	97.801	97.771	97.601
4.750	98.291	98.261	98.091
4.875	98.666	98.636	98.466
4.990	99.008	98.978	98.808
5.000	99.037	99.007	98.837
5.125	99.407	99.377	99.207
5.250	99.780	99.750	99.580
5.375	99.797	99.767	99.597
5.490	100.098	100.068	99.898
5.500	100.124	100.094	99.924
5.625	100.388	100.358	100.188
5.750	100.596	100.566	100.396
5.875	100.621	100.591	100.421
5.990	100.825	100.795	100.625
6.000	100.841	100.811	100.641
6.125	101.091	101.061	100.891
6.250	101.335	101.305	101.135
6.375	101.524	101.494	101.324
6.490	101.673	101.643	101.473
6.500	101.684	101.654	101.484
6.625	101.826	101.796	101.626
6.750	101.946	101.916	101.746

5 Year FHA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
4.990	96.335	96.305	96.135
5.000	96.355	96.325	96.155
5.125	96.590	96.560	96.390
5.250	96.791	96.761	96.591

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30 Year FHA SL			
Rate	15-Day	30-Day	45-Day
5.125	98.160	98.130	97.960
5.240	98.591	98.561	98.391
5.375	99.267	99.237	99.067
5.490	99.685	99.655	99.485
5.625	100.162	100.132	99.962
5.740	100.552	100.522	100.352
5.875	100.794	100.764	100.594
5.990	101.193	101.163	100.993
6.125	101.633	101.603	101.433
6.240	101.955	101.925	101.755
6.375	101.773	101.743	101.573
6.490	102.126	102.096	101.926
6.625	102.468	102.438	102.268
6.740	102.740	102.710	102.540
6.875	102.392	102.362	102.192
6.990	102.649	102.619	102.449
7.125	102.926	102.896	102.726
7.240	103.079	103.049	102.879

25 Year FHA SL			
Rate	15-Day	30-Day	45-Day
5.125	98.020	97.990	97.820
5.240	98.439	98.409	98.239
5.375	99.156	99.126	98.956
5.490	99.566	99.536	99.366
5.625	100.032	100.002	99.832
5.740	100.415	100.385	100.215
5.875	100.694	100.664	100.494
5.990	101.085	101.055	100.885
6.125	101.518	101.488	101.318
6.240	101.839	101.809	101.639
6.375	101.686	101.656	101.486
6.490	102.034	102.004	101.834
6.625	102.375	102.345	102.175
6.740	102.646	102.616	102.446
6.875	102.321	102.291	102.121
6.990	102.579	102.549	102.379
7.125	102.856	102.826	102.656
7.240	103.012	102.982	102.812

20 Year FHA SL			
Rate	15-Day	30-Day	45-Day
5.125	97.879	97.849	97.679
5.240	98.240	98.210	98.040
5.375	99.130	99.100	98.930
5.490	99.496	99.466	99.296
5.625	99.920	99.890	99.720
5.740	100.272	100.242	100.072
5.875	100.701	100.671	100.501
5.990	101.069	101.039	100.869
6.125	101.464	101.434	101.264
6.240	101.707	101.677	101.507
6.375	101.635	101.605	101.435
6.490	101.842	101.812	101.642
6.625	102.029	101.999	101.829
6.740	102.250	102.220	102.050
6.875	102.167	102.137	101.967
6.990	102.332	102.302	102.132
7.125	102.489	102.459	102.289
7.240	102.594	102.564	102.394

15 Year FHA SL			
Rate	15-Day	30-Day	45-Day
4.500	97.936	97.906	97.736
4.625	98.311	98.281	98.111
4.750	98.801	98.771	98.601
4.875	99.176	99.146	98.976
4.990	99.518	99.488	99.318
5.000	99.547	99.517	99.347
5.125	99.917	99.887	99.717
5.250	100.290	100.260	100.090
5.375	100.307	100.277	100.107
5.490	100.608	100.578	100.408
5.500	100.634	100.604	100.434
5.625	100.898	100.868	100.698
5.750	101.106	101.076	100.906
5.875	101.131	101.101	100.931
5.990	101.335	101.305	101.135
6.000	101.351	101.321	101.151
6.125	101.601	101.571	101.401
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 FHA SL ARM			
Rate	15-Day	30-Day	45-Day
4.990	96.535	96.505	96.335
5.000	96.555	96.525	96.355
5.125	96.790	96.760	96.590
5.250	96.991	96.961	96.791

30 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
5.125	98.160	98.130	97.960
5.240	98.591	98.561	98.391
5.375	99.267	99.237	99.067
5.490	99.685	99.655	99.485
5.625	100.162	100.132	99.962
5.740	100.552	100.522	100.352
5.875	100.794	100.764	100.594
5.990	101.193	101.163	100.993
6.125	101.633	101.603	101.433
6.240	101.955	101.925	101.755
6.375	101.773	101.743	101.573
6.490	102.126	102.096	101.926
6.625	102.468	102.438	102.268
6.740	102.740	102.710	102.540
6.875	102.392	102.362	102.192
6.990	102.649	102.619	102.449
7.125	102.926	102.896	102.726
7.240	103.079	103.049	102.879

25 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
5.125	98.020	97.990	97.820
5.240	98.439	98.409	98.239
5.375	99.156	99.126	98.956
5.490	99.566	99.536	99.366
5.625	100.032	100.002	99.832
5.740	100.415	100.385	100.215
5.875	100.694	100.664	100.494
5.990	101.085	101.055	100.885
6.125	101.518	101.488	101.318
6.240	101.839	101.809	101.639
6.375	101.686	101.656	101.486
6.490	102.034	102.004	101.834
6.625	102.375	102.345	102.175
6.740	102.646	102.616	102.446
6.875	102.321	102.291	102.121
6.990	102.579	102.549	102.379
7.125	102.856	102.826	102.656
7.240	103.012	102.982	102.812

20 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
5.125	97.879	97.849	97.679
5.240	98.240	98.210	98.040
5.375	99.130	99.100	98.930
5.490	99.496	99.466	99.296
5.625	99.920	99.890	99.720
5.740	100.272	100.242	100.072
5.875	100.701	100.671	100.501
5.990	101.069	101.039	100.869
6.125	101.464	101.434	101.264
6.240	101.707	101.677	101.507
6.375	101.635	101.605	101.435
6.490	101.842	101.812	101.642
6.625	102.029	101.999	101.829
6.740	102.250	102.220	102.050
6.875	102.167	102.137	101.967
6.990	102.332	102.302	102.132
7.125	102.489	102.459	102.289
7.240	102.594	102.564	102.394

15 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day
4.500	97.936	97.906	97.736
4.625	98.311	98.281	98.111
4.750	98.801	98.771	98.601
4.875	99.176	99.146	98.976
4.990	99.518	99.488	99.318
5.000	99.547	99.517	99.347
5.125	99.917	99.887	99.717
5.250	100.290	100.260	100.090
5.375	100.307	100.277	100.107
5.490	100.608	100.578	100.408
5.500	100.634	100.604	100.434
5.625	100.898	100.868	100.698
5.750	101.106	101.076	100.906
5.875	101.131	101.101	100.931
5.990	101.335	101.305	101.135
6.000	101.351	101.321	101.151
6.125	101.601	101.571	101.401
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 FHA SL Jumbo ARM			
Rate	15-Day	30-Day	45-Day
4.990	96.535	96.505	96.335
5.000	96.555	96.525	96.355
5.125	96.790	96.760	96.590
5.250	96.991	96.961	96.791

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30 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.460	98.430	98.260
5.375	98.852	98.822	98.652
5.490	99.199	99.169	98.999
5.625	99.592	99.562	99.392
5.750	100.025	99.995	99.825
5.875	100.379	100.349	100.179
5.990	100.684	100.654	100.484
6.125	101.025	100.995	100.825
6.250	101.310	101.280	101.110
6.375	101.326	101.296	101.126
6.490	101.573	101.543	101.373
6.625	101.795	101.765	101.595
6.750	101.904	101.874	101.704
6.875	101.913	101.883	101.713
6.990	102.051	102.021	101.851
7.125	102.173	102.143	101.973
7.250	102.320	102.290	102.120
7.375	102.466	102.436	102.266
7.490	102.578	102.548	102.378
7.625	102.709	102.679	102.509
7.750	102.814	102.784	102.614

25 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.416	98.386	98.216
5.375	98.799	98.769	98.599
5.490	99.139	99.109	98.939
5.625	99.524	99.494	99.324
5.750	99.980	99.950	99.780
5.875	100.327	100.297	100.127
5.990	100.627	100.597	100.427
6.125	100.963	100.933	100.763
6.250	101.244	101.214	101.044
6.375	101.277	101.247	101.077
6.490	101.518	101.488	101.318
6.625	101.736	101.706	101.536
6.750	101.844	101.814	101.644
6.875	101.861	101.831	101.661
6.990	101.999	101.969	101.799
7.125	102.121	102.091	101.921
7.250	102.272	102.242	102.072
7.375	102.418	102.388	102.218
7.490	102.530	102.500	102.330
7.625	102.661	102.631	102.461
7.750	102.765	102.735	102.565

20 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
5.250	98.480	98.450	98.280
5.375	98.893	98.863	98.693
5.490	99.271	99.241	99.071
5.625	99.711	99.681	99.511
5.750	100.112	100.082	99.912
5.875	100.478	100.448	100.278
5.990	100.857	100.827	100.657
6.125	101.283	101.253	101.083
6.250	101.594	101.564	101.394
6.375	101.473	101.443	101.273
6.490	101.747	101.717	101.547
6.625	102.008	101.978	101.808
6.750	102.192	102.162	101.992
6.875	101.964	101.934	101.764
6.990	102.100	102.070	101.900
7.125	102.235	102.205	102.035
7.250	102.325	102.295	102.125
7.375	102.452	102.422	102.252
7.490	102.572	102.542	102.372
7.625	102.705	102.675	102.505
7.750	102.817	102.787	102.617

15 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
4.625	98.009	97.979	97.809
4.750	98.485	98.455	98.285
4.875	98.871	98.841	98.671
4.990	99.224	99.194	99.024
5.000	99.255	99.225	99.055
5.125	99.639	99.609	99.439
5.250	100.022	99.992	99.822
5.375	100.012	99.982	99.812
5.490	100.342	100.312	100.142
5.500	100.370	100.340	100.170
5.625	100.680	100.650	100.480
5.750	100.966	100.936	100.766
5.875	100.933	100.903	100.733
5.990	101.162	101.132	100.962
6.000	101.181	101.151	100.981
6.125	101.341	101.311	101.141
6.250	101.562	101.532	101.362
6.375	101.735	101.705	101.535
6.490	101.865	101.835	101.665
6.500	101.875	101.845	101.675
6.625	101.993	101.963	101.793
6.750	102.088	102.058	101.888

5 Year VA Full Doc ARM			
Rate	15-Day	30-Day	45-Day
4.990	96.154	96.124	95.954
5.000	96.175	96.145	95.975
5.125	96.433	96.403	96.233
5.250	96.663	96.633	96.463

30 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
5.250	98.085	98.055	97.885
5.375	98.477	98.447	98.277
5.490	98.824	98.794	98.624
5.625	99.217	99.187	99.017
5.750	99.650	99.620	99.450
5.875	100.004	99.974	99.804
5.990	100.309	100.279	100.109
6.125	100.650	100.620	100.450
6.250	100.935	100.905	100.735
6.375	100.951	100.921	100.751
6.490	101.198	101.168	100.998
6.625	101.420	101.390	101.220
6.750	101.529	101.499	101.329
6.875	101.538	101.508	101.338
6.990	101.676	101.646	101.476
7.125	101.798	101.768	101.598
7.250	101.945	101.915	101.745
7.375	102.091	102.061	101.891
7.490	102.203	102.173	102.003
7.625	102.334	102.304	102.134
7.750	102.439	102.409	102.239

25 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
5.250	98.041	98.011	97.841
5.375	98.424	98.394	98.224
5.490	98.764	98.734	98.564
5.625	99.149	99.119	98.949
5.750	99.605	99.575	99.405
5.875	99.952	99.922	99.752
5.990	100.252	100.222	100.052
6.125	100.588	100.558	100.388
6.250	100.869	100.839	100.669
6.375	100.902	100.872	100.702
6.490	101.143	101.113	100.943
6.625	101.361	101.331	101.161
6.750	101.469	101.439	101.269
6.875	101.486	101.456	101.286
6.990	101.624	101.594	101.424
7.125	101.746	101.716	101.546
7.250	101.897	101.867	101.697
7.375	102.043	102.013	101.843
7.490	102.155	102.125	101.955
7.625	102.286	102.256	102.086
7.750	102.390	102.360	102.190

15 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
4.625	97.809	97.779	97.609
4.750	98.285	98.255	98.085
4.875	98.671	98.641	98.471
4.990	99.024	98.994	98.824
5.000	99.055	99.025	98.855
5.125	99.439	99.409	99.239
5.250	99.822	99.792	99.622
5.375	99.812	99.782	99.612
5.490	100.142	100.112	99.942
5.500	100.170	100.140	99.970
5.625	100.480	100.450	100.280
5.750	100.766	100.736	100.566
5.875	100.733	100.703	100.533
5.990	100.962	100.932	100.762
6.000	100.981	100.951	100.781
6.125	101.141	101.111	100.941
6.250	101.362	101.332	101.162
6.375	101.535	101.505	101.335
6.490	101.665	101.635	101.465
6.500	101.675	101.645	101.475
6.625	101.793	101.763	101.593
6.750	101.888	101.858	101.688

5 Year VA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
4.990	95.754	95.724	95.554
5.000	95.775	95.745	95.575
5.125	96.033	96.003	95.833
5.250	96.263	96.233	96.063

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30 Year VA IRRRL				25 Year VA IRRRL				15 Year VA IRRRL				5 Year VA IRRRL 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-Day
5.125	97.758	97.728	97.558	5.125	97.685	97.655	97.485	4.500	97.874	97.844	97.674	4.990	96.154	96.124	95.954
5.240	98.099	98.069	97.899	5.240	98.018	97.988	97.818	4.625	98.259	98.229	98.059	5.000	96.175	96.145	95.975
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	101.668	101.498	6.490	101.643	101.613	101.443	5.625	100.930	100.900	100.730				
6.625	101.920	101.890	101.720	6.625	101.861	101.831	101.661	5.750	101.216	101.186	101.016				
6.740	102.023	101.993	101.823	6.740	101.962	101.932	101.762	5.875	101.183	101.153	100.983				
6.875	102.038	102.008	101.838	6.875	101.986	101.956	101.786	5.990	101.412	101.382	101.212				
6.990	102.176	102.146	101.976	6.990	102.124	102.094	101.924	6.000	101.431	101.401	101.231				
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 Year VA IRRRL Jumbo				25 Year VA IRRRL Jumbo				15 Year VA IRRRL Jumbo				5 Year VA IRRRL Jumbo 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-Day
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	95.954
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	95.975
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	96.233
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	96.463
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	100.434	100.404	100.234	5.990	100.377	100.347	100.177	5.250	99.897	99.867	99.697				
6.125	100.775	100.745	100.575	6.125	100.713	100.683	100.513	5.375	99.887	99.857	99.687				
6.240	101.038	101.008	100.838	6.240	100.972	100.942	100.772	5.490	100.217	100.187	100.017				
6.375	101.076	101.046	100.876	6.375	101.027	100.997	100.827	5.500	100.245	100.215	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	101.740	101.710	101.540				
								6.500	101.750	101.720	101.550				
								6.625	101.868	101.838	101.668				
								6.750	101.963	101.933	101.763				

Government LLPAs

Commitment Period	
60-Day Commitment	0.130
90-Day Commitment*	0.500
180-Day Commitment**	1.250
*Excludes ARM Products	
**Excludes High Balance & ARM Products	

Miscellaneous	
VA Non-C/O LTV 95.01-100 (Excludes RM Serviced IRRRLs)	0.125
VA Full Doc Refi LTV > 90%	0.750
VA LTV > 100% (Excludes RM Serviced IRRRLs)	0.500
VA ARM LTV > 90	4.000
Manufactured Home	0.250

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

Geography	
New York Property (Excludes Co-Ops)	0.250

UPB/FICO					
-	<640	640-679	680-719	720-759	760+
< 100K	1.635	1.601	1.597	1.583	1.562
100-149K	0.037	0.025	0.017	0.007	-0.023
150-199K	-0.322	-0.331	-0.334	-0.346	-0.364
200-299K	-0.342	-0.366	-0.378	-0.388	-0.392
300-399K	-0.349	-0.375	-0.381	-0.403	-0.412
400K+	-0.369	-0.382	-0.398	-0.424	-0.437

Government FICO Adjusters	
FHA <600	2.000
FHA 600-619	1.300
FHA 620-639	0.650
VA <620 (Excludes VA Jumbo)	2.000
VA 620-639	1.250
640-659	0.350

ARM Cap			
Product	Cap	Margin	1Y CMT
ARM Cap	1/1/5	2.00%	4.946%

*Rate Premium Cap = 106.00

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30 Year Jumbo Smart				15 Year Jumbo Smart				7/6 Jumbo Smart							
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
6.250	99.014	98.984	98.814	6.500	94.837	94.807	94.637	6.500	95.673	95.643	95.473				
6.375	99.457	99.427	99.257	6.625	95.202	95.172	95.002	6.625	95.899	95.869	95.699				
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												

Non-Agency Jumbo LLPAs

Commitment Period		Geography		Property Type	
60-Day Commitment	0.130	Jumbo New York	0.250	Jumbo Co-Op (NY only)	1.000
Extensions, Relocks, Product Flips		Units		Miscellaneous & Promotional Adjustments	
2nd 15 Day Extension	0.250	Jumbo 2 Unit Property	0.750	Jumbo Loan Amount Exception	2.500
3rd+ 15 Day Extension	WOM or 0.250			Sub Financing (CLTV>LTV)	1.000
Rate Relock	WOM or 0.250				
Product Flip (ARM to Fixed, Fixed to ARM)	0.125				
Jumbo Caps		Purpose			
RJT30	-2.250	30YR Jumbo R/T Refinance > 80			5.000
RJT15	-1.070	Jumbo Cash Out <= 70% LTV			0.500
RJT76	-0.620	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 LPA							
	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 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

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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
15-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	-

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

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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%
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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%

Property State

NY	0.125%
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Debt to Income

DTI > 45%	0.500%
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Occupancy Type

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

Property Type

Condo	0.250%
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Extensions & Relocks (Price Adjuster)

5-day 1st Ext	0.125
15-day 1st Ext	0.250
Re-Lock	0.250

20YR 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

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

*Rate Premium Cap = 104.25

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LPMI - Price Adjustments

30-21 Years Fixed & ARMs										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	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%	1.210	1.430	1.440	1.850	2.440	2.950	3.230	5.490	5.700	5.780
95.01%-97%	1.820	1.850	1.860	2.890	3.370	4.230	4.470	7.350	7.840	7.890

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	620-639
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	620-639
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

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