



Lock Desk e-mail: LockDesk@eLEND.com
 Lock Desk Phone: 1-877-588-2706
 Lock Desk Hours: 10:00 am ET - 11:00 pm ET
 Premium Rates

Wholesale Release Date: 1/6/2026
 Release Time: 10:00 am ET
 Prices are subject to change without notice.

GNMA Pricing Tables

30 Yr 355-360 Months FHA												30 Yr 355-360 Months FHA HB												25 Yr 295-354 Months FHA												25 Yr 295-354 Months FHA HB											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day								
4.750	97.16	97.66	97.541	97.476	4.750	96.816	96.765	96.541	96.416	4.750	97.767	97.617	97.492	97.367	4.750	96.767	96.617	96.492	96.367	4.750	97.719	97.569	97.444	97.319	4.750	96.719	96.569	96.444	96.319	4.750	97.258	97.106	96.983	96.858	4.750	97.258	97.106	96.983	96.858								
4.875	98.265	98.265	98.140	98.015	4.875	97.415	97.265	97.140	97.015	4.875	98.396	98.186	97.961	97.936	4.875	97.336	97.186	96.971	96.946	4.875	98.258	98.106	97.983	97.858	4.875	98.258	98.106	97.983	97.858	4.875	98.258	98.106	97.983	97.858	4.875	98.258	98.106	97.983	97.858								
5.000	98.015	98.865	98.740	98.615	5.000	98.015	97.865	97.740	97.615	5.000	98.906	98.756	98.631	98.506	5.000	97.976	97.756	97.631	97.506	5.000	98.798	98.648	98.523	98.398	5.000	97.978	97.748	97.623	97.500	5.000	98.798	98.648	98.523	98.398	5.000	98.798	98.648	98.523	98.398								
5.125	99.614	99.454	99.339	99.214	5.125	98.614	98.464	98.339	98.214	5.125	99.476	99.326	99.201	99.076	5.125	98.476	98.326	98.201	98.076	5.125	99.337	99.187	99.062	98.937	5.125	98.337	98.187	98.062	97.937	5.125	98.337	98.187	98.062	97.937	5.125	98.337	98.187	98.062	97.937								
5.250	100.213	100.068	99.938	99.790	5.250	99.213	99.068	98.938	98.790	5.250	100.070	99.920	99.791	99.647	5.250	99.420	99.295	99.147	98.920	5.250	99.599	99.372	99.247	99.099	5.250	99.599	99.372	99.247	99.099	5.250	99.599	99.372	99.247	99.099	5.250	99.599	99.372	99.247	99.099								
5.375	100.718	100.568	100.443	100.308	5.375	100.218	99.943	99.799	99.559	5.375	100.629	100.484	100.364	100.216	5.375	100.139	99.989	99.864	99.716	5.375	100.561	100.411	100.286	100.138	5.375	100.561	100.411	100.286	100.138	5.375	100.561	100.411	100.286	100.138	5.375	100.561	100.411	100.286	100.138								
5.500	101.317	101.167	101.042	100.898	5.500	100.817	100.667	100.594	100.394	5.500	101.059	100.994	100.794	100.586	5.500	101.286	101.109	100.959	100.726	5.500	101.426	101.286	101.109	100.959	5.500	101.426	101.286	101.109	100.959	5.500	101.426	101.286	101.109	100.959	5.500	101.426	101.286	101.109	100.959								
5.625	101.903	101.753	101.628	101.480	5.625	101.403	101.253	101.128	100.98	5.625	101.615	101.490	101.342	101.265	5.625	101.826	101.675	101.536	101.396	5.625	102.047	101.896	101.756	101.616	5.625	102.047	101.896	101.756	101.616	5.625	102.047	101.896	101.756	101.616	5.625	102.047	101.896	101.756	101.616								
5.750	102.474	102.324	102.199	102.048	5.750	101.974	101.824	101.699	101.574	5.750	102.348	102.198	101.98	101.708	5.750	102.701	102.548	102.398	102.198	5.750	103.120	102.967	102.826	102.626	5.750	103.530	103.377	103.236	103.036	5.750	103.530	103.377	103.236	103.036	5.750	103.530	103.377	103.236	103.036								
5.875	103.161	102.811	102.468	102.108	5.875	102.173	101.923	101.688	101.438	5.875	102.584	102.334	102.193	101.943	5.875	103.084	102.794	102.543	102.293	5.875	103.584	103.334	103.183	102.933	5.875	103.584	103.334	103.183	102.933	5.875	103.584	103.334	103.183	102.933	5.875	103.584	103.334	103.183	102.933								
6.000	102.522	102.372	102.247	102.122	6.000	101.884	101.634	101.488	101.248	6.000	102.417	102.267	102.122	101.924	6.000	102.827	102.671	102.520	102.371	6.000	103.245	103.101	102.945	102.795	6.000	103.245	103.101	102.945	102.795	6.000	103.245	103.101	102.945	102.795	6.000	103.245	103.101	102.945	102.795								
6.125	103.096	102.946	102.794	102.646	6.125	102.378	102.228	102.108	101.978	6.125	102.804	102.654	102.504	102.354	6.125	103.294	103.148	102.993	102.843	6.125	103.714	103.564	103.413	103.263	6.125	104.134	103.984	103.833	103.683	6.125	104.134	103.984	103.833	103.683	6.125	104.134	103.984	103.833	103.683								
6.250	104.213	104.063	103.813	103.663	6.250	103.493	103.343	103.193	102.943	6.250	103.923	103.773	103.623	103.473	6.250	104.413	104.267	104.116	103.966	6.250	104.833	104.683	104.532	104.382	6.250	105.253	105.103	104.952	104.802	6.250	105.253	105.103	104.952	104.802	6.250	105.253	105.103	104.952	104.802								
6.375	105.392	105.242	105.092	104.942	6.375	104.672	104.522	104.372	104.122	6.375	105.102	104.952	104.802	104.652	6.375	105.622	105.476	105.325	105.175	6.375	106.042	105.892	105.741	105.591	6.375	106.462	106.312	106.161	105.911	6.375	106.462	106.312	106.161	105.911	6.375	106.462	106.312	106.161	105.911								
6.500	107.571	107.421	107.271	107.121	6.500	106.851	106.701	106.551	106.401	6.500	107.281	107.131	106.981	106.831	6.500	107.801	107.651	107.501	107.351	6.500	108.221	108.071	107.921	107.771	6.500	108.641	108.491	108.341	108.191	6.500	108.641	108.491	108.341	108.191	6.500	108.641	108.491	108.341	108.191								
6.625	109.750	109.600	109.450	109.300	6.625	108.980	108.830	108.680	108.530	6.625	109.410	109.260	109.110	108.960	6.625	109.930	109.780	109.630	109.480	6.625	109.350	109.200	109.050	108.900	6.625	109.770	109.620	109.470	109.320	6.625	109.770	109.620	109.470	109.320	6.625	109.770	109.620	109.470	109.320								
6.750	111.929	111.779	111.629	111.479	6.750	111.109	110.959	110.809	110.659	6.750	111.539	111.389	111.239	111.089	6.750	112.059	111.909	111.759	111.609	6.750	112.479	112.329	112.179	112.029	6.750	112.899	112.749	112.599	112.449	6.750	112.899	112.749	112.599	112.449	6.750	112.899	112.749	112.599	112.449								
6.875	114.108	113.958	113.808	113.658	6.875	114.238	114.088	113.938	113.788	6.875	114.668	114.518	114.368	114.218	6.875	115.188	115.038	114.888	114.738	6.875	115.608	115.458	115.308	115.158	6.875	116.028	115.878	115.728	115.578	6.875	116.028	115.878	115.728	115.578	6.875	116.028	115.878	115.728	115.578								
7.000	116.287	116.137	116.087	115.937	7.000	115.517	115.367	115.217	115.067	7.000	115.947	115.797	115.647	115.497	7.000	116.467	116.317	116.167																													



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GNMA Pricing Tables

25 Yr 295-354 Months VA OTC												25 Yr 295-354 Months VA OTC HB												15 Yr 175-234 Months VA OTC												15 Yr 175-234 Months VA OTC HB												20 Yr 235-294 Months VA OTC												20 Yr 235-294 Months VA OTC HB											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																
4.750	95.046	94.896	94.771	94.646	4.750	94.896	94.746	94.621	94.496	3.750	92.854	92.704	92.579	92.446	3.750	89.929	89.179	89.054	88.929	3.750	94.463	94.313	94.188	94.063	4.750	94.313	94.169	94.043	93.918	4.750	94.552	94.402	94.277	94.152	4.750	94.792	94.642	94.517	94.392																																
4.875	95.645	95.495	95.370	95.245	4.875	95.495	95.345	95.220	95.095	3.875	94.672	94.522	94.397	94.272	3.875	91.147	90.997	90.872	90.747	3.875	94.702	94.552	94.427	94.302	4.875	94.552	94.402	94.277	94.152	4.875	94.792	94.642	94.517	94.392																																					
5.000	96.245	96.095	95.970	95.845	5.000	96.095	95.945	95.820	95.695	4.000	95.272	95.122	94.997	94.872	4.000	91.747	91.597	91.472	91.347	4.000	94.582	94.451	94.326	94.202	5.000	94.792	94.642	94.517	94.392																																										
5.125	96.844	96.694	96.569	96.444	5.125	96.694	96.544	96.419	96.294	4.125	95.871	95.721	95.596	95.471	4.125	92.346	92.196	92.071	91.946	4.125	95.181	95.031	94.806	94.781	5.125	95.031	94.881	94.756	94.631	5.125	94.303	94.159	94.034	93.886																																					
5.250	97.443	97.293	97.168	97.020	5.250	97.293	97.143	97.018	96.870	4.250	95.901	95.751	95.626	95.501	4.250	92.376	92.226	92.101	91.976	4.250	94.459	94.308	94.184	94.059	5.250	94.303	94.159	94.034	93.886	5.250	94.792	94.642	94.517	94.392																																					
5.375	97.948	97.798	97.673	97.525	5.375	97.898	97.648	97.603	97.475	4.375	96.500	96.350	96.220	96.100	4.375	92.975	92.825	92.700	92.575	4.375	96.975	96.825	96.700	96.575	5.375	97.325	97.175	97.050	96.902	5.375	97.976	97.826	97.701	97.553																																					
5.500	98.547	98.397	98.272	98.124	5.500	98.397	98.247	98.212	98.070	4.500	97.100	96.950	96.825	96.700	4.500	93.575	93.425	93.300	93.175	4.500	97.195	97.045	96.920	96.795	5.500	97.545	97.395	97.270	97.122	5.500	97.796	97.642	97.517	97.392																																					
5.625	99.144	98.994	98.869	98.721	5.625	98.994	98.744	98.719	98.571	4.625	97.699	97.549	97.424	97.299	4.625	94.174	94.024	93.894	93.774	4.625	97.379	97.226	97.104	96.979	5.625	97.729	97.579	97.454	97.306	5.625	97.976	97.826	97.681	97.536																																					
5.750	99.711	99.561	99.436	99.311	5.750	99.561	99.416	99.376	99.231	4.750	95.900	95.751	95.626	95.501	4.750	89.751	89.601	89.476	89.351	4.750	96.726	96.576	96.451	96.326	5.750	97.076	96.926	96.801	96.676	5.750	97.796	97.642	97.517	97.392																																					
5.875	99.153	99.009	98.878	98.753	5.875	99.153	99.165	99.040	98.915	4.875	98.304	98.154	98.029	97.904	4.875	92.154	92.004	91.879	91.754	4.875	98.219	98.069	97.944	97.819	5.875	98.381	98.231	98.106	97.981	5.875	97.796	97.642	97.517	97.392																																					
6.000	99.705	99.555	99.430	99.305	6.000	99.705	99.571	99.447	99.320	5.000	98.900	98.754	98.629	98.504	5.000	92.754	92.604	92.479	92.354	5.000	98.401	98.251	98.126	98.000	6.000	98.563	98.413	98.288	98.163	6.000	97.796	97.642	97.517	97.392																																					
6.125	100.165	100.020	99.889	99.765	6.125	100.165	100.177	100.052	99.927	5.125	99.500	99.353	99.220	99.108	5.125	100.125	100.093	99.958	99.834	5.125	98.953	98.812	98.687	98.562	6.125	98.756	98.626	98.501	98.376	6.125	97.796	97.642	97.517	97.392																																					
6.250	100.681	100.531	100.406	100.281	6.250	100.681	100.544	100.420	100.295	6.250	100.100	99.952	99.827	99.702	6.250	95.927	95.782	95.647	95.512	6.250	100.987	100.837	100.712	100.587	6.250	97.962	97.812	97.677	97.553	6.250	97.796	97.642	97.517	97.392																																					
6.375	99.993	99.789	99.644	99.539	6.375	99.644	99.514	99.389	99.264	5.375	99.359	99.209	99.088	98.959	5.375	99.209	99.059	98.924	98.783	5.375	99.059	98.924	98.789	98.654	6.375	98.775	98.642	98.500	98.375	6.375	97.796	97.642	97.517	97.392																																					
6.500	100.395	100.245	100.120	99.995	6.500	100.395	100.272	100.147	100.022	6.500	100.895	100.755	100.625	100.495	6.500	98.655	98.515	98.385	98.255	6.500	98.950	98.800	98.665	98.535	6.500	97.962	97.812	97.677	97.553	6.500	97.796	97.642	97.517	97.392																																					
6.625	100.876	100.720	100.561	100.404	6.625	100.876	100.731	100.541	100.395	6.625	100.405	100.280	100.150	100.020	6.625	94.405	94.255	94.125	94.005	6.625	94.405	94.255	94.125	94.005	6.625	94.405	94.255	94.125	94.005	6.625	94.405	94.255	94.125	94.005																																					
6.750	101.276	101.136	101.001	100.876	6.750	101.276	101.136	101.001	100.876	6.750	101.122	101.092	100.872	100.647	6.750	94.971	94.831	94.691	94.551	6.750	94.971	94.831	94.691	94.551	6.750	94.971	94.831	94.691	94.551	6.750	94.971	94.831	94.691	94.551																																					
6.875	101.287	101.137	101.012	100.887	6.875	101.287	101.137	101.012	100.887	6.875	101.122	101.092	100.872	100.647	6.875	94.971	94.831	94.691	94.551	6.875	94.971	94.831	94.691	94.551	6.875	94.971	94.831	94.691	94.551	6.875	94.971	94.831	94.691	94.551																																					
7.000	101.724	101.574	101.424	101.274	7.000	101.724	101.574	101.424	101.274	7.000	101.574	101.424	101.274	101.124	7.000	94.971	94.831	94.691	94.551	7.000	94.971	94.831	94.691	94.551	7.000	94.971	94.831	94.691	94.551	7.000	94.971	94.831	94.691	94.551																																					
7.125	102.198	102.048	101.893	101.743	7.125	102.198	102.048	101.893	101.743	7.125	101.943	101.793	101.643	101.493	7.125	94.971	94.831	94.691	94.551	7.125	94.971	94.831	94.691	94.551	7.125	94.971	94.831	94.691	94.551	7.125	94.971	94.831	94.691	94.551																																					
7.375	102.593	102.443	102.293	102.143	7.375	102.593	102.443	102.293	102.143	7.375	102.348	102.198	101.948	101.698	7.375	94.971	94.831	94.691	94.551	7.375	94.971	94.831	94.691	94.551	7.375	94.971	94.831	94.691	94.551	7.375	94.971	94.831	94.691	94.551																																					
7.625	103.225	103.075	102.925	102.775	7.625	103.225	103.075	102.925	102.775	7.625	102.974	102.824	102.674</td																																																										



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 Premium Rates

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GNMA LLPA Tables

FHA & USDA - FICO/Loan Size										
	≤ \$50K	>\$50K-\$100K	>\$100K-\$150K	>\$150K-\$200K	>\$200K-\$250K	>\$250K-\$300K	>\$300K-\$350K	>\$350K-\$450K	\$450K-HB	HB
580-599	-3.053	-2.214	-2.437	-2.328	-2.296	-2.294	-2.299	-2.297	-2.300	-2.319
600-619	-3.053	-2.214	-2.437	-2.328	-2.296	-2.294	-2.299	-2.297	-2.300	-2.319
620-639	-1.690	-0.850	-0.723	-0.614	-0.583	-0.501	-0.506	-0.504	-0.457	-0.526
640-659	-1.690	-0.850	-0.723	-0.614	-0.583	-0.501	-0.506	-0.504	-0.457	-0.526
660-679	-1.320	-0.480	-0.204	-0.095	-0.063	-0.061	0.134	0.236	0.333	-0.086
680-699	-1.254	-0.414	-0.138	-0.029	0.003	0.005	0.200	0.302	0.399	-0.020
700-719	-1.184	-0.344	-0.068	0.041	0.073	0.075	0.270	0.372	0.469	0.050
720-749	-1.158	-0.318	-0.041	0.068	0.099	0.101	0.296	0.398	0.495	0.076
750+	-1.158	-0.318	-0.041	0.068	0.099	0.101	0.296	0.398	0.495	0.076

VA - FICO/Loan Size

	≤ \$50K	>\$50K-\$100K	>\$100K-\$150K	>\$150K-\$200K	>\$200K-\$250K	>\$250K-\$300K	>\$300K-\$350K	>\$350K-\$450K	\$450K-HB	HB
580-599	-2.803	-1.964	-1.687	-1.578	-1.546	-1.544	-1.549	-1.547	-1.550	-1.569
600-619	-2.803	-1.964	-1.687	-1.578	-1.546	-1.544	-1.549	-1.547	-1.550	-1.569
620-639	-1.610	-0.770	-0.493	-0.384	-0.353	-0.351	-0.356	-0.304	-0.207	-0.376
640-659	-1.610	-0.770	-0.493	-0.384	-0.353	-0.351	-0.356	-0.304	-0.207	-0.376
660-679	-1.320	-0.480	-0.204	-0.095	-0.063	-0.061	0.034	0.086	0.183	-0.086
680-699	-1.254	-0.414	-0.138	-0.029	0.003	0.005	0.150	0.202	0.299	-0.020
700-719	-1.184	-0.344	-0.068	0.041	0.073	0.075	0.270	0.322	0.369	0.050
720-749	-1.158	-0.318	-0.041	0.068	0.099	0.101	0.296	0.348	0.395	0.076
750+	-1.158	-0.318	-0.041	0.068	0.099	0.101	0.296	0.348	0.395	0.076

FHA Note Rate / Loan Size LLPA "Terms =>25Years"

	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-400,000	HIGH BAL
3.875-4.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.375-4.75	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.875-5.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375-5.75	0.438	0.407	0.375	0.344	0.313	0.282	0.250	0.241	0.225	0.206	0.188	0.169	0.150	0.131	0.094
5.875-6.25	1.016	0.953	0.907	0.860	0.813	0.766	0.703	0.722	0.731	0.694	0.656	0.619	0.581	0.544	0.506
6.375-6.75	1.500	1.422	1.344	1.266	1.219	1.157	1.125	1.152	1.163	1.069	0.919	0.844	0.769	0.694	0.619
6.875-7.25	1.235	1.188	1.125	1.063	1.000	0.938	0.875	0.894	0.900	0.825	0.769	0.713	0.656	0.619	0.581
7.375-7.75	0.313	0.313	0.313	0.313	0.313	0.313	0.344	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
7.875-8.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Does not apply to the following programs: FHA OTC

VA Note Rate / Loan Size LLPA "Terms =>25Years"

	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-400,000	HIGH BAL
3.875-4.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.375-4.75	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.875-5.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375-5.75	0.185	0.172	0.159	0.145	0.132	0.119	0.106	0.102	0.095	0.087	0.079	0.071	0.000	0.000	
5.875-6.25	0.429	0.403	0.383	0.363	0.344	0.324	0.297	0.305	0.309	0.293	0.277	0.262	0.000	0.000	
6.375-6.75	0.634	0.601	0.568	0.535	0.515	0.489	0.476	0.487	0.491	0.452	0.388	0.356	0.000	0.000	
6.875-7.25	0.522	0.502	0.476	0.449	0.423	0.396	0.370	0.378	0.380	0.349	0.325	0.301	0.000	0.000	
7.375-7.75	0.313	0.313	0.313	0.313	0.313	0.313	0.344	0.375	0.375	0.375	0.375	0.375	0.000	0.000	
7.875-8.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Does not apply to the following programs: VA OTC ; VA C/O >90.000%

USDA Note Rate / Loan Size LLPA "Terms =>25Years"

	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-400,000	HIGH BAL
3.875-4.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.375-4.75	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4.875-5.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5.375-5.75	0.306	0.304	0.302	0.301	0.299	0.297	0.295	0.293	0.294	0.324	0.323	0.321	0.319	0.317	0.315
5.875-6.25	0.963	0.960	0.956	0.953	0.949	0.946	0.942	0.939	0.939	1.035	1.032	1.028	1.024	1.020	1.016
6.375-6.75	1.645	1.638	1.631	1.624	1.617	1.610	1.603	1							

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Lock requests received after close (11 pm ET) will be rejected.

Flood Certification = \$7.50 Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt) UW Fee = \$1,095.00 "IA, NC, NJ, PA has a Commitment Fee = \$1,095.00 (no UW Fee)"



Lock Desk e-mail: LockDesk@eLEND.com
Lock Desk Phone: 1-877-588-2706
Lock Desk Hours: 10:00 am ET - 11:00 pm ET
Premium Rates

Wholesale Release Date: **1/6/2024**
Release Time: **10:00 am**

Prices as

FHLMC-FNMA Pricing Tables

FNMA30/35 Yr Cr												FNMA 30/35 Yr HB												FNMA 30/35/20 Yr Investment												FNMA 30/35 Yr OTC												FNMA 20 Yr												FNMA 20 Yr OTC											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																						
5.250	98.364	98.331	98.275	98.222	5.250	98.247	98.212	98.164	98.110	5.250	98.084	98.051	97.995	97.942	5.250	98.387	98.352	98.304	98.250	5.250	99.611	99.543	99.448	99.338	5.750	99.394	99.329	99.248	99.162	5.250	98.364	98.331	98.275	98.222	5.250	98.364	98.331	98.275	98.222	5.250	98.364	98.331	98.275	98.222																											
5.375	98.366	98.333	98.277	98.224	5.375	98.288	98.251	98.203	98.149	5.375	98.075	98.072	98.016	98.062	5.375	98.879	98.844	98.796	98.742	5.375	100.157	100.089	99.988	99.884	5.875	99.837	99.773	99.692	99.620	5.375	98.366	98.333	98.277	98.224	5.375	98.366	98.333	98.277	98.224	5.375	98.366	98.333	98.277	98.224																											
5.400	99.676	99.526	99.401	99.276	5.400	99.693	99.622	99.482	99.357	5.400	99.446	99.296	99.171	99.046	5.400	99.374	99.330	99.291	99.237	5.400	100.775	100.625	100.500	100.375	5.900	100.296	100.231	100.150	100.064	5.400	99.676	99.526	99.401	99.276	5.400	99.676	99.526	99.401	99.276	5.400	99.676	99.526	99.401	99.276																											
5.500	99.549	99.514	99.460	99.407	5.500	99.507	99.472	99.424	99.370	5.500	99.319	99.286	99.230	99.177	6.000	99.334	99.299	99.251	99.197	5.500	100.693	100.633	100.565	100.460	6.000	100.256	100.191	100.110	100.024	5.500	99.549	99.514	99.460	99.407	5.500	99.549	99.514	99.460	99.407	5.500	99.549	99.514	99.460	99.407																											
5.625	100.105	100.072	100.015	99.962	5.625	100.107	100.072	100.024	99.970	5.625	99.915	99.882	99.825	99.772	6.125	99.737	99.702	99.654	99.600	5.625	101.089	101.022	100.917	100.817	6.125	100.634	100.569	100.480	100.402	5.625	100.105	100.072	100.015	99.962	5.625	100.105	100.072	100.015	99.962	5.625	100.105	100.072	100.015	99.962																											
5.750	100.577	100.542	100.484	100.440	5.750	100.647	100.612	100.564	100.510	5.750	100.558	100.709	100.604	100.574	6.250	99.996	99.889	99.833	99.774	5.750	101.267	101.202	101.121	101.035	6.250	100.519	100.442	100.353	100.262	5.750	100.577	100.542	100.484	100.440	5.750	100.577	100.542	100.484	100.440	5.750	100.577	100.542	100.484	100.440																											
5.875	101.069	101.038	100.986	100.915	5.875	101.059	101.011	100.957	100.875	5.875	101.190	101.142	101.177	101.107	6.375	100.353	100.306	100.250	100.191	5.875	101.799	101.671	101.589	101.404	6.375	100.908	100.781	100.742	100.651	5.875	101.069	101.038	100.986	100.915	5.875	101.069	101.038	100.986	100.915	5.875	101.069	101.038	100.986	100.915																											
5.990	101.564	101.529	101.481	101.427	5.990	101.534	101.499	101.451	101.397	5.990	101.844	101.794	101.729	101.659	6.490	100.854	100.704	100.579	100.454	5.990	102.195	102.081	101.963	101.860	6.490	101.361	101.211	101.086	100.961	5.990	101.564	101.529	101.481	101.427	5.990	101.564	101.529	101.481	101.427	5.990	101.564	101.529	101.481	101.427																											
6.000	101.524	101.489	101.441	101.387	6.000	101.498	101.459	101.411	101.357	6.000	101.804	101.754	101.688	101.620	6.500	100.717	100.670	100.614	100.555	6.000	102.183	102.118	102.017	101.951	6.500	101.254	101.177	101.084	100.997	6.000	101.524	101.489	101.441	101.387	6.000	101.524	101.489	101.441	101.387	6.000	101.524	101.489	101.441	101.387																											
6.125	101.927	101.889	101.844	101.790	6.125	101.870	101.835	101.787	101.730	6.125	102.267	102.177	102.152	102.082	6.625	101.031	100.984	100.928	100.869	6.125	102.550	102.485	102.404	102.318	6.625	101.544	101.467	101.378	101.297	6.125	101.927	101.889	101.844	101.790	6.125	101.927	101.889	101.844	101.790	6.125	101.927	101.889	101.844	101.790																											
6.250	102.126	102.079	102.023	101.966	6.250	102.150	102.109	102.069	102.034	6.250	102.902	102.822	102.754	102.675	6.750	101.148	101.098	101.039	100.966	6.250	102.419	102.342	102.255	102.162	6.750	101.419	101.345	101.264	101.175	6.250	102.126	102.079	102.023	101.966	6.250	102.126	102.079	102.023	101.966	6.250	102.126	102.079	102.023	101.966																											
6.375	102.543	102.496	102.440	102.384	6.375	102.574	102.537	102.471	102.412	6.375	103.440	103.378	103.305	103.230	6.875	101.438	101.384	101.323	101.256	6.375	102.825	102.748	102.659	102.568	6.875	101.691	101.617	101.536	101.447	6.375	102.543	102.496	102.440	102.384	6.375	102.543	102.496	102.440	102.384	6.375	102.543	102.496	102.440	102.384																											
6.490	103.044	102.898	102.769	102.644	6.490	103.049	102.899	102.774	102.649	6.490	103.888	103.733	103.588	103.499	6.990	102.179	102.104	102.047	101.956	6.490	104.278	104.198	104.108	103.996	6.990	103.044	102.898	102.769	102.644	6.490	103.044	102.898	102.769	102.644	6.490	103.044	102.898	102.769	102.644																																
6.500	102.907	102.860	102.804	102.704	6.500	102.912	102.865	102.809	102.750	6.500	103.864	103.804	103.704	103.656	7.000	101.743	101.689	101.628	101.561	6.500	104.207	104.127	104.037	103.936	7.000	102.907	102.860	102.804	102.704	6.500	102.907	102.860	102.804	102.704	6.500	102.907	102.860	102.804	102.704																																
6.625	103.221	103.174	103.118	103.059	6.625	103.182	103.135	103.078	103.019	6.625	104.322	104.170	104.079	104.022	7.125	102.063	102.013	101.948	101.881	6.625	104.484	104.407	104.318	104.227	7.125	103.221	103.174	103.118	103.059	6.625	103.221	103.174	103.118	103.059	6.625	103.221	103.174	103.118	103.059																																
6.750	103.338	103.288	103.223	103.156	6.750	103.204	103.152	103.098	103.024	6.750	104.447	104.382	104.321	104.218	7.250	102.154	102.080	101.999	101.916	6.750	104.589	104.509	104.421	104.324	7.250	103.338	103.288	103.223	103.156	6.750	103.338	103.288	103.223	103.156	6.750	103.338	103.288	103.223	103.156																																
6.875	103.628	103.578	103.513	103.446	6.875	103.503	103.098	103.028	102.871	6.875	104.795	104.730	104.646	104.566	7.375	102.458	102.374	102.309	102.210	6.875	104.876	104.796	104.652	104.521	7.375	103.628	103.578	103.513	103.446	6.875	103.628	103.578	103.513	103.446	6.875	103.628	103.578	103.513	103.446																																
6.990	103.983	103.933	103.868	103.803	6.990	103.322	103.072	103.207	103.140	6.990	105.168	105.108	105.024	104.939	7.490	102.687	102.537	102.412	102.287	6.990	104.098	103.956	103.875	103.775	7.490	103.983	103.933	103.868	103.803	6.990	103.983	103.933	103.868	103.803	6.990	103.983	103.933	103.868	103.803																																
7.000	103.993	103.888	103.818	103.751	7.000	103.277	103.222	103.157	103.090	7.000	105.118	105.059	104.972	104.889	7.500	102.621	102.537	102.456	102.373	7.000	104.038	103.944	103.868	103.774	7.000	103.993	103.888	103.818	103.751	7.000	103.993	103.888	103.818	103.751	7.000	103.993	103.888	103.818	103.751																																
7.125	104.353	104.200	103.148	103.071	7.125	103.479	103.429	103.364	103.297	7.125	105.486	105.379	105.302	105.209	7.625	102.824	102.740	102.659	102.576	7.125	104.182	104.108	104.027	103.998	7.125	103.453	104.200	103.148	103.071	7.125	103.453	104.200	103.148	103.071	7.125	103.453	104.200	103.148	103.071																																
7.250	104.354	104.270	104.189	104.106	7.250	103.225	103.154	103.049	102.958	7.250	105.400	105.332	105.243	105.149	7.750	102.591	102.507	102.447	102.367	7.250	104.464	104.380	104.300	104.216	7.250	103.454	104.270	104.189	104.106	7.250	103.454	104.270	104.189	104.106	7.250	103.454	104.270	104.189	104.106																																
7.375	104.648	104.564	104.484	104.400	7.375	102.498	102.398	102.299	102.183	7.375	105.478	105.460	105.680	105.591	7.490	102.591	102.507	102.447	102.367	7.375	104.751	104.667	104.586	104.508	7.375	103.																																													

Final 15 Day												Final 15 Day												Final 15 Day											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day						
4.625	99.111	99.085	99.055	98.987	4.625	96.457	96.423	96.364	96.306	4.625	98.881	98.855	98.805	98.757	5.250	99.107	99.069	99.027	98.983	4.625	99.431	99.397	99.338	99.276	4.625	99.111	99.085	99.055	98.987						
4.750	99.272	99.234	99.202	99.148	4.750	97.733	97.679	97.620	97.560	4.750	99.042	99.004	98.962	98.918	5.375	99.408	99.368	99.318	99.268	4.750	99.747	99.692	99.633	99.569	4.750	99.272	99.234	99.202	99.148						
4.875	99.651	99.613	99.571	99.527	4.875	98.122	98.068	98.009	97.949	4.875	99.421	99.383	99.341	99.297	5.490	99.828	99.678	99.593	99.428	4.875	100.022	99.968	99.909	99.845	4.875	99.651	99.613	99.571	99.527						
4.990	100.012	99.974	99.924	99.888	4.990	98.489	98.435	98.376	98.316	4.990	99.762	99.744	99.702	99.658	5.500	99.707	99.667	99.617	99.567	4.990	100.315	100.261	100.204	100.138	4.990	100.012	99.974	99.924	99.888						
5.000	100.002	99.964	99.922	99.880	5.000	97.484	97.425	97.364	97.306	5.000	99.772	99.734	99.692	99.648	5.625	100.014	99.975	99.925	99.875	5.000	100.315	100.261	100.204	100.138	5.000	100.002	99.964	99.922	99.880						
5.125	100.310	100.272	100.230	100.186	5.125	98.784	98.730	98.671	98.611	5.125	100.180	100.042	100.000	99.956	5.750	100.381	100.301	100.242	100.186	5.125	100.590	100.536	100.477	100.413	5.125	100.310	100.272	100.230	100.186						
5.250	100.653	100.615	100.573	100.529	5.250	99.244	99.190	99.323	99.257	5.250	100.423	100.385	100.343	100.299	5.875	100.661	100.581	100.524	100.469	5.250	100.859	100.805	100.746	100.682	5.250	100.653	100.615	100.573	100.529						
5.375	100.975	100.935	100.885	100.835	5.375	99.775	99.720	99.653	99.587	5.375	100.745	100.705	100.655	100.605	5.990	100.975	100.895	100.838	100.783	5.375	101.109	101.055	100.996	100.932	5.375	100.975	100.935	100.885	100.835						
5.490	101.394	101.244	101.119	100.994	5.490	100.180	100.035	99.910	99.785	5.490	101.164	101.014	100.888	100.764	6.000	100.995	100.855	100.796	100.738	5.490	101.452	101.392	101.337	101.271	5.490	101.394	101.244	101.119	100.994						
5.500	101.274	101.234	101.184	101.134	5.500	100.080	100.025	99.958	99.892	5.500	100.144	100.094	100.054	99.904	6.125	101.194	101.144	101.105	100.997	5.500	101.449	101.395	101.236	101.172	5.500	101.274	101.234	101.184	101.134						
5.625	101.160	101.152	101.141	101.171	5.625	100.344	100.286	100.219	100.153	5.625	101.390	101.291	101.241	101.191	6.250	101.528	101.451	101.392	101.334	5.625	101.569	101.509	101.450	101.386	5.625	101.160	101.152	101.141	101.171						
5.750	101.927	101.847	101.788	101.732	5.750	100.697	100.542	100.467	100.399	5.750	100.697	101.617	101.588	101.500	6.375	101.796	101.716	101.657	101.599	5.750	101.919	101.864	101.797	101.727	5.750	101.927	101.847	101.788	101.732						
5.875	102.238	102.158	102.101	102.046	5.875	100.876	100.768	100.699	100.619	5.875	102.008	101.928	101.871	101.816	6.490	102.143	101.999	101.868	101.743	5.875	102.164	102.109	102.042	101.972	5.875	102.238	102.158	102.101	102.046						
5.990	102.352	102.472	102.415	102.360	5.990	101.097	101.002	100.927	100.853	5.990	102.322	102.242	102.185	102.109	6.500	102.398	102.309	102.242	102.185	5.990	102.414	102.359	102.294	102.222	5.990	102.352	102.472	102.415	102.360						
6.000	102.542	102.482	102.403	102.345	6.000	100.108	100.092	100.097	100.043	6.000	102.312	102.232	102.173	102.115	6.625	102.250	102.170	102.111	102.059	6.000	102.400	102.345	102.278	102.208	6.000	102.542	102.482	102.403	102.345						
6.125	102.817	102.737	102.678	102.620	6.125	101.275	101.180	101.105	101.091	6.125	102.587	102.507	102.448	102.390	6.750	102.375	102.342	102.292	102.240	6.125	102.616	102.561	102.494	102.424	6.125	102.817	102.737	102.678	102.620						
6.250	103.153	103.073	103.014	102.956	6.250	101.130	100.093	100.060	100.086	6.250	102.923	102.843	102.784	102.726	6.785	102.593	102.502	102.452	102.400	6.250	103.113	103.067	102.998	102.910	6.250	103.153	103.073	103.014	102.956						
6.375	103.397	103.257	103.198	103.140	6.375	101.238	101.196	101.061	100.987	6.375	103.107	103.087	102.968	102.910	6.990	102.750	102.667	102.617	102.565	6.375	103.288	103.202	103.148	103.085	6.375	103.397	103.257	103.198	103.140						
6.490	104.584	104.536	104.409	104.380	6.490	101.486	101.448	101.390	101.331	6.490	104.454	104.308	104.179	104.054	6.625	103.699	103.666	103.616	103.564	6.490	104.574	104.524	104.396	104.174	6.490	104.584	104.536	104.409	104.380						
6.500	104.614	104.536	104.475	104.417	6.500	101.426	101.331	101.256	101.182	6.500	104.588	104.380	104.205	104.187	6.725	103.874	103.791	103.709	103.650	6.500	104.510	104.504	104.365	104.307	6.500	104.614	104.536	104.475	104.417						
6.625	104.874	104.794	104.735	104.677	6.625	101.523	101.533	101.466	101.398	6.625	104.664	104.564	104.503	104.447	6.875	104.197	104.133	104.073	103.974	6.625	105.717	105.693	105.572	105.514	6.625	104.874	104.794	104.735	104.677						
6.750	104.072	104.008	103.989	103.997	6.750	101.766	101.717	101.650	101.582	6.750	104.824	104.809	104.789	104.707	6.990	104.257	104.207	104.187	104.127	6.750	104.860	104.827	104.777	104.725	6.750	104.072	104.008	103.989	103.997						
6.875	104.301	104.264	104.218	104.166	6.875	101.880	101.813	101.745	101.675	6.875	104.071	104.058	103.988	103.936	6.990	103.744	103.691	103.651	103.591	6.875	104.044	104.011	103.963	103.909	6.875	104.301	104.264	104.218	104.166						
6.990	104.516	104.484	104.439	104.384	6.990	102.079	102.031	101.964	101.896	6.990	104.286	104.265	104.203	104.151	7.125	103.974	103.931	103.881	103.811	6.990	104.215	104.182	104.134	104.080	6.990	104.516	104.484	104.439	104.384						

FHLMC 2-1 & 1-0 Buydown										FHLMC 2-1 & 1-0 Buydown Super Conforming										FNMA 2-1 & 1-0 Buydown									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
5.250	97.785	97.705	97.668	97.653	5.250	97.043	96.965	96.928	96.913	98.014	97.981	97.925	97.872	97.825	97.889	97.863	97.827	97.787	97.754	98.014	97.987	97.947	97.907	97.754					
5.375	98.714	98.693	98.650	98.620	5.375	97.971	97.894	97.861	97.839	98.616	98.583	98.527	98.474	98.575	98.535	98.500	98.444	98.391	98.444	98.391	98.353	98.300	98.262	98.212	98.172	98.122	98.082		
5.490	99.308	99.158	99.033	98.908	5.490	98.567	98.481	98.427	98.367	99.325	99.279	99.050	98.925	99.325	99.279	99.050	98.925	98.922	98.282	99.132	99.007	98.882	98.844	98.800	98.760	98.720	98.680		
5.500	99.308	99.228	99.195	99.172	5.500	98.565	98.487	98.431	98.350	99.198	99.165	99.09	99.056	99.198	99.165	99.09	99.056	99.050	99.157	99.122	99.066	99.013	99.013	99.006	99.000	98.994	98.988	98.982	
5.625	99.862	99.781	99.749	99.724	5.625	99.120	99.041	99.009	99.000	98.984	98.952	99.775	99.722	99.665	99.612	98.625	99.775	99.722	99.712	99.775	99.722	99.712	99.775	99.722	99.712	99.775	99.722	99.712	
5.750	100.312	100.218	100.186	100.142	5.750	99.776	99.703	99.633	99.601	99.557	97.570	100.227	100.192	100.144	100.090	97.570	100.227	100.192	100.144	100.090	97.570	100.227	100.192	100.144	100.090	100.160	100.160		
5.875	100.816	100.726	100.696	100.647	5.875	100.230	100.140	100.111	100.100	100.062	5.875	100.719	100.684	100.636	100.586	100.719	100.684	100.636	100.586	100.719	100.684	100.636	100.586	100.719	100.684	100.636	100.586	100.719	
5.990	101.261	101.171	101.141	101.109	5.990	100.675	100.584	100.506	100.457	100.507	5.990	101.214	101.179	101.130	101.071	101.214	101.179	101.130	101.071	101.214	101.179	101.130	101.071	101.214	101.179	101.130	101.071	101.047	
6.000	101.302	101.214	101.181	101.130	6.000	101.715	101.620	101.596	101.545	6.000	101.174	101.139	101.091	101.037	6.000	101.174	101.139	101.091	101.037	6.000	101.174	101.139	101.091	101.037	101.061	101.061	101.007	101.007	
6.125	101.718	101.627	101.598	101.545	6.125	101.132	101.042	101.013	101.060	101.577	6.125	101.577	101.545	101.494	101.440	6.125	101.577	101.545	101.494	101.440	6.125	101.520	101.485	101.437	101.388	101.388			
6.250	101.783	101.761	101.720	101.660	6.250	101.040	101.020	101.070	101.019	6.250	101.775	101.728	101.672	101.613	6.250	101.775	101.728	101.672	101.613	6.250	101.845	101.798	101.742	101.688	101.688				
6.375	102.227	102.198	102.158	102.109	6.375	101.484	101.457	101.417	101.352	6.375	102.159	102.106	102.090	102.088	6.375	102.159	102.106	102.090	102.088	6.375	102.227	102.177	102.121	102.066	102.066				
6.490	102.704	102.554	102.429	102.304	6.490	101.963	101.813	101.688	101.563	6.490	102.894	102.544	102.419	102.284	6.490	102.894	102.544	102.419	102.284	6.490	102.699	102.549	102.424	102.299	102.299				
6.500	102.692	102.600	102.561	102.504	6.500	101.494	101.450	101.389	101.859	6.500	101.220	101.753	101.557	102.510	6.500	101.220	101.753	101.557	102.510	6.500	102.545	102.515	102.459	102.400	102.400				
6.625	103.905	102.870	102.831	102.762	6.625	102.162	102.129	102.090	102.021	6.625	102.871	102.824	102.768	102.709	6.625	102.871	102.824	102.768	102.709	6.625	102.892	102.785	102.729	102.670	102.670				
6.750	102.724	102.668	102.654	102.606	6.750	101.818	101.780	101.748	101.700	6.750	102.969	102.999	102.874	102.807	6.750	102.969	102.999	102.874	102.807	6.750	103.454	103.404	103.239	102.272	102.272				
6.875	103.151	103.110	103.076	103.025	6.875	102.244	102.200	102.170	102.119	6.875	103.778	103.238	103.163	103.089	6.875	103.778	103.238	103.163	103.089	6.875	103.704	103.654	103.589	103.528	103.528				
6.990	103.471	103.430	103.396	103.345	6.990	102.554	102.524	102.490	102.439	6.990	103.634	103.584	103.519	103.452	6.990	103.634	103.584	103.519	103.452	6.990	103.972	103.922	103.857	103.798	103.798				
7.000	103.502	103.459	103.425	103.371	7.000	102.594	103.553	103.519	103.195	7.000	103.583	103.534	103.468	103.407	7.000	103.583	103.534	103.468	103.407	7.000	103.921	103.871	103.806	103.739	103.739				
7.125	103.830	103.795	103.751	103.719	7.125	102.934	102.881	102.846	102.794	7.125	103.909	103.853	103.788	103.721	7.125	103.909	103.853	103.788	103.721	7.125	103.129	103.079	103.014	102.947	102.947				
7.250	103.641	103.601	103.574	103.545	7.250	102.065	101.999	101.972	101.855	7.250	104.004	103.920	103.839	103.755	7.250	104.004	103.920	103.839	103.755	7.250	103.887	103.805	103.724	103.641	103.641				
7.375	104.058	104.018	103.984	103.865	7.375	102.449	102.408	102.400	102.281	7.375	104.239	104.214	103.143	103.050	7.375	104.239	104.214	103.143	103.050	7.375	102.131	102.049	101.968	101.885	101.885				
7.490	104.291	104.241	104.106	103.891	7.490	102.785	102.638	102.510	102.385	7.490	104.528	104.378	104.253	104.128	7.490	104.528	104.378	104.253	104.128	7.490	103.315	102.165	102.040	101.915	101.915				
7.500	104.263	104.224	104.189	104.068	7.500	102.780	102.715	102.683	102.562	7.500	104.462	104.376	104.297	104.214	7.500	104.462	104.376	104.297	104.214	7.500	102.247	102.165	102.084	102.000	102.000				

Lock Desk Policy
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Lock requests received after close (11 pm ET) will be rejected.

— 1 —

FHA ID# - 1358600006 Flood Certification = \$7.50 Tax Service Fee = \$80.00 "FHA only" (IA & MI exempt) UW Fee = \$1,095.00 "IA, NC, NJ, PA have a Commissioning Fee" = \$1,095.00 UW Fee

For use by mortgage professionals only and should not be distributed to borrowers.



Lock Desk e-mail: LockDesk@eLEND.com
 Lock Desk Phone: 1-877-588-2706
 Lock Desk Hours: 10:00 am ET - 11:00 pm ET
 Premium Rates

Wholesale Release Date: 1/6/2026
 Release Time: 10:00 am ET
 Prices are subject to change without notice.

FHLMC-FNMA LLPA Tables

FHLMC Purchase LLPA										
FICO/LTV on Term >15yr only	\$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%	>95.00%	
>780	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125		
760-779	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	-1.000	-0.875	-0.750	-0.625	
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	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

FHLMC Purchase Loan Attribute LLPA

FHLMC Purchase Loan Attribute LLPA										
FICO/LTV on Term >15yr only	\$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%	>95.00%	
Condo*	0.000	0.000	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-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	
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit Property	0.000	0.000	-0.375	-0.750	-0.625	-0.625	-0.625	-0.625	-0.625	
Super Conforming	-0.500	-0.500	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
Subordinate ***	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

FHLMC R/T Refi LLPA

FHLMC R/T Refi LLPA										
FICO/LTV on Term >15yr only	\$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%	>95.00%	
>780	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		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.000	-0.875		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500		
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-3.000		

FHLMC C/O Refi LLPA

FHLMC C/O Refi LLPA										
FICO/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%	>95.00%	
>780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A	
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A	
740-759	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A	N/A	
720-739	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A	N/A	
700-719	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A	N/A	
680-699	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A	N/A	
660-679	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A	N/A	
640-659	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A	N/A	
620-639	-1.375	-4.875	-5.125	-5.125	N/A	N/A	N/A	N/A	N/A	

FHLMC C/O Loan Attribute LLPA

FHLMC C/O Loan Attribute LLPA										
FICO/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%	>95.00%	
Condo*	0.000	0.000	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-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	
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A	
Super Conforming	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	
Subordinate ***	-0.625	-0.625	-0.875	-1.125	N/A	N/A	N/A	N/A	N/A	
DTI >40%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	

FHLMC R/T Refi LLPA

FHLMC R/T Refi LLPA										
FICO/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%	>95.00%	
>780	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		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.000	-0.875		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750		
660-679	0.000	0.000	-1.250	-2.000	-2.625	-3.000	-2.375	-2.125		
640-659	0.000	0.000	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500		
620-639	0.000	0.000	-1.750	-2.500	-3.500	-3.875	-3.625	-3.000		

FHLMC C/O Refi LLPA

FHLMC C/O Refi LLPA										
FICO/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%	>95.00%	

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Lock Desk e-mail: LockDesk@eLEND.com
 Lock Desk Phone: 1-877-588-2706
 Lock Desk Hours: 10:00 am ET - 11:00 pm ET
 Premium Rates

Wholesale Release Date: 1/6/2026
 Release Time: 10:00 am ET
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FHLMC-FNMA LLPA Tables

The below LLPAs are not applicable to the following programs: FHLMC/FNMA OTC; All Investment Properties

30/25 Year FHLMC Low Balance LLPA

Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- 250000	250001- 275000	275001- 300000	300001- 325000	325001- 350000
5.250	1.00%	0.89%	0.80%	0.76%	0.73%	0.67%	0.28%	0.342	0.471	0.448	0.366	0.278
5.375	0.81%	0.70%	0.63%	0.58%	0.54%	0.46%	0.131	0.127	0.284	0.258	0.170	0.080
5.490	0.81%	0.70%	0.63%	0.58%	0.54%	0.46%	0.131	0.127	0.284	0.258	0.170	0.080
5.500	0.87%	0.74%	0.67%	0.61%	0.59%	0.49%	0.137	0.137	0.313	0.279	0.186	0.105
5.625	0.94%	0.82%	0.71%	0.66%	0.61%	0.54%	0.126	0.126	0.333	0.305	0.216	0.131
5.750	1.21%	1.09%	0.95%	0.91%	0.79%	0.75%	0.662	0.560	0.515	0.449	0.344	0.222
5.875	1.26%	1.14%	0.98%	0.98%	0.88%	0.79%	0.704	0.610	0.549	0.483	0.385	0.276
5.990	1.26%	1.14%	0.98%	0.98%	0.88%	0.79%	0.704	0.610	0.549	0.483	0.385	0.276
6.000	1.29%	1.15%	1.02%	0.98%	0.87%	0.84%	0.739	0.628	0.586	0.512	0.407	0.296
6.125	1.35%	1.22%	1.10%	1.05%	0.94%	0.91%	0.804	0.711	0.650	0.579	0.479	0.365
6.250	1.39%	1.20%	1.13%	1.06%	0.97%	0.958	0.910	0.822	0.722	0.590	0.423	0.279
6.375	1.44%	1.26%	1.18%	1.13%	1.03%	1.028	0.965	0.887	0.788	0.645	0.470	0.326
6.490	1.44%	1.26%	1.18%	1.13%	1.03%	1.028	0.965	0.887	0.788	0.645	0.470	0.326
6.500	1.51%	1.33%	1.25%	1.18%	1.10%	1.021	0.929	0.844	0.703	0.526	0.384	
6.625	1.55%	1.39%	1.30%	1.27%	1.161	1.143	1.042	0.994	0.895	0.749	0.591	0.450
6.750	1.73%	1.56%	1.50%	1.39%	1.34%	1.451	1.36%	1.30%	1.221	1.095	0.825	0.530
6.875	1.75%	1.59%	1.52%	1.42%	1.38%	1.461	1.35%	1.30%	1.192	1.068	0.822	0.530
6.990	1.75%	1.59%	1.52%	1.42%	1.38%	1.461	1.35%	1.30%	1.192	1.068	0.822	0.530
7.000	1.77%	1.63%	1.55%	1.45%	1.41%	1.487	1.390	1.348	0.980	0.739	0.890	0.541
7.125	1.84%	1.70%	1.61%	1.52%	1.470	1.546	1.422	1.384	0.980	0.879	0.857	0.562
7.250	1.78%	1.65%	1.37%	1.58%	1.505	1.250	1.010	0.955	0.911	0.670	0.807	0.578
7.375	1.83%	1.51%	1.40%	1.39%	1.377	1.308	1.010	0.955	0.911	0.670	0.882	0.572
7.480	1.83%	1.51%	1.40%	1.39%	1.377	1.308	1.010	0.955	0.911	0.670	0.882	0.572
7.500	1.97%	1.65%	1.54%	1.52%	1.430	1.409	1.009	0.955	0.911	0.669	0.673	0.461
7.625	2.07%	1.68%	1.56%	1.56%	1.544	1.417	1.010	0.955	0.911	0.670	0.674	0.462

30/25 Year FNMA Low Balance LLPA

Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- 250000	250001- 275000	275001- 300000	300001- 325000	325001- 350000
5.250	0.678	0.597	0.516	0.475	0.435	0.381	0.315	0.271	0.228	0.206	0.140	0.053
5.375	0.692	0.610	0.537	0.496	0.456	0.403	0.338	0.294	0.246	0.224	0.158	0.071
5.490	0.692	0.610	0.537	0.496	0.456	0.403	0.338	0.294	0.246	0.224	0.158	0.071
5.500	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
5.625	0.799	0.678	0.601	0.561	0.520	0.459	0.394	0.350	0.293	0.271	0.206	0.118
5.750	1.089	0.967	0.845	0.825	0.743	0.691	0.604	0.538	0.494	0.429	0.298	0.210
5.875	1.124	1.002	0.883	0.863	0.762	0.729	0.641	0.576	0.528	0.462	0.311	0.243
5.990	1.124	1.002	0.883	0.863	0.762	0.729	0.641	0.576	0.528	0.462	0.311	0.243
6.000	1.163	1.042	0.926	0.896	0.825	0.772	0.684	0.619	0.566	0.500	0.369	0.282
6.125	1.206	1.084	0.984	0.954	0.882	0.828	0.740	0.675	0.620	0.555	0.424	0.336
6.250	1.251	1.129	1.041	0.987	0.906	0.866	0.779	0.691	0.650	0.407	0.254	
6.375	1.298	1.176	1.098	1.037	0.955	0.968	0.920	0.832	0.741	0.610	0.457	0.304
6.490	1.298	1.176	1.098	1.037	0.955	0.968	0.920	0.832	0.741	0.610	0.457	0.304
6.500	1.347	1.225	1.157	1.096	1.015	1.027	0.984	0.889	0.804	0.670	0.517	0.364
6.625	1.407	1.285	1.211	1.151	1.069	1.078	1.034	0.947	0.849	0.718	0.564	0.411
6.750	1.485	1.343	1.261	1.200	1.140	1.183	1.096	1.074	0.965	0.838	0.599	0.308
6.875	1.546	1.404	1.319	1.258	1.197	1.237	1.149	1.127	1.013	0.882	0.641	0.357
6.990	1.546	1.404	1.319	1.258	1.197	1.237	1.149	1.127	1.013	0.882	0.641	0.357
7.000	1.608	1.466	1.380	1.319	1.258	1.288	1.201	1.179	1.054	0.923	0.682	0.398
7.125	1.680	1.538	1.442	1.381	1.320	1.346	1.259	1.237	1.093	0.962	0.721	0.437
7.250	1.658	1.495	1.434	1.393	1.333	1.369	1.238	1.194	1.085	0.910	0.604	0.385
7.375	1.715	1.562	1.494	1.454	1.399	1.425	1.329	1.250	1.130	0.955	0.648	0.430
7.480	1.715	1.562	1.494	1.454	1.399	1.425	1.329	1.250	1.130	0.955	0.648	0.430
7.500	1.856	1.699	1.619	1.579	1.518	1.544	1.419	1.369	1.241	1.066	0.759	0.541
7.625	1.962	1.800	1.714	1.674	1.613	1.635	1.509	1.460	1.324	1.149	0.843	0.624

20 Year FNMA Low Balance LLPA

Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- 250000	250001- 275000	275001- 300000	300001- 325000	325001- 350000
5.250	0.240	0.200	0.158	0.153	0.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.241	0.200	0.158	0.153	0.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.490	0.241	0.200	0.158	0.153	0.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.240	0.200	0.158	0.153	0.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.341	0.200	0.158	0.153	0.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.378	0.297	0.333	0.246	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.378	0.297	0.333	0.246	0.000	0.000	0.000	0.000</				