



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

Wholesale Release Date: 1/6/2025  
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 295-304 Months FHA										25 Yr 295-304 Months FHA HB										20 Yr 235-264 Months FHA										20 Yr 235-264 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	97.816	97.866	97.941	97.416	4.750	96.816	96.866	96.941	96.416	4.750	97.767	97.817	97.492	97.367	4.750	96.767	96.817	96.492	96.367	4.750	97.719	97.969	97.444	97.319	4.750	96.719	97.969	97.444	97.319	4.750	96.719	97.969	97.444	97.319	4.750	96.719	97.969	97.444	97.319																				
4.875	98.415	98.265	98.140	98.015	4.875	97.415	97.265	97.140	97.015	4.875	98.336	98.186	98.061	97.936	4.875	97.336	97.186	97.061	96.936	4.875	98.288	98.038	97.913	97.788	4.875	97.288	98.038	97.913	97.788	4.875	97.288	98.038	97.913	97.788	4.875	97.288	98.038	97.913	97.788																				
5.000	99.015	98.865	98.740	98.615	5.000	98.015	97.865	97.740	97.615	5.000	98.936	98.786	98.661	98.536	5.000	97.936	97.786	97.661	97.536	5.000	98.888	98.638	98.513	98.388	5.000	97.888	98.638	98.513	98.388	5.000	97.888	98.638	98.513	98.388	5.000	97.888	98.638	98.513	98.388																				
5.125	99.614	99.464	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	99.379	99.129	99.004	98.879	5.125	99.279	99.029	98.904	98.779	5.125	99.179	98.929	98.804	98.679	5.125	99.079	98.829	98.704	98.579																				
5.250	100.213	100.063	99.938	99.813	5.250	99.213	99.063	98.938	98.813	5.250	100.130	100.079	99.955	99.830	5.250	99.130	99.040	98.925	98.847	5.250	100.022	99.872	99.749	99.621	5.250	99.922	99.772	99.649	99.521	5.250	99.822	99.672	99.549	99.421	5.250	99.722	99.572	99.449	99.321																				
5.375	100.813	100.663	100.538	100.413	5.375	100.213	100.063	99.943	99.815	5.375	100.630	100.489	100.364	100.236	5.375	100.539	100.398	100.273	100.145	5.375	100.961	100.811	100.686	100.561	5.375	100.861	100.711	100.586	100.461	5.375	100.761	100.611	100.486	100.361	5.375	100.661	100.511	100.386	100.261																				
5.500	101.413	101.263	101.138	101.013	5.500	100.813	100.667	100.542	100.414	5.500	101.209	101.059	100.934	100.786	5.500	101.109	100.959	100.834	100.686	5.500	101.531	101.381	101.256	101.131	5.500	101.431	101.281	101.156	101.031	5.500	101.331	101.181	101.056	100.931	5.500	101.231	101.081	100.956	100.831																				
5.625	102.013	101.793	101.628	101.480	5.625	101.403	101.193	101.028	100.880	5.625	101.765	101.615	101.490	101.342	5.625	101.265	101.115	100.990	100.842	5.625	102.127	101.977	101.852	101.704	5.625	102.027	101.877	101.752	101.604	5.625	101.927	101.777	101.652	101.504	5.625	101.827	101.677	101.552	101.404																				
5.750	102.613	102.424	102.239	102.074	5.750	102.013	101.824	101.659	101.514	5.750	102.348	102.198	102.073	101.948	5.750	102.160	102.010	101.885	101.760	5.750	102.541	102.391	102.266	102.141	5.750	102.441	102.291	102.166	102.041	5.750	102.341	102.191	102.066	101.941	5.750	102.241	102.091	101.966	101.841																				
5.875	103.213	103.011	102.836	102.661	5.875	102.613	102.411	102.236	102.071	5.875	103.014	102.812	102.637	102.482	5.875	102.814	102.612	102.437	102.282	5.875	103.196	102.994	102.819	102.664	5.875	103.096	102.894	102.719	102.564	5.875	102.996	102.794	102.619	102.464	5.875	102.896	102.694	102.519	102.364																				
6.000	104.013	103.812	103.627	103.442	6.000	103.412	103.211	103.026	102.851	6.000	103.814	103.612	103.427	103.252	6.000	103.714	103.512	103.327	103.152	6.000	104.096	103.894	103.719	103.544	6.000	103.996	103.794	103.619	103.444	6.000	103.896	103.694	103.519	103.344	6.000	103.796	103.594	103.419	103.244																				
6.125	104.613	104.412	104.227	104.052	6.125	104.012	103.811	103.626	103.451	6.125	104.414	104.212	104.027	103.852	6.125	104.314	104.112	103.927	103.752	6.125	104.696	104.494	104.319	104.144	6.125	104.596	104.394	104.219	104.044	6.125	104.496	104.294	104.119	103.944	6.125	104.396	104.194	104.019	103.844																				
6.250	105.213	105.012	104.827	104.652	6.250	104.612	104.411	104.226	104.051	6.250	105.014	104.812	104.627	104.452	6.250	104.914	104.712	104.527	104.352	6.250	105.296	105.094	104.919	104.744	6.250	105.196	104.994	104.819	104.644	6.250	105.096	104.894	104.719	104.544	6.250	104.996	104.794	104.619	104.444																				
6.375	105.813	105.612	105.427	105.252	6.375	105.212	105.011	104.826	104.651	6.375	105.614	105.412	105.227	105.052	6.375	105.514	105.312	105.127	104.952	6.375	105.896	105.694	105.519	105.344	6.375	105.796	105.594	105.419	105.244	6.375	105.696	105.494	105.319	105.144	6.375	105.596	105.394	105.219	105.044																				
6.500	106.413	106.212	106.027	105.852	6.500	105.812	105.611	105.426	105.251	6.500	106.214	106.012	105.827	105.652	6.500	106.114	105.912	105.727	105.552	6.500	106.496	106.294	106.119	105.944	6.500	106.396	106.194	106.019	105.844	6.500	106.296	106.094	105.919	105.744	6.500	106.196	105.994	105.819	105.644																				
6.625	107.013	106.812	106.627	106.452	6.625	106.412	106.211	106.026	105.851	6.625	106.814	106.612	106.427	106.252	6.625	106.714	106.512	106.327	106.152	6.625	107.096	106.894	106.719	106.544	6.625	106.996	106.794	106.619	106.444	6.625	106.896	106.694	106.519	106.344	6.625	106.796	106.594	106.419	106.244																				
6.750	107.613	107.412	107.227	107.052	6.750	107.012	106.811	106.626	106.451	6.750	107.414	107.212	107.027	106.852	6.750	107.314	107.112	106.927	106.752	6.750	107.696	107.494	107.319	107.144	6.750	107.596	107.394	107.219	107.044	6.750	107.496	107.294	107.119	106.944	6.750	107.396	107.194	107.019	106.844																				
6.875	108.213	108.012	107.827	107.652	6.875	107.612	107.411	107.226	107.051	6.875	108.014	107.812	107.627	107.452	6.875	107.914	107.712	107.527	107.352	6.875	108.296	108.094	107.919	107.744	6.875	108.196	107.994	107.819	107.644	6.875	108.096	107.894	107.719	107.544	6.875	107.996	107.794	107.619	107.444																				
7.000	109.013	108.812	108.627	108.452	7.000	108.412	108.211	108.026	107.851	7.000	108.814	108.612	108.427	108.252	7.000	108.714	108.512	108.327	108.152	7.000	109.096	108.894	108.719	108.544	7.000	108.996	108.794	108.619	108.444	7.000	108.896	108.694	108.519	108.344	7.000	108.796	108.594	108.419	108.244																				
7.125	109.613	109.412	109.227	109.052	7.125	109.012	108.811	108.626	108.451	7.125	109.414	109.212	109.027	108.852	7.125	109.314	109.112	108.927	108.752	7.125	109.696	109.494	109.319	109.144	7.125	109.596	109.394	109.219	109.044	7.125	109.496	109.294	109.119	108.944	7.125	109.396	109.194	109.019	108.844																				
7.250	110.213	110.012	109.827	109.652	7.250	110.012	109.811	109.626	109.451	7.250	110.414	110.212	110.027	109.852	7.250	110.314	110.112	109.927	109.752	7.250	110.696	110.494	110.319	110.144	7.250	110.596	110.394	110.219	110.044	7.250	110.496	110.294	110.119	109.944	7.250	110.396	110.194	109.919	109.744																				
7.375	110.813	110.612	110.427	110.252	7.375	110.212	110.011	109.826	109.651	7.375	110.614	110.412	110.227	110.052	7.375	110.514	110.312	110.127	109.952	7.375	110.896	110.694	110.519	110.344	7.375	110.796	110.594	110.419	110.244	7.375	110.696	110.494	110.319	110.144	7.375	110.596	110.394	110.219	110.044																				
7.500	111.413	111.212	111.027	110.852	7.500	110.812	110.611	110.426	110.251	7.500	111.214	111.012	110.827	110.652	7.500	111.114	110.912	110.727	110.552	7.500	111.496	111.294	111.119	110.944	7.500	111.396	111.194	111.019	110.844	7.500	111.296	111.094	110.919	110.744	7.500	111.196	110.994	110.819	110.644																				
7.625	112.013	111.812	111.627	111.452	7.625	111.412	111.211	111.026	110.851	7.625	111.814	111.612	111.427	111.252	7.625	111.714	111.512	111.327	111.152	7.625	112.096	111.894	111.719	111.544	7.625	111.996	111.794	111.619	111.444	7.625	111.896	111.694	111.519	111.344	7.625	111.796	111.594	111.419	111.244																				
7.750	112.613	112.412	112.227	112.052	7.750	112.012	111.811	111.626	111.451	7.750	112.414	112.212	112.027	111.852	7.750	112.314	112.112	111.927	111.752	7.750	112.696	112.494	112.319	112.144	7.750	112.596	112.394	112.219	112.044	7.750	112.496	112.294	112.119	111.944	7.750	112.396	112.194	112.019	111.844																				



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GNMA Pricing Tables

25 Yr 255-354 Months VA OTC					25 Yr 255-354 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
4.750	95.045	94.896	94.771	94.646	4.750	94.896	94.746	94.621	94.496	3.750	92.854	92.704	92.579	92.454	3.750	89.339	89.179	89.054	88.929	3.750	94.463	94.313	94.188	94.063	4.750	94.313	94.163	94.038	93.913
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
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	94.942	94.792	94.667	94.542	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	94.906	94.781	5.125	95.031	94.881	94.756	94.631
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	94.309	94.184	94.059	5.250	94.309	94.159	94.034	93.886
5.375	97.948	97.798	97.673	97.525	5.375	97.798	97.648	97.523	97.375	4.375	96.500	96.350	96.225	96.100	4.375	92.975	92.825	92.700	92.575	4.375	96.975	96.825	96.700	96.575	5.375	96.825	96.675	96.550	96.402
5.500	98.547	98.397	98.272	98.124	5.500	98.397	98.247	98.122	97.974	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	97.045	96.895	96.770	96.622
5.625	99.144	98.994	98.869	98.721	5.625	98.994	98.844	98.719	98.571	4.625	97.699	97.549	97.424	97.299	4.625	94.174	94.024	93.899	93.774	4.625	97.379	97.229	97.104	96.979	5.625	97.229	97.079	96.954	96.806
5.750	99.711	99.561	99.436	99.281	5.750	99.561	99.411	99.286	99.138	4.750	95.901	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	96.576	96.426	96.301	96.153
5.875	99.153	99.003	98.878	98.753	5.875	98.953	98.803	98.678	98.553	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	98.069	97.919	97.794	97.646
6.000	99.705	99.555	99.430	99.280	6.000	99.505	99.355	99.230	99.080	5.000	98.804	98.654	98.529	98.404	5.000	92.754	92.604	92.479	92.354	5.000	98.401	98.251	98.126	97.996	6.000	98.251	98.101	97.976	97.828
6.125	100.165	100.015	99.890	99.765	6.125	100.015	100.000	99.875	99.750	5.125	99.353	99.203	99.078	98.953	5.125	98.353	98.203	98.078	97.953	5.125	98.594	98.444	98.319	98.194	6.125	98.444	98.294	98.169	98.044
6.250	100.681	100.531	100.406	100.281	6.250	100.481	100.466	100.341	100.216	5.250	100.102	99.952	99.827	99.702	5.250	93.952	93.802	93.677	93.552	5.250	97.876	97.726	97.601	97.476	6.250	97.726	97.576	97.451	97.303
6.375	99.999	99.789	99.664	99.539	6.375	99.664	99.514	99.389	99.264	5.375	99.359	99.209	99.084	98.959	5.375	93.209	93.059	92.934	92.809	5.375	99.050	98.900	98.775	98.650	6.375	98.900	98.750	98.625	98.500
6.500	100.395	100.245	100.120	99.995	6.500	100.120	99.970	99.845	99.720	5.500	99.958	99.808	99.683	99.558	5.500	98.808	98.658	98.533	98.408	5.500	99.225	99.075	98.950	98.825	6.500	98.950	98.800	98.675	98.550
6.625	100.876	100.726	100.601	100.476	6.625	100.601	100.451	100.326	100.201	5.625	100.555	100.405	100.280	100.155	5.625	94.405	94.255	94.130	94.005	5.625	99.415	99.265	99.140	99.015	6.625	99.265	99.115	98.990	98.865
6.750	101.276	101.126	101.001	100.876	6.750	101.001	100.851	100.726	100.601	5.750	101.122	100.972	100.847	100.722	5.750	94.972	94.822	94.697	94.572	5.750	98.889	98.739	98.614	98.489	6.750	98.739	98.589	98.464	98.339
6.875	101.387	101.237	101.112	100.987	6.875	101.237	101.112	100.987	100.862	5.875	101.142	100.992	100.867	100.742	5.875	93.999	93.849	93.724	93.599	5.875	100.493	100.343	100.218	100.093	6.875	100.343	100.193	100.068	99.943
7.000	101.725	101.575	101.450	101.325	7.000	101.575	101.450	101.325	101.200	6.000	101.700	101.550	101.425	101.300	6.000	101.700	101.550	101.425	101.300	6.000	100.658	100.508	100.383	100.258	7.000	100.508	100.358	100.233	100.108
7.125	102.198	102.048	101.923	101.798	7.125	101.923	101.798	101.673	101.548	6.125	101.161	101.011	100.886	100.761	6.125	95.011	94.861	94.736	94.611	6.125	100.837	100.687	100.562	100.437	7.125	100.687	100.537	100.412	100.287
7.250	102.598	102.448	102.323	102.198	7.250	102.323	102.198	102.073	101.948	6.250	101.677	101.527	101.402	101.277	6.250	95.527	95.377	95.252	95.127	6.250	100.987	100.837	100.712	100.587	7.250	100.837	100.687	100.562	100.437
7.375	103.020	102.870	102.745	102.620	7.375	102.870	102.745	102.620	102.495	6.375	101.748	101.598	101.473	101.348	6.375	94.598	94.448	94.323	94.198	6.375	100.987	100.837	100.712	100.587	7.375	100.837	100.687	100.562	100.437
7.500	103.493	103.343	103.218	103.093	7.500	103.218	103.093	102.968	102.843	6.500	101.204	101.054	100.929	100.804	6.500	95.054	94.904	94.779	94.654	6.500	99.814	99.664	99.539	99.414	7.500	99.664	99.514	99.389	99.264
7.625	103.981	103.731	103.606	103.481	7.625	103.731	103.606	103.481	103.356	6.625	101.685	101.535	101.410	101.285	6.625	95.535	95.385	95.260	95.135	6.625	99.815	99.665	99.540	99.415	7.625	99.665	99.515	99.390	99.265
7.750	104.255	104.105	103.980	103.855	7.750	104.105	103.980	103.855	103.730	6.750	102.085	101.935	101.810	101.685	6.750	95.935	95.785	95.660	95.535	6.750	99.813	99.663	99.538	99.413	7.750	99.663	99.513	99.388	99.263

30 Yr 255-360 Months USDA					30 Yr 255-360 Months USDA HB					30 Yr 255-360 Months USDA OTC					30 Yr 255-360 Months USDA OTC HB					25 Yr 255-354 Months USDA OTC					25 Yr 255-354 Months USDA 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
4.750	97.705	97.556	97.431	97.306	4.750	96.556	96.406	96.281	96.156	4.750	95.066	94.916	94.791	94.666	4.750	94.816	94.666	94.541	94.416	4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A
4.875	98.305	98.155	98.030	97.905	4.875	97.155	97.005	96.880	96.755	4.875	95.665	95.515	95.390	95.265	4.875	95.415	95.265	95.140	95.015	4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A
5.000	98.905	98.755	98.630	98.505	5.000	97.755	97.605	97.480	97.355	5.000	96.265	96.115	95.990	95.865	5.000	96.015	95.865	95.740	95.615	5.000	N/A	N/A	N/A	N/A	5.000	N/A	N/A	N/A	N/A
5.125	99.504	99.354	99.229	99.104	5.125	98.354	98.204	98.079	97.954	5.125	96.864	96.714	96.589	96.464	5.125	96.614	96.464	96.339	96.214	5.125	N/A	N/A	N/A	N/A	5.125	N/A	N/A	N/A	N/A
5.250	100.103	99.953	99.828	99.680	5.250	98.953	98.803	98.678	98.553	5.250	97.463	97.313	97.188	97.063	5.250	97.213	97.063	96.938	96.813	5.250	N/A	N/A	N/A	N/A	5.250	N/A	N/A	N/A	N/A
5.375	100.608	100.458	100.333	100.185	5.375	99.458	99.308	99.183	99.058	5.375	97.968	97.818	97.693	97.568	5.375	98.218	98.068	97.943	97.818	5.375	N/A	N/A	N/A	N/A	5.375	N/A	N/A	N/A	N/A
5.500	101.207	101.057	100.932	100.784	5.500	100.557	100.407	100.282	100.154	5.500	98.567	98.417	98.292	98.164	5.500	98.817	98.667	98.542	98.414	5.500	N/A	N/A	N/A	N/A	5.500	N/A	N/A	N/A	N/A
5.625	101.799	101.649	101.518	101.370	5.625	101.149	100.999	100.868	100.720	5.625	99.153	99.003	98.878	98.730	5.625	99.403	99.253	99.128	98.980	5.625	N/A	N/A	N/A	N/A	5.625	N/A	N/A	N/A	N/A
5.750	102.364	102.214	102.089	101.964	5.750	101.714	101.564	101.439	101.314	5.750	99.724	99.574	99.449	99.324	5.750	99.974	99.824	99.699	99.574	5.750	N/A	N/A	N/A	N/A	5.750	N/A	N/A	N/A	N/A
5.875	101.851	101.701	101.576	101.451	5.875	101.013	100.863	100.738	100.613	5.875	99.211	99.061	98.936	98.811	5.875	99.273	99.123	98.998	98.873	5.875	N/A	N/A	N/A	N/A	5.875	N/A	N/A	N/A	N/A
6.000	102.412	102.262	102.137	102.012	6.000	101.574	101.424	101.299	101.174	6.000	99.772	99.622	99.497	99.372	6.000	99.834	99.684	99.559	99.434	6.000	N/A	N/A	N/A	N/A	6.000	N/A	N/A	N/A	N/A
6.125	102.956	102.806	102.681	102.556	6.125	102.118	101.968	101.843	101.718	6.125	100.316	100.166	100.041	99.916	6.125	100.378	100.228	100.103	99.978	6.125	N/A	N/A	N/A	N/A	6.125	N/A	N/A	N/A	N/A
6.250	103.499	103.349	103.224	103.099	6.250	102.661	102.511	102.386	102.261	6.250	100.859	100.709	100.584	100.459	6.250	100.921	100.771	100.646	100.521	6.250	N/A	N/A	N/A	N/A	6.250	N/A	N/A	N/A	N/A
6.375	104.043	103.893	103.768	103.643	6.375	103.205	103.055	102.930	102.805	6.375	101.403	101.253	101.128	101.003	6.375	101.465	101.315	101.190	101.065	6.375	N/A	N/A	N/A	N/A	6.375	N/A	N/A	N/A	N/A
6.500	104.586	104.436	104.311	104.186	6.500	103.748	103.598	103.473	103.348	6.500	101.946	101.796	101.671	101.546	6.500	102.008	101.858	101.733	101.608	6.500	N/A	N/A	N/A	N/A	6.500	N/A	N/A	N/A	N/A
6.625	105.129	104.979	104.854	104.729	6.625	104.291	104.141	104.016	103.891	6.625	102.489	102.339	102.214	102.089	6.625	102.551	102.401	102.276	102.151	6.625	N/A	N/A	N/A	N/A	6.625	N/A	N/A	N/A	N/A
6.750	104.245	104.095	103.970	103.845	6.750	102.970	102.820	102.695	102.570	6.750	101.605	101.455	101.330	101.205	6.750	101.230	101.080	100.955	100.830	6.750	N/A	N/A	N/A	N/A	6.750	N/A	N/A	N/A	N/A
6.875	104.091	103.941	103.816	103.691	6.875	102.066	101.916	101.791	101.666	6.875	101.451	101.301	101.176	101.051	6.875	101.326	101.176	101.051	99.926	6.875	N/A	N/A	N/A	N/A	6.875	N/A	N/A	N/A	N/A
7.000	104.692	104.542	104.417	104.292	7.000	102.607	102.457	102.332	102.207	7.000	101.992	101.842	101.717	101.592	7.000	100.867	100.717	100.592	100.467	7.000	N/A	N/A	N/A	N/A	7.000	N/A	N/A	N/A	N/A
7.125	105.175	105.025	104.898	104.773	7.125	102.848	102.698	102.573	102.448	7.125	102.539	102.389	102.264	102.139	7.125	101.408	101.258	101.133	101.008	7.125	N/A	N/A	N/A	N/A	7.125	N/A	N/A	N/A	N/A
7.250	105.719	105.569	105.438	105.313	7.250	103.688	103.538	103.413	103.288	7.250	103.079	102.929	102.804	102.679	7.250	101.548	101.398	101.273	101.148	7.250	N/A	N/A	N/A	N/A	7.250	N/A	N/A	N/A	N/A
7.375	106.263	106.113	105.982	105.857	7.375	104.232	104.082	103.957	103.832	7.375	103.623	103.473	103.348	103.223	7.375	102.078	101.928	101.803	101.678	7.375	N/A	N/A	N/A	N/A	7.375	N/A	N/A	N/A	N/A
7.500	104.493	104.343	104.158	103.993	7.500	102.289	102.139	102.014	101.889	7.500	101.799	101.649	101.524	101.399	7.500	100.549	100.399	100.274	100.149	7.500	N/A	N/A	N/A	N/A	7.500	N/A	N/A	N/A	N/A
7.625	104.975	104.825	104.700	104.575	7.625	102.825	102.675	102.550	102.425	7.625	102.335	102.185	102.060	101.935	7.625	101.085	100.935	100.810	100.685	7.625	N/A	N/A	N/A	N/A	7.625	N/A	N/A	N/A	N/A
7.750	105.515	105.365	105.365	105.365	7.750	103.365	103.215	103.090	102.965	7.750	102.875	102.725	102.600	102.475	7.750	101.625	101.475	101.350	101.225	7.750	N/A	N/A	N/A	N/A	7.750	N/A	N/A	N/A	N/A



Lock Desk e-mail: [LockDesk@eLEND.com](mailto: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 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	-1.008	-0.168	0.109	0.218	0.249	0.251	0.346	0.348	0.395	0.076
750+	-1.008	-0.168	0.109	0.218	0.249	0.251	0.346	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	400,001-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	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	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	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	0.313	0.344	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	400,001-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	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	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	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	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	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	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	0.000
7.375-7.75	0.313	0.313	0.313	0.313	0.313	0.313	0.313	0.344	0.375	0.375	0.375	0.375	0.000	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	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	400,001-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	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	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	0.000
5.375-5.75	0.306	0.304	0.302	0.301	0.299	0.297	0.295	0.293	0.324	0.323	0.321	0.319	0.317	0.315	0.313
5.875-6.25	0.963	0.960	0.956	0.953	0.949	0.946	0.942	0.939	1.039	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	1.596	1.766	1.758	1.750	1.742	1.735	1.727	1.719
6.875-7.25	1.926	1.920	1.913	1.905	1.899	1.891	1.885	1.877	2.078	2.071	2.063	2.055	2.047	2.039	2.032
7.375-7.75	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	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	0.000
Does not apply to the following programs: USDA OTC															

State LLPA																	
AK	0.032	CT	0.083	IA	0.072	LA	0.078	MO	-0.037	NH	0.053	OK	0.064	TN	-0.048	WI	0.050
AL	-0.054	DC	0.014	ID	-0.039	MA	-0.018	MS	0.063	NJ	0.037	OR	-0.122	TX	0.099	WV	-0.031
AR	-0.054	DE	-0.053	IL	0.133	MD	-0.063	MT	-0.065	NM	-0.009	PA	0.096	UT	-0.007	WY	-0.138
AZ	-0.092	FL	0.040	IN	-0.029	ME	-0.107	NC	-0.041	NV	-0.072	RI	0.032	VA	-0.012		
CA	-0.018	GA	-0.007	KS	-0.022	MI	-0.025	ND	0.027	NY	0.037	SC	-0.062	VT	0.094		
CO	-0.079	HI	0.010	KY	-0.018	MN	0.037	NE	0.159	OH	0.037	SD	-0.018	WA	-0.056		

Other LLPA	
USDA Loans	0.000
MH Properties	-0.125
Non-Escrowed VA	0.000
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
VA Jumbo	0.000
203(k)/203(k)s	-1.300
203(h)	-0.300
Repair Escrow	-0.500
VA Reno	-2.200
USDA Reno	-1.250
**DPA 203(k)/203(k)s	-0.500
USDA OTC	0.000
VA OTC	0.000
FHA Manual UW "excludes streamline"	-0.500
VA Manual UW "excludes IRRRL"	-0.500
USDA Manual UW "excludes streamline"	-0.500
***UW Fee / Streamline UW Fee	\$1.095/\$595
FHA 5/1 Arm Index	4.05
FHA 5/1 Arm Margin	2.250
**Only applies to DPA loans	
***UW Fee buyout option is calculated by dividing the Fee by the total loan amount to the exact decimal.	
No LLPAs will apply to FHA OTC Site Built Properties / Current Rate =>	7.750

VA - FICO/Purpose			
FICO	Purchase	IRRRL	CashOut
580-619	0.000	0.000	0.000
620-659	0.000	0.000	0.000
660-679	0.000	0.000	0.000
680-699	0.000	0.000	0.000
700+	0.000	0.000	0.000

VA C/O >90%	
Note Rate	Adj.
5.25% - 5.625%	-0.500
5.75% - 6.125%	-0.500
6.25% - 6.625%	-0.875
6.75% - 7.125%	-1.625
VA C/O >90% allowed only on note rates listed above	

FHA Purpose	
Purchase	0.000
Rate-Refi	0.000
Cashout	0.000
Streamline	0.000

Government Loan Size	
\$0 - \$49,999	-1.750
\$50,000 - \$85,000	-0.250
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.000

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)"



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Prices are subject to change without notice.

FHLMC-FHMA Pricing Tables

FHLMC30/25 Yr					FHLMC 30/25 Yr 45 Day					FHLMC 30/25/20 Yr Investment					FHLMC 30/25 Yr-OTC					FHLMC 20 Yr					FHLMC 20 Yr-SC				
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	98.135	98.055	98.018	98.003	5.250	97.933	97.915	97.977	97.962	5.250	97.855	97.775	97.738	97.723	5.750	98.472	98.378	98.346	98.302	5.250	99.372	99.245	99.244	99.184	5.250	98.542	98.416	98.413	98.356
5.375	98.064	98.885	98.852	98.830	5.375	98.231	98.244	98.209	98.189	5.375	98.784	98.705	98.672	98.658	5.375	98.976	98.886	98.856	98.807	5.375	100.117	99.988	99.987	99.926	5.375	99.286	98.159	98.156	99.098
5.490	98.648	98.998	98.973	98.948	5.490	98.907	98.857	98.832	98.807	5.490	99.479	99.329	99.304	99.079	5.990	99.381	99.291	99.261	99.212	5.490	100.581	100.431	100.306	100.181	5.490	99.691	99.541	99.416	99.291
5.500	99.658	99.578	99.545	99.522	5.500	98.915	98.757	98.684	98.582	5.500	99.489	99.409	99.376	99.359	6.000	99.467	99.371	99.341	99.290	5.500	100.578	100.451	100.450	100.388	5.500	99.747	99.621	99.491	99.559
5.625	100.212	100.131	100.099	100.074	5.625	99.470	99.391	99.358	99.334	5.625	100.068	99.987	99.955	99.930	6.125	99.878	99.787	99.758	99.705	5.625	101.090	100.898	100.897	100.834	5.625	100.199	100.069	100.067	100.005
5.750	100.662	100.568	100.536	100.492	5.750	100.076	99.983	99.951	99.907	5.750	100.916	100.822	100.790	100.746	6.250	99.943	99.921	99.880	99.820	5.750	101.301	101.170	101.154	101.081	5.750	100.470	100.341	100.323	100.251
5.875	101.165	101.076	101.046	100.997	5.875	100.580	100.481	100.440	100.413	5.875	101.499	101.399	101.320	101.270	6.375	100.387	100.358	100.318	100.253	5.875	101.809	101.677	101.661	101.587	5.875	100.979	100.848	100.830	100.758
5.990	101.571	101.481	101.451	101.402	5.990	100.985	100.885	100.819	100.751	5.990	101.900	101.820	101.781	101.731	6.490	100.830	100.800	100.755	100.690	5.990	102.087	101.965	101.949	101.875	5.990	101.254	101.123	101.105	101.033
6.000	102.052	101.961	101.931	101.882	6.000	101.065	100.975	100.945	100.896	6.000	101.920	101.800	101.861	101.810	6.500	100.792	100.760	100.721	100.654	6.000	102.166	102.033	102.017	101.941	6.000	101.335	101.203	101.185	101.113
6.125	102.068	101.977	101.948	101.895	6.125	101.482	101.392	101.362	101.310	6.125	102.148	102.036	102.057	102.006	6.625	101.065	101.030	100.991	100.922	6.125	102.557	102.423	102.406	102.330	6.125	101.736	101.599	101.575	101.500
6.250	102.133	102.041	102.010	101.957	6.250	101.390	101.301	101.270	101.218	6.250	102.103	102.039	102.036	101.986	6.750	100.884	100.846	100.814	100.766	6.250	102.384	102.253	102.236	102.135	6.250	101.811	101.681	101.646	101.563
6.375	102.577	102.548	102.508	102.448	6.375	101.834	101.807	101.766	101.702	6.375	103.595	103.563	103.525	103.458	6.875	101.311	101.270	101.236	101.185	6.375	102.798	102.667	102.633	102.548	6.375	102.225	102.095	102.060	101.976
6.490	103.020	102.870	102.745	102.620	6.490	102.279	102.129	102.004	101.879	6.490	104.106	104.056	104.039	103.976	6.990	101.580	101.539	101.505	101.454	6.490	103.135	102.985	102.860	102.735	6.490	102.551	102.421	102.276	102.151
6.500	102.982	102.950	102.911	102.844	6.500	102.239	102.209	102.168	102.102	6.500	104.071	104.036	104.009	103.929	7.000	101.662	101.619	101.585	101.531	6.500	103.187	102.953	102.919	102.835	6.500	102.615	102.481	102.447	102.364
6.625	103.255	103.220	103.181	103.112	6.625	102.512	102.479	102.439	102.371	6.625	104.482	104.444	104.406	104.338	7.125	101.990	101.946	101.911	101.859	6.625	103.512	103.276	103.243	103.159	6.625	102.998	102.869	102.769	102.686
6.750	103.074	103.036	103.004	102.936	6.750	102.168	102.130	102.098	102.052	6.750	104.593	104.549	104.510	104.442	7.250	101.801	101.761	101.724	101.671	6.750	103.430	103.214	103.263	103.198	6.750	102.858	102.742	102.690	102.627
6.875	103.301	103.260	103.225	103.155	6.875	102.592	102.554	102.517	102.460	6.875	104.939	104.890	104.851	104.783	7.375	102.218	102.174	102.137	102.085	6.875	103.760	103.543	103.622	103.557	6.875	102.991	102.873	102.849	102.785
6.990	103.770	103.739	103.695	103.624	6.990	102.863	102.830	102.788	102.739	6.990	105.216	105.175	105.140	105.086	7.490	102.451	102.301	102.276	102.051	6.990	104.007	103.890	103.839	103.774	6.990	103.422	103.306	103.254	103.190
7.000	103.852	103.809	103.775	103.721	7.000	102.944	102.903	102.868	102.817	7.000	105.298	105.255	105.220	105.163	7.500	102.433	102.381	102.349	102.228	7.000	104.074	103.958	103.907	103.840	7.000	103.501	103.386	103.333	103.268
7.125	104.180	104.136	104.101	104.048	7.125	103.274	103.231	103.195	103.146	7.125	105.692	105.625	105.584	105.544	7.625	102.679	102.652	102.634	102.517	7.125	104.369	104.148	104.097	104.033	7.125	103.695	103.575	103.522	103.460
7.250	103.991	103.951	103.924	103.807	7.250	102.415	102.349	102.310	102.268	7.250	105.936	105.930	105.291	105.249	7.750	104.553	104.308	104.263	104.210	7.250	104.683	104.594	104.563	104.510	7.250	103.781	103.734	103.689	103.637
7.375	104.408	104.364	104.334	104.215	7.375	102.845	102.740	102.698	102.649	7.375	105.825	105.760	105.721	105.676	7.850	104.684	104.636	104.591	104.537	7.375	104.110	104.063	104.028	103.984	7.375	104.110	104.063	104.018	103.964
7.490	104.641	104.641	104.566	104.241	7.490	103.135	103.085	103.040	102.735	7.490	106.159	106.029	105.884	105.759	7.990	105.023	104.873	104.748	104.623	7.490	104.450	104.300	104.275	104.105	7.490	104.450	104.300	104.275	104.105
7.500	104.613	104.571	104.536	104.418	7.500	103.130	103.065	103.026	102.730	7.500	106.156	106.089	106.050	105.904	7.500	105.057	104.953	104.868	104.789	7.500	104.483	104.340	104.315	104.145	7.500	104.483	104.340	104.315	104.145
7.625	104.869	104.842	104.824	104.707	7.625	103.337	103.271	103.232	102.188	7.625	106.308	106.241	106.202	106.157	7.625	105.368	105.262	105.178	105.028	7.625	104.793	104.689	104.604	104.455	7.625	104.793	104.689	104.604	104.455

FHLMC 20 Yr-OTC					FHLMC 15 Yr					FHLMC 15 Yr-SC					FHLMC 15 Yr-Investment					FHLMC 15 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
5.750	99.928	99.297	99.281	99.208	4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A
5.875	99.410	99.778	99.762	99.688	4.750	99.117	99.099	99.085	99.041	4.750	97.950	97.940	97.920	97.891	4.750	99.117	99.099	99.085	99.041	5.375	99.649	99.613	99.604	99.559
5.990	100.158	100.026	100.010	99.936	4.875	99.522	99.502	99.488	99.442	4.875	98.587	98.569	98.555	98.512	4.875	99.522	99.502	99.488	99.442	5.490	100.046	99.986	99.971	99.646
6.000	100.239	100.106	100.090	100.014	4.990	99.732	99.712	99.698	99.652	4.990	98.892	98.874	98.860	98.817	4.990	99.732	99.712	99.698	99.652	5.500	100.012	99.976	99.967	99.918
6.125	100.641	100.507	100.490	100.414	5.000	99.890	99.872	99.859	99.810	5.000	98.971	98.954	98.940	98.894	5.000	99.890	99.872	99.859	99.810	5.625	99.978	99.935	99.920	99.889
6.250	100.484	100.353	100.320	100.235	5.125	100.274	100.241	100.230	100.196	5.125	99.661	99.640	99.626	99.581	5.125	100.312	100.278	100.269	100.229	5.750	100.955	100.909	100.894	100.259
6.375	100.881	100.750	100.716	100.631	5.250	100.554	100.521	100.512	100.469	5.250	99.703	99.671	99.659	99.628	5.250	100.554	100.521	100.512	100.469	5.875	100.886	100.837	100.822	100.585
6.490	101.184	101.034	101.000	100.784	5.375	100.936	100.900	100.884	100.846	5.375	100.142	100.108	100.089	100.056	5.375	100.936	100.900	100.884	100.846	5.990	100.877	100.838	100.813	100.775
6.500	101.248	101.114	101.080	100.996	5.490	101.253	101.103	101.078	100.893	5.490	100.567	100.417	100.292	100.167	5.490	101.253	101.103	101.078	100.893	6.000	100.955	100.908	100.889	100.852
6.625	101.572	101.436	101.403	101.319	5.500	101.299	101.263	101.254	101.205	5.500	100.531	100.497	100.487	100.441	5.500	101.300	101.263	101.255	101.206	6.125	101.159	101.120	101.087	100.939
6.750	101.453	101.337	101.285	101.212	5.625	101.245	101.202	101.187	101.156	5.625	100.920	100.888	100.879	100.829	5.625	101.247	101.202	101.187	101.155	6.250	101.514	101.473	101.441	101.291
6.875	101.756	101.639	101.588	101.523	5.750	101.622	101.576	101.561	101.526	5.750	100.870	100.827	100.810	100.787	5.750	101.740	101.693	101.678	101.643	6.375	101.722	101.689	101.650	101.497
6.990	102.059	101.942	101.891	101.816	5.875	101.734	101.688	101.673	101.638	5.875	100.821	100.778	100.761	100.737	5.875	101.691	101.644	101.629	101.594	6.490	101.680	101.647	101.612	101.457
7.000	102.011	101.885	101.834	101.767	5.990	102.134	102.075	102.060	102.023	5.990	101.515	101.469	101.453	101.418	5.990	102.348	102.199	102.184	102.146	5.500	102.001	101.957	101.925	101.773
7.125	102.298	102.177	102.126	102.062	6.000	102.282	102.235	102.220	102.179	6.000	101.595	101.549	101.532	101.495	6.000	102.406	102.359	102.344	102.303	6.625	102.218	102.175	102.135	101.986
7.250	102.129	102.082	102.037	101.984	6.125	102.508	102.464	102.441	102.383	6.125	101.879	101.826	101.810	101.770	6.125	102.500	102.464	102.441	102.382	6.750	102.397	102.354	102.313	102.274
7.375	102.457	102.410	102.365	102.311	6.250	102.856	102.815	102.783	102.693	6.250	102.134	102.096	102.064	101.995	6.250	102.910	102.868	102.836	102.686	6.875	102.583	102.538	102.497	102.456
7.490	102.797	102.647	102.522	102.397	6.375	102.983	102.944	102.911	102.758	6.375	102.337	102.297	102.265	102.114	6.375	103.085	103.045	103.013	102.859	6.990	102.680	102.635	102.594	102.553
7.500	102.831	102.727	102.642	102.562	6.490	102.942	102.892	102.967	102.842	6.490	102.695	102.645	102.620	102.295	6.490	103.348	103.199	103.074	102.949	7.000	102.757	102.715	102.673	102.627
7.625	103.141	102.936	102.952	102.803	6.500	103.296	103.252	103.200	102.068	6.500	102.667	102.625	102.593	102.442	6.500	103.409	103.359	103.327	103.175	7.125	102.617	102.508	102.457	102.364
7.750	103.519	103.419	103.379	103.441	6.625	103.585	103.549	103.479	103.441	6.625	102.939	102.885	102.863	102.710	6.625	103.519	103.469	103.451	103.324	7.250	102.814	102.771	102.730	102.687
7.875	103.824	103.771	103.728	103.697	6.750	103.850	103.771	103.697	103.650	6.750	103.155	103.111	103.077	102.905	6.750	103.824	103.771	103.748	103.688	7.375	103.014	102.968	102.928	102.789
7.990	104.069	104.024	103.983	103.942	6.875	103.998	103.955	103.915	103.875	6.875	103.498	103.455	103.415	103.375	6.875	104.015	103.970	103.930	103.863	7.490	103.137	103.091	103.049	102.923
7.990	104.137	104.092	104.051	104.010	6.990	103.971	103.928	103.888	103.848	6.990	103.944	103.902	103.868	103.828	6.990	104.214	104.169	104.127	104.087	7.500	103.211	103.165	103.127	102.987
7.990	104.294	104.251	104.210	104.164	7.000	104.050	104.008	103.967	103.922	7.000	104.371	104.329	104.288	104.240	7.000	104.371	104.329	104.288	104.240	7.625	103.304	103.258	103.216	103.077



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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%	
2780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.125	-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	
s639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FHLMC Purchase Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-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	-0.625	-0.625	-0.625	-0.625	
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
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										
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%	
2780	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	
s639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-3.500	-2.500	
FHLMC R/T Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-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	-0.625	-0.625	-0.625	-0.625	
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
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%	
2780	-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	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A	
720-739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A	
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A	
680-699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A	
660-679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A	
640-659	-0.375	-1.375	-4.125	-5.125	-6.125	N/A	N/A	N/A	N/A	
s639	-0.375	-1.375	-3.875	-5.125	-6.125	N/A	N/A	N/A	N/A	
FHLMC C/O Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A	
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A	
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	
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	-0.625	-0.875	-1.125	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	
* Does not apply to Detached Condominiums										
** Does not apply to CHOICEHome mortgages that meet FHLMC Section 5709.9										
*** Does not apply to HELOC with a balance of zero or with an affordable second meeting FHLMC Section 4204.2										

LLPA Cap *			LTV Range
Product	Area Median Income %		
Duty to Serve	≤ 100%	0.000	All Eligible
First Time Homebuyer	≤ 100%	0.000	
Home Possible	≤ 80%	0.000	
*The LLPA cap does not apply to conventional loan size adjusters, UW Fee Buyout option, Reno LLPA or extension fees.			

FNMA Purchase LLPA										
FICO/LTV on Term x15yr 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%	
2780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
s639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FNMA Purchase Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-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	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
FNMA R/T Refi LLPA ****										
FICO/LTV on Term x15yr 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%	
2780	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	
s639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-3.500	-2.500	
FNMA R/T Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-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	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
FNMA 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%	
2780	-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	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A	
720-739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A	
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A	
680-699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A	
660-679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A	
s639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A	
FNMA C/O Refi Loan Attribute LLPA										
Condo*	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A	
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A	
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A	
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	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	
* Does not apply to Detached Condominiums										
** Does not apply to MH Advantage properties										
*** Does not apply to HELOC with a balance of zero or with a Community Seconds* loan (SFC 118).										
**** Student Loan C/O Refi (identified by SFC 841) will be charged the LLPAs for R/T Refi										



Lock Desk e-mail: [LockDesk@eLEND.com](mailto: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 LPPA Tables

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

30/25 Year FHLMC Low Balance LPPA												
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	1.006	0.896	0.825	0.762	0.729	0.671	0.389	0.342	0.471	0.448	0.366	0.278
5.375	0.814	0.703	0.633	0.584	0.549	0.468	0.131	0.127	0.284	0.258	0.170	0.080
5.480	0.814	0.703	0.633	0.584	0.549	0.468	0.131	0.127	0.284	0.258	0.170	0.080
5.500	0.874	0.744	0.673	0.624	0.590	0.498	0.137	0.137	0.313	0.279	0.186	0.105
5.625	0.943	0.820	0.712	0.661	0.618	0.540	0.126	0.126	0.339	0.305	0.216	0.131
5.750	1.112	1.092	0.951	0.912	0.794	0.750	0.662	0.560	0.515	0.449	0.344	0.222
5.875	1.263	1.124	0.983	0.938	0.838	0.799	0.704	0.610	0.549	0.483	0.385	0.276
5.990	1.263	1.124	0.983	0.938	0.838	0.799	0.704	0.610	0.549	0.483	0.385	0.276
6.000	1.297	1.158	1.024	0.980	0.875	0.843	0.739	0.628	0.586	0.512	0.407	0.296
6.125	1.358	1.227	1.104	1.059	0.948	0.913	0.804	0.711	0.650	0.579	0.479	0.365
6.250	1.391	1.208	1.135	1.065	0.978	0.958	0.910	0.822	0.722	0.590	0.423	0.279
6.375	1.448	1.264	1.186	1.132	1.038	1.028	0.965	0.887	0.788	0.645	0.470	0.326
6.480	1.448	1.264	1.186	1.132	1.038	1.028	0.965	0.887	0.788	0.645	0.470	0.326
6.500	1.518	1.331	1.254	1.188	1.102	1.107	1.021	0.929	0.844	0.701	0.526	0.384
6.625	1.558	1.392	1.306	1.237	1.161	1.143	1.042	0.954	0.895	0.749	0.591	0.450
6.750	1.790	1.562	1.501	1.384	1.349	1.451	1.366	1.309	1.221	1.095	0.825	0.530
6.875	1.754	1.596	1.520	1.423	1.383	1.461	1.359	1.306	1.192	1.068	0.822	0.530
6.990	1.754	1.596	1.520	1.423	1.383	1.461	1.359	1.306	1.192	1.068	0.822	0.530
7.000	1.778	1.631	1.552	1.456	1.415	1.487	1.390	1.348	0.980	1.073	0.830	0.541
7.125	1.846	1.706	1.619	1.522	1.470	1.546	1.422	1.384	0.980	0.879	0.857	0.562
7.250	1.789	1.659	1.376	1.587	1.505	1.250	1.010	0.955	0.911	0.670	0.807	0.578
7.375	1.830	1.515	1.405	1.391	1.377	1.308	1.010	0.955	0.911	0.670	0.882	0.572
7.480	1.830	1.515	1.405	1.391	1.377	1.308	1.010	0.955	0.911	0.670	0.882	0.572
7.500	1.971	1.658	1.548	1.561	1.524	1.480	1.029	0.955	0.911	0.669	0.873	0.461
7.625	2.075	1.680	1.560	1.565	1.544	1.427	1.010	0.955	0.911	0.670	0.674	0.462
20 Year FHLMC Low Balance LPPA												
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.480	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.276	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.587	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.587	0.120	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.990	0.587	0.120	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.587	0.341	0.248	0.198	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.701	0.593	0.500	0.450	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.878	0.770	0.667	0.627	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.878	0.770	0.781	0.628	0.062	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.480	0.878	0.770	0.781	0.628	0.062	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.878	0.770	0.759	0.628	0.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.878	0.770	0.672	0.628	0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.720	0.552	0.460	0.222	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.725	0.580	0.473	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.990	0.725	0.580	0.473	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.729	0.586	0.478	0.274	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125	0.733	0.590	0.483	0.242	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.250	0.788	0.495	0.533	0.413	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.375	0.822	0.480	0.465	0.364	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.480	0.822	0.480	0.465	0.364	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.500	0.824	0.486	0.469	0.384	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	0.826	0.489	0.471	0.386	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15 Year FHLMC Low Balance LPPA												
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
4.625	0.356	0.356	0.356	0.356	0.356	0.383	0.383	0.000	0.000	0.000	0.000	0.000
4.750	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.322	0.315	0.309	0.309	0.309	0.333	0.333	0.000	0.000	0.000	0.000	0.000
5.250	0.274	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.274	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.480	0.274	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.273	0.123	0.058	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.527	0.422	0.370	0.267	0.216	0.332	0.332	0.000	0.000	0.000	0.000	0.000
5.750	0.603	0.467	0.404	0.267	0.196	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.575	0.458	0.394	0.267	0.196	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.990	0.575	0.458	0.394	0.267	0.196	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.000	0.566	0.458	0.376	0.266	0.196	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	0.566	0.469	0.416	0.326	0.258	0.016	0.016	0.000	0.000	0.000	0.000	0.000
6.250	0.610	0.482	0.462	0.326	0.258	0.008	0.000	0.000	0.000	0.000	0.000	0.000
6.375	0.695	0.523	0.493	0.326	0.258	0.008	0.000	0.000	0.000	0.000	0.000	0.000
6.480	0.695	0.523	0.493	0.326	0.258	0.008	0.000	0.000	0.000	0.000	0.000	0.000
6.500	0.618	0.474	0.475	0.326	0.258	0.008	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.707	0.508	0.376	0.335	0.289	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	0.668	0.508	0.376	0.335	0.289	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	0.667	0.508	0.375	0.335	0.289	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.990	0.667	0.508	0.375	0.335	0.289	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	0.667	0.476	0.375	0.335	0.289	0.000	0.000	0.000	0.000	0.000	0.000	0.000

30/25 Year FNMA Low Balance LPPA												
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
5.480	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	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
5.750	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
5.875	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
5.990	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
6.000	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
6.125	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
6.250	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
6.375	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
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9.000	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
9.125	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
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9.990	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
10.000	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
10.125	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
10.250	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
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13.990	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
14.000	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
14.125	0.730	0.622	0.565	0.524	0.483	0.424	0.359	0.315	0.263	0.241	0.175	0.088
14.250	0.730	0.										