

FANNIE MAE CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
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	98.549	98.500	98.450	98.334	4.875	95.853	95.772	95.689	95.372	4.125	97.096	97.080	97.064	97.022
5.375	99.197	99.149	99.099	98.982	5.000	97.939	97.858	97.775	97.457	4.250	97.401	97.386	97.369	97.328
5.500	99.829	99.780	99.731	99.614	5.125	97.104	97.023	96.940	96.623	4.375	97.840	97.825	97.808	97.767
5.625	100.409	100.360	100.310	100.193	5.250	97.712	97.631	97.548	97.230	4.500	98.235	98.220	98.203	98.162
5.750	100.717	100.668	100.618	100.502	5.375	98.285	98.205	98.121	97.804	4.625	98.613	98.598	98.581	98.540
5.875	101.296	101.248	101.198	101.081	5.500	98.787	98.706	98.623	98.306	4.750	99.166	99.145	99.128	98.687
5.990	101.377	101.328	101.278	101.012	5.625	99.340	99.259	99.176	98.859	4.875	99.571	99.550	99.534	99.092
6.000	101.835	101.786	101.736	101.620	5.750	99.360	99.280	99.198	98.897	4.990	99.695	99.675	99.658	98.817
6.125	102.306	102.257	102.207	102.140	5.875	99.869	99.788	99.706	99.405	5.000	99.837	99.816	99.799	99.358
6.250	102.374	102.326	102.276	102.209	6.000	100.370	100.290	100.207	99.907	5.125	100.038	100.017	100.001	99.559
6.375	102.804	102.756	102.706	102.639	6.125	100.799	100.719	100.637	100.536	5.250	100.461	100.438	100.413	99.969
6.500	103.270	103.221	103.172	103.105	6.250	100.703	100.622	100.540	100.439	5.375	100.749	100.726	100.701	100.258
6.625	103.633	103.585	103.535	103.468	6.375	100.904	100.823	100.741	100.640	5.500	101.124	101.101	101.076	101.032
6.750	103.765	103.732	103.699	103.649	6.500	101.092	101.011	100.929	100.829	5.625	101.347	101.324	101.298	101.258
6.875	104.162	104.130	104.097	104.046	6.625	101.221	101.140	101.058	100.957	5.750	101.691	101.668	101.643	101.606
6.990	104.265	104.233	104.199	104.149	6.750	101.969	101.912	101.856	101.806	5.875	102.044	102.021	101.996	101.959
7.000	104.561	104.529	104.495	104.445	6.875	102.087	102.030	101.974	101.924	5.990	102.211	102.188	102.163	102.124
7.125	104.911	104.898	104.882	104.832	7.000	102.243	102.186	102.130	102.080	6.000	102.234	102.211	102.186	102.147
7.250	105.008	105.000	104.989	104.939	7.125	102.376	102.337	102.298	102.256	6.125	102.411	102.388	102.363	102.320
7.375	105.399	105.391	105.380	105.330	7.250	103.136	103.136	103.133	103.091	6.250	102.773	102.747	102.722	102.685
7.500	105.736	105.728	105.717	105.667	7.375	103.603	103.603	103.600	103.558	6.375	103.097	103.072	103.046	103.009
7.625	105.844	105.836	105.825	105.775	7.500	103.890	103.890	103.885	103.820	6.500	103.385	103.359	103.334	103.296
					7.625	104.154	104.154	104.149	104.082	6.625	103.364	103.338	103.313	103.275
										6.750	103.816	103.790	103.765	103.727
										6.875	104.020	103.995	103.970	103.932

CONFORMING 10 YEAR FIXED					HIGH BALANCE 30 YEAR FIXED					HIGH BALANCE 15 YEAR FIXED				
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	97.749	97.718	97.685	97.627	5.250	97.910	97.861	97.812	97.545	4.500	94.024	93.993	93.960	93.901
4.750	98.093	98.062	98.028	97.570	5.375	98.603	98.554	98.504	98.238	4.625	94.575	94.544	94.511	94.453
4.875	98.222	98.191	98.158	97.699	5.500	99.248	99.200	99.150	98.883	4.750	95.673	95.640	95.598	95.338
5.000	98.452	98.421	98.388	97.930	5.625	99.863	99.815	99.765	99.498	4.875	95.915	95.882	95.840	95.580
5.125	98.731	98.701	98.667	98.209	5.750	100.380	100.332	100.282	100.015	4.990	96.391	96.358	96.316	95.856
5.250	98.899	98.866	98.824	98.364	5.875	100.870	100.821	100.771	100.504	5.000	96.433	96.399	96.358	96.097
5.375	99.152	99.118	99.077	98.616	5.990	101.304	101.255	101.206	100.739	5.125	96.779	96.746	96.704	96.444
5.500	99.390	99.357	99.315	99.254	6.000	101.355	101.306	101.257	100.990	5.250	97.446	97.413	97.371	97.117
5.625	99.634	99.601	99.559	99.499	6.125	101.748	101.699	101.649	101.582	5.375	97.773	97.740	97.698	97.444
5.750	99.885	99.862	99.837	99.793	6.250	102.144	102.096	102.046	101.979	5.500	98.070	98.037	97.995	97.941
5.875	100.150	100.127	100.102	100.059	6.375	102.539	102.491	102.441	102.374	5.625	98.345	98.312	98.270	98.216
6.000	100.640	100.617	100.592	100.549	6.500	102.942	102.894	102.844	102.777	5.750	98.608	98.575	98.533	98.479
6.125	100.885	100.862	100.837	100.794	6.625	103.315	103.266	103.216	103.149	5.875	98.855	98.822	98.780	98.726
6.250	101.358	101.333	101.308	101.270	6.750	102.764	102.740	102.714	102.673	5.990	99.077	99.044	99.002	98.948
6.375	101.593	101.567	101.542	101.504	6.875	103.125	103.101	103.076	103.034	6.000	99.096	99.063	99.021	98.967
6.500	101.803	101.777	101.752	101.714	6.990	103.331	103.307	103.281	103.240	6.125	99.312	99.279	99.237	99.183
6.625	101.997	101.971	101.946	101.908	7.000	103.349	103.325	103.299	103.257	6.250	99.098	99.065	99.023	98.963
6.750	102.177	102.152	102.126	102.089	7.125	103.581	103.556	103.531	103.489	6.375	99.302	99.269	99.227	99.167
6.875	102.333	102.308	102.283	102.245	7.250	102.348	102.316	102.281	102.205	6.500	99.473	99.439	99.397	99.338
7.000	102.029	102.003	101.978	101.941	7.375	102.637	102.604	102.569	102.494	6.625	99.658	99.622	99.580	99.526
7.125	102.185	102.159	102.134	102.096	7.500	102.716	102.684	102.649	102.574	6.750	99.828	99.792	99.751	99.696
7.250	102.128	102.064	101.981	101.885	7.625	102.847	102.814	102.779	102.704	6.875	99.964	99.928	99.886	99.832
7.375	102.277	102.213	102.130	102.034						7.000	100.097	100.061	100.019	99.965
7.500	102.413	102.350	102.266	102.170						7.125	100.235	100.199	100.157	100.103
7.625	102.547	102.484	102.400	102.304						7.250	100.085	100.011	99.911	99.798

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR ARM				
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
5.000	99.331	99.250	99.149	99.048	5.000	98.653	98.571	98.471	98.370	5.375	97.901	97.820	97.719	97.618
5.125	99.686	99.605	99.504	99.403	5.125	99.070	98.989	98.889	98.787	5.500	98.309	98.228	98.127	98.026
5.250	100.022	99.941	99.841	99.739	5.250	99.709	99.628	99.528	99.426	5.625	99.674	99.593	99.493	99.391
5.375	100.333	100.252	100.151	100.050	5.375	100.059	99.978	99.878	99.776	5.750	100.600	100.519	100.419	100.317
5.500	100.616	100.535	100.434	100.333	5.500	100.365	100.284	100.184	100.082	5.875	100.868	100.787	100.687	100.585
5.625	100.856	100.775	100.675	100.573	5.625	100.606	100.525	100.424	100.323	6.000	101.088	101.007	100.907	100.805
5.750	101.042	100.961	100.860	100.759	5.750	100.817	100.735	100.635	100.534	6.125	101.205	101.124	101.023	100.922
5.875	101.145	101.064	100.964	100.862	5.875	100.983	100.902	100.801	100.700	6.250	101.299	101.218	101.118	101.016
6.000	101.267	101.186	101.085	100.984	6.000	101.123	101.042	100.942	100.840	6.375	101.373	101.292	101.191	101.090
6.125	101.383	101.302	101.202	101.100	6.125	101.193	101.111	101.011	100.910	6.500	101.502	101.421	101.320	101.219
6.250	101.491	101.410	101.309	101.208	6.250	101.290	101.209	101.109	101.007	6.625	101.695	101.614	101.514	101.412
6.375	101.595	101.514	101.414	101.312	6.375	101.442	101.361	101.260	101.159	6.750	101.806	101.725	101.624	101.523
6.500	101.659	101.578	101.477	101.376	6.500	101.543	101.462	101.361	101.260	6.875	101.790	101.709	101.608	101.507
6.625	101.641	101.560	101.460	101.358	6.625	101.549	101.468	101.367	101.266	7.000	101.801	101.720	101.619	101.518
6.750	101.616	101.535	101.434	101.333	6.750	101.619	101.538	101.437	101.336	7.125	101.846	101.765	101.664	101.563
6.875	101.576	101.495	101.395	101.293	6.875	101.782	101.701	101.601	101.499	7.250	101.851	101.770	101.670	101.568
7.000	101.551	101.470	101.370	101.268	7.000	101.936	101.854	101.754	101.653	7.375	101.846	101.765	101.665	101.563
7.125	101.542	101.461	101.360	101.259	7.125	102.066	101.985	101.885	101.783	7.500	101.830	101.749	101.649	101.547
7.250	101.508	101.427	101.327	101.225	7.250	102.124	102.043	101.942	101.841	7.625	101.793	101.712	101.612	101.510



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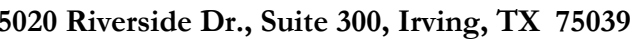
12/15/2025 9:58 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

FREDDIE MAC CONVENTIONAL / HOME POSSIBLE / HOME ONE PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 YEAR FIXED				
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	98.549	98.500	98.450	98.334	4.875	95.853	95.772	95.689	95.372	4.125	97.096	97.080	97.064	97.022
5.375	99.197	99.149	99.099	98.982	5.000	97.939	97.858	97.775	97.457	4.250	97.401	97.386	97.369	97.328
5.500	99.829	99.780	99.731	99.614	5.125	97.104	97.023	96.940	96.623	4.375	97.840	97.825	97.808	97.767
5.625	100.409	100.360	100.310	100.193	5.250	97.712	97.631	97.548	97.230	4.500	98.235	98.220	98.203	98.162
5.750	100.717	100.668	100.618	100.502	5.375	98.285	98.205	98.121	97.804	4.625	98.613	98.598	98.581	98.540
5.875	101.296	101.248	101.198	101.081	5.500	98.787	98.706	98.623	98.306	4.750	99.166	99.145	99.128	98.687
5.990	101.377	101.328	101.278	101.012	5.625	99.340	99.259	99.176	98.859	4.875	99.571	99.550	99.534	99.092
6.000	101.835	101.786	101.736	101.620	5.750	99.360	99.280	99.198	98.897	4.990	99.695	99.675	99.658	98.817
6.125	102.306	102.257	102.207	102.140	5.875	99.869	99.788	99.706	99.405	5.000	99.837	99.816	99.799	99.358
6.250	102.374	102.326	102.276	102.209	6.000	100.370	100.290	100.207	99.907	5.125	100.038	100.017	100.001	99.559
6.375	102.804	102.756	102.706	102.639	6.125	100.799	100.719	100.637	100.536	5.250	100.461	100.438	100.413	99.969
6.500	103.270	103.221	103.172	103.105	6.250	100.703	100.622	100.540	100.439	5.375	100.749	100.726	100.701	100.258
6.625	103.633	103.585	103.535	103.468	6.375	100.904	100.823	100.741	100.640	5.500	101.124	101.101	101.076	101.032
6.750	103.765	103.732	103.699	103.649	6.500	101.092	101.011	100.929	100.829	5.625	101.347	101.324	101.298	101.258
6.875	104.162	104.130	104.097	104.046	6.625	101.221	101.140	101.058	100.957	5.750	101.691	101.668	101.643	101.606
6.990	104.265	104.233	104.199	104.149	6.750	101.969	101.912	101.856	101.806	5.875	102.044	102.021	101.996	101.959
7.000	104.561	104.529	104.495	104.445	6.875	102.087	102.030	101.974	101.924	5.990	102.211	102.188	102.163	102.124
7.125	104.911	104.898	104.882	104.832	7.000	102.243	102.186	102.130	102.080	6.000	102.234	102.211	102.186	102.147
7.250	105.008	105.000	104.989	104.939	7.125	102.376	102.337	102.298	102.256	6.125	102.411	102.388	102.363	102.320
7.375	105.399	105.391	105.380	105.330	7.250	103.136	103.136	103.133	103.091	6.250	102.773	102.747	102.722	102.685
7.500	105.736	105.728	105.717	105.667	7.375	103.603	103.603	103.600	103.558	6.375	103.097	103.072	103.046	103.009
7.625	105.844	105.836	105.825	105.775	7.500	103.890	103.890	103.885	103.820	6.500	103.385	103.359	103.334	103.296
					7.625	104.154	104.154	104.149	104.082	6.625	103.364	103.338	103.313	103.275
										6.750	103.816	103.790	103.765	103.727
										6.875	104.020	103.995	103.970	103.932

CONFORMING 10 YEAR FIXED					SUPER CONFORMING 30 YEAR FIXED					SUPER CONFORMING 15 YEAR FIXED				
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	97.749	97.718	97.685	97.627	5.250	97.130	97.084	97.023	96.672	4.750	96.681	96.226	96.617	96.317
4.750	98.093	98.062	98.028	97.570	5.375	98.118	98.073	98.008	97.662	4.875	97.205	96.748	97.134	96.837
4.875	98.222	98.191	98.158	97.699	5.500	98.734	98.689	98.624	98.279	5.000	97.699	97.240	97.626	97.329
5.000	98.452	98.421	98.388	97.930	5.625	99.280	99.235	99.169	98.825	5.125	98.394	97.936	98.321	98.025
5.125	98.731	98.701	98.667	98.209	5.750	99.707	99.666	99.618	99.250	5.250	98.200	97.787	98.175	97.892
5.250	98.899	98.866	98.824	98.364	5.875	100.284	100.243	100.186	99.824	5.375	98.661	98.645	98.631	98.616
5.375	99.152	99.118	99.077	98.616	6.000	100.795	100.754	100.694	100.334	5.500	99.037	99.021	99.007	98.991
5.500	99.390	99.357	99.315	99.254	6.125	101.220	101.177	101.116	100.756	5.625	99.403	99.384	99.369	99.353
5.625	99.634	99.601	99.559	99.499	6.250	101.150	101.094	101.035	100.714	5.750	99.434	99.400	99.396	99.382
5.750	99.885	99.862	99.837	99.793	6.375	101.609	101.554	101.490	101.164	5.875	99.828	99.796	99.789	99.772
5.875	100.150	100.127	100.102	100.059	6.500	102.017	101.961	101.896	101.569	6.000	100.163	100.129	100.123	100.105
6.000	100.640	100.617	100.592	100.549	6.625	102.329	102.272	102.206	101.878	6.125	100.501	100.470	100.463	100.445
6.125	100.885	100.862	100.837	100.794	6.750	101.752	101.693	101.683	101.649	6.250	100.711	100.660	100.664	100.631
6.250	101.358	101.333	101.308	101.270	6.875	102.257	102.205	102.191	102.151	6.375	101.015	100.972	100.970	100.941
6.375	101.593	101.567	101.542	101.504	7.000	102.643	102.591	102.576	102.536	6.500	101.323	101.281	101.279	101.250
6.500	101.803	101.777	101.752	101.714	7.125	102.988	102.939	102.924	102.882	6.625	101.579	101.538	101.533	101.505
6.625	101.997	101.971	101.946	101.908	7.250	102.433	102.296	102.276	102.276	6.750	101.936	101.896	101.843	101.816
6.750	102.177	102.152	102.126	102.089	7.375	102.832	102.694	102.674	102.674	6.875	102.257	102.216	102.171	102.133
6.875	102.333	102.308	102.283	102.245	7.500	103.140	103.029	103.007	103.007	7.000	102.809	102.764	102.720	102.681
7.000	102.029	102.003	101.978	101.941	7.625	103.315	103.218	103.195	103.195	7.125	102.975	102.933	102.890	102.850
7.125	102.185	102.159	102.134	102.096						7.250	102.948	102.864	102.803	102.692
7.250	102.128	102.064	101.981	101.885						7.375	103.134	103.051	102.989	102.878
7.375	102.277	102.213	102.130	102.034						7.500	103.307	103.224	103.162	103.051
7.500	102.413	102.350	102.266	102.170										
7.625	102.547	102.484	102.400	102.304										

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR ARM				
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	99.820	99.779	99.711	99.452	5.250	99.626	99.582	99.509	99.247	5.250	96.614	96.563	96.482	96.214
5.375	100.145	100.100	100.027	99.763	5.375	99.987	99.938	99.860	99.593	5.375	97.280	97.226	97.140	96.866
5.500	100.467	100.418	100.339	100.070	5.500	100.343	100.290	100.208	99.935	5.500	97.693	97.635	97.544	97.265
5.625	100.785	100.731	100.647	100.572	5.625	100.696	100.639	100.551	100.272	5.625	99.602	99.539	99.443	99.159
5.750	101.059	101.010	100.935	100.864	5.750	100.996	100.953	100.886	100.621	5.750	100.571	100.513	100.424	100.143
5.875	101.265	101.211	101.131	101.054	5.875	101.082	101.035	100.965	100.695	5.875	100.878	100.814	100.721	100.434
6.000	101.470	101.412	101.326	101.244	6.000	101.192	101.141	101.065	100.790	6.000	101.183	101.115	101.017	100.724
6.125	101.642	101.579	101.488	101.400	6.125	101.280	101.224	101.143	100.862	6.125	101.455	101.383	101.279	100.982
6.250	101.739	101.688	101.615	101.537	6.250	101.357	101.293	101.202	100.916	6.250	101.628	101.573	101.495	101.214
6.375	101.727	101.671	101.592	101.509	6.375	101.511	101.441	101.344	101.247	6.375	101.650	101.591	101.507	101.420
6.500	101.732	101.671	101.586	101.496	6.500	101.672	101.598	101.495	101.392	6.500	101.689	101.625	101.536	101.442
6.625	101.739	101.673	101.583	101.487	6.625	101.836	101.757	101.649	101.540	6.625	101.731	101.661	101.567	101.468
6.750	101.739	101.671	101.579	101.480	6.750	101.961	101.895	101.793	101.679	6.750	101.626	101.586	101.533	101.462
6.875	101.724	101.651	101.554	101.448	6.875	101.938	101.867	101.772	101.668	6.875	101.284	101.239	101.180	101.103
7.000	101.718	101.639	101.537	101.425	7.000	101.925	101.848	101.746	101.636	7.000	100.950	100.899	100.834	100.750
7.125	101.718	101.634	101.526	101.408	7.125	101.916	101.834	101.727	101.610	7.125	100.623	100.566	100.495	100.404
7.250	101.764	101.659	101.523	101.382	7.250	101.870	101.785	101.676	101.555	7.250	100.401	100.309	100.190	100.062
7.375	101.935	101.825	101.684	101.537	7.375	101.813	101.723	101.608	101.481	7.375	100.399	100.302	100.178	100.043
7.500	102.109	101.995	101.848	101.695	7.500	101.759	101.664	101.543	101.410	7.500	100.400	100.298	100.168	100.027



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CONVENTIONAL PRODUCTS - LLPA

CREDIT SCORE	Purchase Money Loans - LLPA by Credit Score/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤ 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	SFC
≥ 780	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760-779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740-759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720-739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700-719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680-699	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660-679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640-659	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
≤ 639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A

[illegible]

CREDIT SCORE	Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤ 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	SFC
≥ 780	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760-779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740-759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720-739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700-719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680-699	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660-679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640-659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
≤ 639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007

[illegible]

CREDIT SCORE	Cash-out Refinance Loans - LLPA by Credit Score/LTV Ratio Applicable for all loans					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
≥ 780	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	003
760-779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	003
740-759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	003
720-739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	003
700-719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	003
680-699	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	003
660-679	(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	003
640-659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	003
≤ 639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	003

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
High-balance ARM	(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

PHL ADJUSTMENTS		HIGH BALANCE ADJUSTMENTS			
BASE LOAN AMOUNT ADJUSTMENTS		20 Yr (add to 20 Yr Price) (1.250)		Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap.	
40,000 - 74,999	0.000	LONG TERM RATE LOCKS			
75,000 - 99,999	0.000	(add to 60 day price)		LTV > 80% and FICO >= 680	0.000
100,000 - 124,999	0.000		Rate Adj.	Price Adj.	All other LTV and FICO combinations
125,000 - 149,999	0.000				
150,000 - 174,999	0.000	75 Day Lock	N/A	(0.375)	
175,000 - 199,999	0.000	90 Day Lock	N/A	(0.750)	
200,000 - 224,999	0.000	120 Day Lock	N/A	(1.500)	HomeStyle/Choice Renovation ¹
225,000 - 249,999	0.000	*180 Day Lock	0.125%	(2.000)	(0.500)
OTHER ADJUSTMENTS					Adverse Market Refinance Fee
No Escrow (Non CA)	(0.250)	*270 Day Lock	0.375%	(3.000)	1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.
No Escrow (CA)	(0.125)	*360 Day Lock	0.500%	(4.000)	
TX Property	0.000	*A 1.00% upfront fee is due w/in 5 days of lock.			
NY Property	0.000	*Fixed Rates Only			
MANDATORY COMMITMENT					
IMPROVE PRICE BY 0.000					
MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000					
		Footnotes:			
		2.Not applicable to co-ops or detached condo units (identified by SFC 588).			
		3.Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235)			

LLPA Waivers All LLPAs will be waived for the following loans (Exception: LLPAs for Minimum Mortgage Insurance Coverage Option will be charged if applicable)

Loans meeting Duty to Serve requirements

(Purchase and limited cash-out refinances, principal residences with total qualifying income $\leq 100\%$ AMI)

- Manufactured housing including MH Advantage®
- Rural housing - loans in high needs rural regions
- Loans to Native Americans on tribal lands
- Loans originated by “small financial institutions”
- Affordable housing



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GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					USDA 30 YEAR FIXED				
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	98.056	98.029	98.002	97.925	4.250	98.358	98.331	98.304	98.277	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.375	97.980	97.953	97.926	97.899	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.500	98.543	98.516	98.490	98.463	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	4.625	99.118	99.091	99.064	99.037	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	4.750	99.511	99.491	99.471	99.401	5.125	99.725	99.699	99.672	99.595
5.250	100.685	100.632	100.578	100.475	4.875	99.797	99.777	99.757	99.687	5.250	100.685	100.632	100.578	100.475
5.375	101.164	101.110	101.057	100.953	5.000	100.247	100.227	100.206	100.136	5.375	101.164	101.110	101.057	100.953
5.500	101.607	101.554	101.500	101.397	5.125	100.549	100.529	100.509	100.438	5.500	101.607	101.554	101.500	101.397
5.625	102.061	102.008	101.954	101.850	5.250	100.552	100.539	100.526	100.462	5.625	102.061	102.008	101.954	101.850
5.750	102.236	102.196	102.156	102.065	5.375	100.638	100.624	100.611	100.548	5.750	102.236	102.196	102.156	102.065
5.875	102.517	102.477	102.437	102.347	5.500	101.041	101.028	101.015	100.951	5.875	102.517	102.477	102.437	102.347
5.990	102.798	102.758	102.718	102.628	5.625	101.458	101.444	101.431	101.367	5.990	102.798	102.758	102.718	102.628
6.000	102.993	102.953	102.913	102.823	5.750	101.819	101.754	101.690	101.576	6.000	102.993	102.953	102.913	102.823
6.125	103.424	103.384	103.344	103.254	5.875	102.061	101.997	101.932	101.818	6.125	103.424	103.384	103.344	103.254
6.250	103.534	103.494	103.454	103.363	6.000	102.415	102.351	102.287	102.173	6.250	103.534	103.494	103.454	103.363
6.375	103.840	103.887	103.934	103.931	6.125	102.748	102.684	102.619	102.505	6.375	103.840	103.887	103.934	103.931
6.500	104.207	104.253	104.300	104.297	6.250	102.949	102.884	102.820	102.756	6.500	104.207	104.253	104.300	104.297
6.625	104.661	104.708	104.755	104.752	6.375	102.641	102.577	102.513	102.449	6.625	104.661	104.708	104.755	104.752
6.750	104.645	104.611	104.578	104.544	6.500	103.115	103.050	102.986	102.922	6.750	104.645	104.611	104.578	104.544
6.875	104.712	104.678	104.645	104.611	6.625	103.314	103.250	103.185	103.121	6.875	104.712	104.678	104.645	104.611
6.990	105.158	105.125	105.091	105.058						6.990	105.158	105.125	105.091	105.058
7.000	105.123	105.090	105.056	105.023						7.000	105.123	105.090	105.056	105.023
7.125	105.561	105.528	105.494	105.461						7.125	105.561	105.528	105.494	105.461

FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE					VA 90.01% - 95% CASH OUT				
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	96.583	96.557	96.530	96.453	4.250	94.858	94.831	94.804	94.777	4.750	95.712	95.685	95.658	95.082
4.875	96.843	96.816	96.789	96.712	4.375	94.150	94.123	94.096	94.069	4.875	96.371	96.345	96.318	95.741
4.990	97.680	97.653	97.626	97.549	4.500	94.443	94.416	94.390	94.363	4.990	96.808	96.782	96.755	96.178
5.000	97.765	97.738	97.711	97.634	4.625	95.118	95.091	95.064	95.037	5.000	97.033	97.007	96.980	96.403
5.125	98.443	98.416	98.389	98.313	4.750	95.574	95.553	95.533	95.463	5.125	97.382	97.355	97.328	96.751
5.250	99.384	99.330	99.277	99.173	4.875	95.859	95.839	95.819	95.749	5.250	99.685	99.632	99.578	98.975
5.375	100.203	100.149	100.095	99.992	5.000	96.309	96.289	96.269	96.199	5.375	100.164	100.110	100.057	99.453
5.500	100.621	100.567	100.514	100.410	5.125	96.611	96.591	96.571	96.501	5.500	100.607	100.554	100.500	99.897
5.625	100.940	100.886	100.833	100.729	5.250	97.677	97.664	97.651	97.587	5.625	101.061	101.008	100.954	100.350
5.750	101.478	101.438	101.398	101.308	5.375	97.763	97.749	97.736	97.673	5.750	101.455	101.415	101.374	100.784
5.875	101.940	101.899	101.859	101.769	5.500	98.166	98.153	98.140	98.076	5.875	101.736	101.696	101.655	101.065
5.990	102.031	101.990	101.950	101.860	5.625	98.583	98.569	98.556	98.492	5.990	102.017	101.977	101.936	101.346
6.000	102.336	102.295	102.255	102.165	5.750	99.506	99.442	99.378	99.263	6.000	102.212	102.172	102.131	101.541
6.125	102.657	102.616	102.576	102.486	5.875	99.748	99.684	99.620	99.506	6.125	102.643	102.603	102.563	102.322
6.250	102.921	102.881	102.841	102.751	6.000	100.103	100.039	99.974	99.860	6.250	102.753	102.712	102.672	102.432
6.375	103.148	103.195	103.242	103.238	6.125	100.435	100.371	100.307	100.193	6.375	103.059	103.106	103.153	103.000
6.500	103.554	103.601	103.648	103.645	6.250	101.136	101.072	101.008	100.943	6.500	103.425	103.472	103.519	103.366
6.625	103.899	103.945	103.992	103.989	6.375	100.829	100.765	100.700	100.636	6.625	103.880	103.927	103.974	103.820
6.750	103.502	103.469	103.435	103.402	6.500	101.302	101.238	101.174	101.109	6.750	103.395	103.361	103.328	103.294
6.875	103.399	103.366	103.332	103.299	6.625	101.501	101.437	101.373	101.308	6.875	103.462	103.428	103.395	103.361
6.990	103.846	103.812	103.779	103.745						6.990	103.908	103.875	103.841	103.808
7.000	103.811	103.777	103.744	103.710						7.000	103.873	103.840	103.806	103.773
7.125	104.249	104.215	104.182	104.148										

VA 95.01% - 100% CASH OUT					FHA/VA 5/1 ARM					FHA/VA 3/1 ARM				
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	99.279	99.225	99.172	99.068	4.250	97.229	97.175	97.121	97.068	4.250	97.442	97.334	97.227	97.120
5.375	99.758	99.704	99.650	99.547	4.375	97.877	97.824	97.770	97.717	4.375	98.091	97.983	97.876	97.769
5.500	100.201	100.147	100.094	99.990	4.500	98.538	98.485	98.431	98.377	4.500	98.751	98.644	98.537	98.430
5.625	100.655	100.601	100.548	100.444	4.625	99.128	99.074	99.021	98.967	4.625	99.341	99.234	99.127	99.019
5.750	101.048	101.008	100.968	100.878	4.750	98.423	98.369	98.316	98.262	4.750	98.292	98.185	98.078	97.921
5.875	101.330	101.289	101.249	101.159	4.875	99.065	99.012	98.958	98.904	4.875	98.934	98.827	98.720	98.563
5.990	101.611	101.570	101.530	101.440	5.000	99.699	99.646	99.592	99.538	5.000	99.568	99.461	99.354	99.197
6.000	101.806	101.765	101.725	101.635	5.125	100.280	100.226	100.172	100.119	5.125	100.149	100.042	99.935	99.777
6.125	102.237	102.196	102.156	102.066	5.250	99.281	99.228	99.174	99.121	5.250	99.057	98.950	98.842	98.685
6.250	102.346	102.306	102.266	102.176	5.375	99.895	99.841	99.788	99.734	5.375	99.670	99.563	99.456	99.299
6.375	102.653	102.700	102.747	102.743	5.500	100.494	100.441	100.387	100.334	5.500	100.270	100.163	100.056	99.898
6.500	103.019	103.066	103.113	103.110	5.625	101.039	100.985	100.932	100.878	5.625	101.314	101.207	101.100	100.943
6.625	103.474	103.520	103.567	103.564	5.750	100.031	99.991	99.951	99.910					
6.750	102.989	102.955	102.922	102.888	5.875	100.613	100.573	100.533	100.492					
6.875	103.055	103.022	102.988	102.955	6.000	101.149	101.109	101.069	101.028					
6.990	103.502	103.468	103.435	103.401	6.125	101.619	101.579	101.539	101.499					
7.000	103.467	103.433	103.400	103.366										
7.125	103.905	103.871	103.838	103.804										
7.250	103.120	103.194	103.268	103.341										

FHA 30 YEAR FIXED 203k					FHA 30 YEAR FIXED HIGH BALANCE 203k				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	97.506	97.479	97.452	97.375	4.750	96.033	96.007	95.980	95.903
4.875	98.165	98.138	98.112	98.035	4.875	96.293	96.266	96.239	96.162
4.990	98.602	98.575	98.549	98.472	4.990	97.130	97.103	97.076	96.999
5.000	98.827	98.800	98.774	98.697	5.000	97.215	97.188	97.161	97.084
5.125	99.175	99.149	99.122	99.045	5.125	97.893	97.866	97.839	97.763
5.250	100.135	100.082	100.028	99.925	5.250	98.834	98.780	98.727	98.623
5.375	100.614	100.560	100.507	100.403	5.375	99.653	99.599	99.545	99.442
5.500	101.057	101.004	100.950	100.847	5.500	100.071	100.017	99.964	99.860
5.625	101.511	101.458	101.404	101.300	5.625	100.390	100.336	100.283	100.179
5.750	101.686	101.646	101.606	101.515	5.750	100.928	100.888	100.848	100.758
5.875	101.967	101.927	101.887	101.797	5.875	101.390	101.349	101.309	101.219
5.990	102.248	102.208	102.168	102.078	5.990	101.481	101.440	101.400	101.310
6.000	102.443	102.403	102.363	102.273	6.000	101.786	101.745	101.705	101.615
6.125	102.874	102.834	102.794	102.704	6.125	102.107	102.066	102.026	101.936
6.250	102.984	102.944	102.904	102.813	6.250	102.371	102.331	102.291	102.201
6.375	103.290	103.337	103.384	103.381	6.375	102.598	102.645	102.692	102.688
6.500	103.657	103.703	103.750	103.747	6.500	103.004	103.051	103.098	103.095
6.625	104.111	104.158	104.205	104.202	6.625	103.349	103.395	103.442	103.439
6.750	104.095	104.061	104.028	103.994	6.750	102.952	102.919	102.885	102.852
6.875	104.162	104.128	104.095	104.061	6.875	102.849	102.816	102.782	102.749
6.990	104.608	104.575	104.541	104.508	6.990	103.296	103.262	103.229	103.195
7.000	104.573	104.540	104.506	104.473	7.000	103.261	103.227	103.194	103.160
7.125	105.011	104.978	104.944	104.911	7.125	103.699	103.665	103.632	103.598

GOVERNMENT PRODUCTS LLPA's

BASE LOAN AMOUNT		FICO SCORE		VA LOAN TYPE		OTHER ADJUSTMENTS		Long Term Rate Locks		
\$40,000 - \$124,999	0.000	>= 740	0.150	VA Loan	(0.250)	2 Unit	(0.500)	(add to 60 day price)		
\$125,000 - \$149,999	0.000	720-739	0.100	VA IRRRL (95.01-110.00)	(1.000)	3-4 Unit	(1.000)	Rate Adj.	Price Adj.	
\$150,000 - \$174,999	0.000	680 - 719	0.000	VA IRRRL (110.01-125% LTV)	(2.250)	Manual Underwrite	0.000	75 Day Lock	N/A	(0.375)
\$175000 - \$199,999	0.000	660 - 679	(0.125)	VA Alterations	(1.250)	Manufactured Housing	(1.250)	90 Day Lock	N/A	(0.750)
\$200,000 - \$224,999	0.000	640 - 659	(0.250)			ARM HB	(0.500)	120 Day Lock	N/A	(1.500)
\$225,000 - \$249,999	0.000	620 - 639	(1.000)			25 Year Term (Fixed Only)	(0.250)	*180 Day Lock	0.125%	(2.000)
≥\$275,000 - Conform Max	0.000	600 - 619	(1.250)			20 Year Term (Fixed Only)	(0.500)	*270 Day Lock	0.375%	(3.000)
ARM Notes		580 - 599	(3.000)			Mandatory Commitment	0.000	*360 Day Lock	0.500%	(4.000)
Margin:	2.00%	< 580 & No Score Streamlines	(10.000)	Notes		Puerto Rico Property (Approved Sellers only)	(0.250)	*A 1.00% upfront fee is due w/in 5 days of lock.		
Floor:	2.00%			FHA ID #: 27128-00009				*Fixed Rates Only		
Caps:	1/1/5%			VA ID #: 5199980000		203k ARM's	(0.500)			
Index:	T-Bill			All borrowers must be checked against CAIVRS						
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products										



Planet Home Lending

WE'LL GET YOU HOME

5020 Riverside Dr., Suite 300, Irving, TX 75039

Welcome to Planet Home Lending

www.PHLCorrespondent.com

National Correspondent Rate Sheet--Best Efforts

12/15/2025 9:58 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)			
			Adjustment
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,		0.000
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY		0.000
REGION 2:	PR		-0.250
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI, FL		0.125
REGION 4:	NV, UT, CO		-0.06
ADMIN FEES		Conventional & Government Lock Extensions	
Prior Approval:	\$595	1-3 Days	-0.02 bps/Day
Delegated:	\$350	4-7Days	-0.125
Reno Pre-Review	\$350	8-15 Days	-0.250
Contractor Validation:	\$395	16- 30 Days	-0.500
Renovation Loan Products:	Supplemental/Draw Admin Fee Collected at Purchase		
HELOAN	\$350		
MERS Organization ID		Note Endorsement or Allonge	
1006543		Pay to the order of Planet Home Lending, LLC	
		Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)	
Planet Home Lending Custodian		Delivery of Final / Trailing Docs	
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans		Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905	
Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan.			
Planet Home Lending, LLC NMLS #17022			



National Correspondent Rate Sheet--Best Efforts

5020 Riverside Dr., Suite 300, Irving, TX 75039

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FNMA SPEC

30 Year Fixed Rate - New York					30-Year Fixed Rate - 85k Max Loan Amount					30-Year Fixed Rate - 110k Max Loan Amount				
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	98.695	98.630	98.564	98.481	5.250	99.370	99.305	99.239	99.155	5.250	99.225	99.161	99.095	99.011
5.375	99.406	99.341	99.275	99.192	5.375	100.064	99.999	99.933	99.849	5.375	99.904	99.840	99.774	99.690
5.500	100.096	100.032	99.966	99.882	5.500	100.735	100.670	100.604	100.520	5.500	100.575	100.511	100.445	100.361
5.625	100.733	100.669	100.603	100.519	5.625	101.372	101.307	101.241	101.157	5.625	101.212	101.148	101.082	100.998
5.750	101.163	101.098	101.032	100.949	5.750	102.038	101.973	101.907	101.823	5.750	101.878	101.813	101.748	101.664
5.875	101.802	101.737	101.671	101.588	5.875	102.622	102.557	102.491	102.408	5.875	102.462	102.398	102.332	102.248
5.990	102.358	102.293	102.227	102.143	5.990	103.130	103.066	103.000	102.916	5.990	102.971	102.906	102.840	102.757
6.000	102.409	102.344	102.278	102.195	6.000	103.173	103.109	103.043	102.959	6.000	103.014	102.949	102.883	102.800
6.125	102.926	102.862	102.796	102.712	6.125	103.644	103.580	103.514	103.430	6.125	103.485	103.420	103.354	103.271
6.250	103.102	103.037	102.971	102.887	6.250	103.803	103.738	103.672	103.588	6.250	103.617	103.552	103.486	103.403
6.375	103.616	103.551	103.485	103.402	6.375	104.278	104.214	104.148	104.064	6.375	104.093	104.028	103.962	103.878
6.500	104.097	104.047	103.996	103.937	6.500	104.731	104.667	104.601	104.517	6.500	104.545	104.481	104.415	104.331
6.625	104.586	104.546	104.504	104.445	6.625	105.157	105.093	105.027	104.943	6.625	104.971	104.907	104.841	104.757
6.750	105.013	104.972	104.931	104.872	6.750	105.436	105.395	105.354	105.295	6.750	105.250	105.209	105.168	105.109
6.875	105.454	105.414	105.372	105.313	6.875	105.871	105.831	105.789	105.730	6.875	105.685	105.645	105.603	105.544
6.990	105.812	105.772	105.730	105.672	6.990	106.245	106.204	106.163	106.072	6.990	106.059	106.018	105.977	105.918
7.000	105.847	105.806	105.765	105.706	7.000	106.278	106.238	106.196	106.138	7.000	106.092	106.052	106.010	105.952
7.125	106.249	106.209	106.167	106.108	7.125	106.667	106.626	106.585	106.526	7.125	106.481	106.440	106.399	106.340
7.250	106.377	106.361	106.342	106.284	7.250	106.935	106.919	106.900	106.841	7.250	106.722	106.706	106.687	106.629
7.375	106.752	106.736	106.717	106.658	7.375	107.302	107.286	107.267	107.208	7.375	107.089	107.073	107.054	106.996
7.500	107.070	107.054	107.035	106.976	7.500	107.623	107.607	107.588	107.529	7.500	107.411	107.395	107.376	107.317
7.625	107.398	107.382	107.363	107.304	7.625	107.946	107.930	107.911	107.852	7.625	107.734	107.717	107.698	107.640

30-Year Fixed Rate - 125k Max Loan Amount					30-Year Fixed Rate - 150k Max Loan Amount					30-Year Fixed Rate - 175k Max Loan Amount				
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	99.119	99.054	98.988	98.905	5.250	99.066	99.001	98.935	98.852	5.250	98.986	98.922	98.856	98.772
5.375	99.785	99.721	99.655	99.571	5.375	99.732	99.667	99.602	99.518	5.375	99.653	99.588	99.522	99.438
5.500	100.435	100.370	100.304	100.221	5.500	100.382	100.317	100.251	100.168	5.500	100.302	100.238	100.172	100.088
5.625	101.025	100.961	100.895	100.811	5.625	100.972	100.907	100.842	100.758	5.625	100.892	100.828	100.762	100.678
5.750	101.692	101.628	101.562	101.478	5.750	101.639	101.574	101.509	101.425	5.750	101.533	101.468	101.402	101.319
5.875	102.282	102.217	102.151	102.068	5.875	102.229	102.164	102.098	102.015	5.875	102.122	102.058	101.992	101.908
5.990	102.793	102.729	102.663	102.579	5.990	102.740	102.675	102.610	102.526	5.990	102.634	102.569	102.503	102.420
6.000	102.836	102.772	102.706	102.622	6.000	102.783	102.719	102.653	102.569	6.000	102.677	102.612	102.547	102.463
6.125	103.328	103.263	103.197	103.113	6.125	103.275	103.210	103.144	103.060	6.125	103.168	103.104	103.038	102.954
6.250	103.511	103.446	103.380	103.296	6.250	103.404	103.340	103.274	103.190	6.250	103.298	103.233	103.168	103.084
6.375	103.991	103.926	103.860	103.776	6.375	103.884	103.820	103.754	103.670	6.375	103.778	103.713	103.647	103.564
6.500	104.456	104.391	104.326	104.242	6.500	104.350	104.285	104.219	104.136	6.500	104.244	104.179	104.113	104.029
6.625	104.878	104.813	104.747	104.664	6.625	104.772	104.707	104.641	104.557	6.625	104.665	104.601	104.535	104.451
6.750	105.143	105.103	105.061	105.003	6.750	105.037	104.997	104.955	104.897	6.750	104.958	104.917	104.876	104.817
6.875	105.576	105.535	105.494	105.435	6.875	105.469	105.429	105.387	105.329	6.875	105.390	105.349	105.308	105.249
6.990	105.944	105.904	105.862	105.804	6.990	105.838	105.798	105.756	105.698	6.990	105.759	105.718	105.677	105.618
7.000	105.978	105.937	105.896	105.837	7.000	105.871	105.831	105.789	105.731	7.000	105.792	105.751	105.710	105.651
7.125	106.355	106.315	106.273	106.215	7.125	106.249	106.209	106.168	106.109	7.125	106.169	106.129	106.088	106.029
7.250	106.643	106.626	106.607	106.549	7.250	106.590	106.573	106.554	106.496	7.250	106.510	106.494	106.475	106.416
7.375	107.001	106.985	106.966	106.907	7.375	106.948	106.932	106.913	106.854	7.375	106.868	106.852	106.833	106.775
7.500	107.314	107.298	107.279	107.220	7.500	107.261	107.245	107.226	107.167	7.500	107.181	107.165	107.146	107.087
7.625	107.619	107.603	107.584	107.525	7.625	107.566	107.550	107.531	107.472	7.625	107.486	107.470	107.451	107.392

30-Year Fixed Rate - 200k Max Loan Amount					30-Year Fixed Rate - 225k Max Loan Amount					30-Year Fixed Rate - 250k Max Loan Amount				
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	98.880	98.815	98.749	98.666	5.250	98.800	98.736	98.670	98.586	5.250	98.747	98.682	98.617	98.533
5.375	99.546	99.482	99.416	99.332	5.375	99.467	99.402	99.336	99.252	5.375	99.413	99.349	99.283	99.199
5.500	100.185	100.121	100.055	99.971	5.500	100.106	100.041	99.975	99.891	5.500	100.052	99.988	99.922	99.838
5.625	100.770	100.706	100.640	100.556	5.625	100.691	100.626	100.560	100.476	5.625	100.637	100.573	100.507	100.423
5.750	101.400	101.335	101.269	101.186	5.750	101.294	101.229	101.163	101.079	5.750	101.214	101.149	101.084	101.000
5.875	101.984	101.920	101.854	101.770	5.875	101.878	101.814	101.748	101.664	5.875	101.798	101.734	101.668	101.584
5.990	102.493	102.428	102.362	102.279	5.990	102.387	102.322	102.256	102.172	5.990	102.307	102.242	102.176	102.093
6.000	102.536	102.471	102.405	102.322	6.000	102.430	102.365	102.299	102.215	6.000	102.350	102.285	102.219	102.136
6.125	103.023	102.958	102.892	102.809	6.125	102.916	102.852	102.786	102.702	6.125	102.837	102.772	102.706	102.623
6.250	103.218	103.154	103.088	103.004	6.250	103.165	103.101	103.035	102.951	6.250	103.059	102.994	102.928	102.845
6.375	103.698	103.634	103.568	103.484	6.375	103.645	103.581	103.515	103.431	6.375	103.539	103.474	103.408	103.325
6.500	104.164	104.099	104.033	103.950	6.500	104.111	104.046	103.980	103.897	6.500	104.005	103.940	103.874	103.790
6.625	104.573	104.508	104.443	104.363	6.625	104.520	104.455	104.389	104.305	6.625	104.413	104.349	104.283	104.203
6.750	104.931	104.890	104.849	104.790	6.750	104.825	104.784	104.743	104.684	6.750	104.772	104.731	104.690	104.631
6.875	105.352	105.312	105.270	105.212	6.875	105.246	105.206	105.164	105.106	6.875	105.193	105.153	105.111	105.053
6.990	105.708	105.667	105.626	105.567	6.990	105.602	105.561	105.520	105.461	6.990	105.549	105.508	105.466	105.408
7.000	105.740	105.699	105.658	105.599	7.000	105.633	105.593	105.551	105.493	7.000	105.580	105.540	105.498	105.440
7.125	106.104	106.064	106.022	105.964	7.125	105.998	105.958	105.916	105.858	7.125	105.945	105.905	105.863	105.805
7.250	106.430	106.414	106.395	106.336	7.250	106.244	106.228	106.209	106.150	7.250	106.191	106.175	106.156	106.097
7.375	106.776	106.760	106.741	106.682	7.375	106.590	106.574	106.555	106.496	7.375	106.537	106.521	106.502	106.443
7.500	107.072	107.056	107.037	106.978	7.500	106.886	106.870	106.851	106.792	7.500	106.833	106.817	106.798	106.739
7.625	107.365	107.349	107.330	107.271	7.625	107.179	107.163	107.144	107.085	7.625	107.126	107.110	107.091	107.032

30-Year Fixed Rate - 275k Max Loan Amount					30-Year Fixed Rate Homeready					30 Year Fixed Rate - Investment Property				
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	98.694	98.629	98.563	98.480	5.250	98.192	98.144	98.094	98.027	5.250	98.389	98.340	98.290	98.224
5.375	99.355	99.290	99.224	99.141	5.375	98.853	98.805	98.755	98.688	5.375	99.042	98.993	98.944	98.877
5.500	99.989	99.924	99.858	99.774	5.500	99.487	99.438	99.389	99.322	5.500	99.668	99.619	99.569	99.503
5.625	100.568	100.504	100.438	100.354	5.625	100.067	100.018	99.968	99.901	5.625	100.235	100.187	100.137	100.070
5.750	101.161	101.096	101.030	100.947	5.750	100.497	100.432	100.366	100.283	5.750	100.790	100.725	100.659	100.576
5.875	101.741	101.676	101.611	101.527	5.875	101.077	101.012	100.946	100.863	5.875	101.356	101.291	101.225	101.142
5.990	102.244	102.179	102.113	102.029	5.990	101.580	101.515	101.449	101.365	5.990	101.840	101.775	101.709	101.626
6.000	102.286	102.221	102.156	102.072	6.000	101.622	101.557	101.491	101.408	6.000	101.884	101.820	101.754	101.670
6.125	102.768	102.703	102.637	102.554	6.125	102.104	102.039	101.973	101.889	6.125	102.343	102.278	102.212	102.128
6.250	102.926	102.862	102.796	102.712	6.250	102.183	102.118	102.052	101.968	6.250	102.704	102.639	102.573	102.489
6.375	103.402	103.337	103.271	103.188	6.375	102.658	102.593	102.528	102.444	6.375	103.158	103.093	103.027	102.944
6.500	103.863	103.799	103.733	103.649	6.500	103.120	103.055	102.989	102.905	6.500	103.594	103.529	103.464	103.380
6.625	104.268	104.203	104.138	104.069	6.625	103.524	103.460	103.394	103.310	6.625	103.979	103.914	103.848	103.765
6.750	104.639	104.598	104.557	104.498	6.750	103.736	103.695	103.654	103.595	6.750	104.150	104.109	104.068	104.009
6.875	105.053	105.012	104.971	104.912	6.875	104.150	104.109	104.068	104.009	6.875	104.544	104.503	104.462	104.403
6.990	105.396	105.355	105.314	105.255	6.990	104.493	104.452	104.411	104.352	6.990	104.869	104.829	104.787	104.729
7.000	105.426	105.386	105.344	105.286	7.000	104.523	104.483	104.441	104.383	7.000	104.900	104.859	104.818	104.759
7.125	105.774	105.734	105.692	105.633	7.125	104.871	104.830	104.789	104.730	7.125	105.236	105.195	105.154	105.095
7.250	106.058	106.042	106.023	105.964	7.250	105.022	105.006	104.987	104.929	7.250	105.449	105.433	105.414	105.355
7.375	106.392	106.376	106.357	106.299	7.375	105.356	105.340	105.321	105.263	7.375	105.764	105.748	105.729	105.670
7.500	106.677	106.660	106.641	106.583	7.500	105.641	105.624	105.605	105.547	7.500	106.001	105.985	105.966	105.907
7.625	106.961	106.945	106.926	106.867	7.625	105.925	105.909	105.890	105.832	7.625	106.250	106.234	106.215	106.157

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.660	98.595	98.529	98.446
5.375	99.318	99.254	99.188	99.104
5.500	99.949	99.885	99.819	99.735
5.625	100.525	100.460	100.394	100.311
5.750	100.995	100.930	100.865	100.781
5.875	101.570	101.506	101.440	101.356
5.990	102.068	102.003	101.937	101.853
6.000	102.110	102.045	101.979	101.896
6.125	102.584	102.519	102.453	102.370
6.250	102.689	102.624	102.558	102.474
6.375	103.157	103.092	103.026	102.943
6.500	103.610	103.545	103.479	103.396
6.625	104.008	103.943	103.878	103.809
6.750	104.358	104.318	104.276	104.217
6.875	104.765	104.725	104.683	104.625
6.990	103.913	103.873	103.831	103.772
7.000	105.133	105.093	105.051	104.992
7.125	105.477	105.436	105.395	105.336
7.250	105.713	105.697	105.678	105.620
7.375	106.041	106.025	106.006	105.948
7.500	106.310	106.293	106.274	106.216
7.625	106.583	106.566	106.547	106.489



FHLMC SPEC

30-Year Fixed Rate Conventional State NY					30-Year Fixed Rate Conventional Max LLB <= 85000					30-Year Fixed Rate Conventional Max LLB <= 110000				
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	97.920	97.876	97.814	97.735	5.250	98.671	98.627	98.501	98.423	5.250	98.630	98.585	98.460	98.381
5.375	98.891	98.849	98.782	98.709	5.375	99.417	99.375	99.245	99.173	5.375	99.282	99.240	99.111	99.038
5.500	99.495	99.452	99.385	99.312	5.500	100.087	100.045	99.915	99.843	5.500	99.917	99.875	99.745	99.673
5.625	100.030	99.987	99.919	99.847	5.625	100.698	100.655	100.524	100.454	5.625	100.447	100.404	100.274	100.202
5.750	100.081	100.030	99.889	99.847	5.750	101.346	101.314	101.197	101.103	5.750	101.200	101.167	101.051	100.957
5.875	100.835	100.783	100.641	100.597	5.875	101.984	101.951	101.826	101.738	5.875	101.815	101.782	101.658	101.569
6.000	101.580	101.528	101.385	101.340	6.000	102.565	102.531	102.405	102.317	6.000	102.384	102.350	102.225	102.136
6.125	102.174	102.121	101.976	101.930	6.125	103.093	103.058	102.932	102.844	6.125	102.895	102.859	102.733	102.645
6.250	102.787	102.694	102.639	102.572	6.250	103.379	103.324	103.182	103.139	6.250	103.161	103.106	102.964	102.921
6.375	103.396	103.305	103.247	103.179	6.375	103.930	103.876	103.729	103.683	6.375	103.711	103.656	103.510	103.463
6.500	103.955	103.862	103.805	103.737	6.500	104.452	104.397	104.250	104.203	6.500	104.232	104.176	104.029	103.982
6.625	104.350	104.259	104.201	104.132	6.625	104.854	104.798	104.651	104.604	6.625	104.621	104.564	104.417	104.370
6.750	104.701	104.610	104.551	104.481	6.750	105.032	104.930	104.877	104.813	6.750	104.819	104.718	104.665	104.600
6.875	105.256	105.172	105.109	105.033	6.875	105.582	105.487	105.430	105.361	6.875	105.380	105.286	105.228	105.159
7.000	105.597	105.513	105.449	105.373	7.000	106.003	105.909	105.851	105.781	7.000	105.801	105.708	105.650	105.579
7.125	105.959	105.878	105.814	105.737	7.125	106.439	106.344	106.286	106.216	7.125	106.293	106.201	106.143	106.072
7.250	105.916	105.745	105.693	105.655	7.250	106.487	106.274	106.225	106.187	7.250	106.409	106.202	106.152	106.114
7.375	106.345	106.186	106.134	106.096	7.375	106.952	106.769	106.717	106.679	7.375	106.546	106.368	106.318	106.280
7.500	106.534	106.401	106.346	106.308	7.500	107.302	107.122	107.070	107.032	7.500	106.940	106.767	106.715	106.677
7.625	106.780	106.650	106.594	106.556	7.625	107.663	107.485	107.433	107.395	7.625	107.776	107.604	107.552	107.514

30-Year Fixed Rate Conventional Max LLB <= 125000					30-Year Fixed Rate Conventional Max LLB <= 150000					30-Year Fixed Rate Conventional Max LLB <= 175000				
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	98.498	98.453	98.328	98.249	5.250	98.427	98.382	98.257	98.178	5.250	98.386	98.340	98.216	98.137
5.375	99.237	99.195	99.066	98.993	5.375	99.189	99.146	99.017	98.944	5.375	99.144	99.102	98.973	98.900
5.500	99.886	99.843	99.713	99.641	5.500	99.825	99.782	99.653	99.580	5.500	99.793	99.750	99.621	99.548
5.625	100.462	100.419	100.288	100.217	5.625	100.411	100.368	100.238	100.166	5.625	100.357	100.314	100.184	100.112
5.750	101.054	101.021	100.904	100.810	5.750	101.013	100.980	100.863	100.769	5.750	100.881	100.847	100.731	100.636
5.875	101.672	101.638	101.513	101.424	5.875	101.624	101.590	101.465	101.376	5.875	101.514	101.480	101.355	101.266
6.000	102.261	102.227	102.101	102.012	6.000	102.212	102.178	102.052	101.963	6.000	102.098	102.063	101.936	101.848
6.125	102.813	102.778	102.650	102.563	6.125	102.764	102.728	102.601	102.513	6.125	102.642	102.606	102.478	102.391
6.250	103.089	103.034	102.892	102.848	6.250	103.008	102.953	102.810	102.766	6.250	102.924	102.868	102.726	102.682
6.375	103.637	103.582	103.435	103.388	6.375	103.577	103.522	103.375	103.328	6.375	103.485	103.430	103.283	103.234
6.500	104.162	104.107	103.959	103.911	6.500	104.084	104.029	103.881	103.833	6.500	104.001	103.945	103.797	103.748
6.625	104.574	104.518	104.370	104.322	6.625	104.497	104.440	104.292	104.244	6.625	104.425	104.369	104.221	104.171
6.750	104.777	104.677	104.623	104.557	6.750	104.642	104.542	104.489	104.423	6.750	104.593	104.492	104.440	104.374
6.875	105.320	105.228	105.171	105.099	6.875	105.197	105.105	105.048	104.977	6.875	105.149	105.056	104.999	104.928
7.000	105.752	105.659	105.601	105.529	7.000	105.629	105.537	105.479	105.406	7.000	105.581	105.488	105.431	105.359
7.125	106.188	106.095	106.036	105.964	7.125	106.066	105.974	105.915	105.843	7.125	106.002	105.909	105.852	105.779
7.250	106.023	105.823	105.773	105.735	7.250	106.267	106.067	106.017	105.979	7.250	106.174	105.973	105.923	105.885
7.375	106.475	106.306	106.254	106.216	7.375	106.458	106.257	106.207	106.169	7.375	106.451	106.263	106.213	106.175
7.500	106.829	106.665	106.612	106.574	7.500	106.846	106.682	106.629	106.591	7.500	106.806	106.639	106.586	106.548
7.625	107.088	106.925	106.872	106.834	7.625	107.096	106.933	106.880	106.842	7.625	107.073	106.908	106.855	106.817

30-Year Fixed Rate Conventional Max LLB <= 200000					30-Year Fixed Rate Conventional Max LLB <= 225000					30-Year Fixed Rate Conventional Max LLB <= 250000				
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	98.276	98.231	98.106	98.027	5.250	97.889	97.844	97.782	97.703	5.250	97.840	97.795	97.733	97.653
5.375	99.019	98.977	98.848	98.774	5.375	98.690	98.647	98.581	98.507	5.375	98.685	98.643	98.577	98.503
5.500	99.655	99.612	99.482	99.410	5.500	99.300	99.257	99.190	99.117	5.500	99.300	99.257	99.190	99.117
5.625	100.231	100.187	100.058	99.986	5.625	99.823	99.780	99.712	99.640	5.625	99.823	99.780	99.712	99.640
5.750	100.774	100.741	100.625	100.530	5.750	100.679	100.645	100.528	100.434	5.750	100.579	100.545	100.429	100.334
5.875	101.407	101.373	101.249	101.159	5.875	101.309	101.274	101.149	101.060	5.875	101.218	101.184	101.058	100.969
6.000	101.997	101.962	101.837	101.748	6.000	101.893	101.858	101.730	101.642	6.000	101.783	101.748	101.620	101.532
6.125	102.533	102.497	102.370	102.282	6.125	102.434	102.398	102.268	102.182	6.125	102.343	102.307	102.177	102.091
6.250	102.824	102.768	102.626	102.581	6.250	102.785	102.731	102.586	102.539	6.250	102.680	102.626	102.481	102.433
6.375	103.391	103.336	103.189	103.140	6.375	103.345	103.291	103.141	103.089	6.375	103.250	103.196	103.046	102.994
6.500	103.920	103.864	103.716	103.667	6.500	103.853	103.798	103.646	103.594	6.500	103.744	103.689	103.537	103.485
6.625	104.312	104.255	104.107	104.057	6.625	104.239	104.183	104.030	103.977	6.625	104.176	104.120	103.967	103.914
6.750	104.600	104.500	104.447	104.380	6.750	104.526	104.434	104.378	104.306	6.750	104.464	104.372	104.316	104.244
6.875	105.122	105.030	104.973	104.901	6.875	105.048	104.963	104.903	104.825	6.875	104.989	104.904	104.844	104.767
7.000	105.544	105.452	105.394	105.321	7.000	105.477	105.392	105.331	105.253	7.000	105.431	105.346	105.285	105.207
7.125	105.969	105.876	105.818	105.745	7.125	105.873	105.791	105.730	105.651	7.125	105.831	105.750	105.688	105.609
7.250	105.779	105.581	105.530	105.493	7.250	105.542	105.372	105.319	105.282	7.250	105.487	105.316	105.264	105.226
7.375	106.261	106.094	106.041	106.003	7.375	105.972	105.813	105.760	105.722	7.375	105.915	105.756	105.704	105.666
7.500	106.582	106.418	106.365	106.327	7.500	106.160	106.028	105.972	105.934	7.500	106.105	105.972	105.917	105.879
7.625	106.823	106.662	106.608	106.570	7.625	106.406	106.276	106.221	106.183	7.625	106.351	106.221	106.165	106.128



30-Year Fixed Rate Conventional Max LLB <= 275000					30-Year Fixed Rate Conventional Home Possible					30-Year Fixed Rate Conventional Investment				
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	98.079	98.034	97.972	97.893	5.250	97.580	97.535	97.473	97.393	5.250	97.580	97.535	97.473	97.393
5.375	98.847	98.805	98.739	98.665	5.375	98.550	98.507	98.441	98.367	5.375	98.550	98.507	98.441	98.367
5.500	99.483	99.440	99.373	99.300	5.500	99.154	99.110	99.044	98.970	5.500	99.239	99.195	99.129	99.055
5.625	100.039	99.995	99.927	99.856	5.625	99.688	99.644	99.577	99.505	5.625	99.793	99.748	99.681	99.609
5.750	100.534	100.499	100.383	100.288	5.750	99.979	99.942	99.891	99.795	5.750	100.372	100.335	100.284	100.188
5.875	101.156	101.121	100.996	100.906	5.875	100.574	100.537	100.477	100.387	5.875	100.976	100.938	100.878	100.788
6.000	101.742	101.706	101.579	101.491	6.000	101.157	101.119	101.057	100.968	6.000	101.560	101.521	101.459	101.370
6.125	102.282	102.245	102.116	102.029	6.125	101.701	101.662	101.597	101.510	6.125	102.101	102.061	101.996	101.909
6.250	102.574	102.519	102.375	102.327	6.250	101.795	101.734	101.658	101.609	6.250	102.500	102.443	102.379	102.331
6.375	103.144	103.090	102.939	102.887	6.375	102.358	102.298	102.216	102.162	6.375	103.061	103.006	102.935	102.883
6.500	103.653	103.598	103.447	103.394	6.500	102.884	102.823	102.740	102.686	6.500	103.572	103.516	103.445	103.392
6.625	104.071	104.015	103.862	103.808	6.625	103.313	103.251	103.167	103.112	6.625	103.995	103.937	103.865	103.811
6.750	104.380	104.288	104.233	104.160	6.750	103.491	103.416	103.392	103.357	6.750	104.139	104.080	104.070	104.035
6.875	104.868	104.783	104.723	104.646	6.875	104.003	103.930	103.906	103.867	6.875	104.658	104.606	104.592	104.552
7.000	105.035	104.951	104.891	104.813	7.000	104.412	104.344	104.316	104.275	7.000	105.065	105.013	104.998	104.958
7.125	105.398	105.316	105.256	105.177	7.125	104.801	104.736	104.707	104.665	7.125	105.459	105.410	105.395	105.354
7.250	105.439	105.269	105.216	105.179	7.250	104.763	104.608	104.574	104.574	7.250	105.527	105.388	105.368	105.368
7.375	105.869	105.710	105.657	105.619	7.375	105.192	105.049	105.015	105.015	7.375	105.968	105.861	105.839	105.839
7.500	106.057	105.925	105.869	105.831	7.500	105.380	105.264	105.227	105.227	7.500	106.254	106.154	106.131	106.131
7.625	106.304	106.174	106.119	106.081	7.625	105.626	105.513	105.476	105.476	7.625	106.401	106.303	106.280	106.280

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.054	98.009	97.947	97.868
5.375	98.821	98.778	98.712	98.638
5.500	99.446	99.403	99.336	99.263
5.625	100.010	99.967	99.899	99.827
5.750	100.463	100.429	100.313	100.218
5.875	101.085	101.050	100.925	100.836
6.000	101.663	101.627	101.500	101.412
6.125	102.205	102.169	102.039	101.952
6.250	102.433	102.378	102.234	102.185
6.375	102.993	102.939	102.789	102.736
6.500	103.501	103.445	103.294	103.241
6.625	103.916	103.859	103.707	103.653
6.750	104.239	104.147	104.093	104.020
6.875	104.736	104.651	104.592	104.514
7.000	105.138	105.053	104.993	104.915
7.125	105.291	105.209	105.149	105.070
7.250	105.181	105.011	104.958	104.920
7.375	105.611	105.452	105.399	105.361
7.500	105.799	105.666	105.611	105.573
7.625	106.046	105.916	105.861	105.823





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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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	101.022	100.969	100.915	100.812	5.250	101.006	100.952	100.899	100.795	5.250	100.990	100.936	100.883	100.779
5.375	101.501	101.447	101.394	101.290	5.375	101.484	101.431	101.377	101.274	5.375	101.469	101.415	101.361	101.258
5.500	101.944	101.891	101.837	101.734	5.500	101.928	101.874	101.821	101.717	5.500	101.912	101.858	101.805	101.701
5.625	102.398	102.345	102.291	102.188	5.625	102.382	102.328	102.275	102.171	5.625	102.366	102.312	102.259	102.155
5.750	103.505	103.465	103.424	103.334	5.750	103.474	103.434	103.394	103.303	5.750	103.451	103.410	103.370	103.280
5.875	103.786	103.746	103.705	103.615	5.875	103.755	103.715	103.675	103.585	5.875	103.732	103.691	103.651	103.561
5.990	104.067	104.027	103.987	103.896	5.990	104.036	103.996	103.956	103.866	5.990	104.013	103.972	103.932	103.842
6.000	104.262	104.222	104.182	104.091	6.000	104.231	104.191	104.151	104.061	6.000	104.208	104.167	104.127	104.037
6.125	104.693	104.653	104.613	104.522	6.125	104.662	104.622	104.582	104.492	6.125	104.639	104.599	104.558	104.468
6.250	105.550	105.509	105.469	105.379	6.250	105.526	105.486	105.446	105.356	6.250	105.456	105.416	105.375	105.285
6.375	105.856	105.903	105.950	105.947	6.375	105.832	105.879	105.926	105.923	6.375	105.762	105.809	105.856	105.853
6.500	106.222	106.269	106.316	106.313	6.500	106.199	106.246	106.293	106.289	6.500	106.128	106.175	106.222	106.219
6.625	106.677	106.724	106.770	106.767	6.625	106.653	106.700	106.747	106.744	6.625	106.583	106.630	106.677	106.674
6.750	106.154	106.121	106.087	106.054	6.750	106.067	106.033	106.000	105.966	6.750	105.914	105.880	105.847	105.813
6.875	106.221	106.187	106.154	106.121	6.875	106.133	106.100	106.067	106.033	6.875	105.980	105.947	105.913	105.880
6.990	106.667	106.634	106.600	106.567	6.990	106.580	106.546	106.513	106.479	6.990	106.427	106.393	106.360	106.326
7.000	106.632	106.599	106.565	106.532	7.000	106.545	106.511	106.478	106.444	7.000	106.392	106.358	106.325	106.291
7.125	107.071	107.037	107.004	106.970	7.125	106.983	106.950	106.916	106.883	7.125	106.830	106.796	106.763	106.729

FHA 30 YEAR FIXED 150k					FHA 30 YEAR FIXED 175k					FHA 30 YEAR FIXED 200k				
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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.970	100.917	100.863	100.760	5.250	100.952	100.899	100.845	100.741	5.250	100.905	100.852	100.798	100.695
5.375	101.449	101.395	101.342	101.238	5.375	101.431	101.377	101.324	101.220	5.375	101.384	101.330	101.277	101.173
5.500	101.892	101.839	101.785	101.682	5.500	101.874	101.821	101.767	101.663	5.500	101.827	101.774	101.720	101.617
5.625	102.346	102.293	102.239	102.136	5.625	102.328	102.274	102.221	102.117	5.625	102.281	102.228	102.174	102.071
5.750	103.357	103.317	103.276	103.186	5.750	103.310	103.270	103.230	103.139	5.750	103.263	103.223	103.183	103.093
5.875	103.638	103.598	103.558	103.467	5.875	103.591	103.551	103.511	103.420	5.875	103.544	103.504	103.464	103.374
5.990	103.919	103.879	103.839	103.748	5.990	103.872	103.832	103.792	103.702	5.990	103.825	103.785	103.745	103.655
6.000	104.114	104.074	104.034	103.943	6.000	104.067	104.027	103.987	103.897	6.000	104.020	103.980	103.940	103.850
6.125	104.545	104.505	104.465	104.374	6.125	104.498	104.458	104.418	104.328	6.125	104.451	104.411	104.371	104.281
6.250	105.409	105.369	105.329	105.238	6.250	105.268	105.228	105.188	105.098	6.250	105.198	105.158	105.118	105.027
6.375	105.715	105.762	105.809	105.806	6.375	105.575	105.622	105.668	105.665	6.375	105.504	105.551	105.598	105.595
6.500	106.082	106.128	106.175	106.172	6.500	105.941	105.988	106.035	106.032	6.500	105.871	105.918	105.964	105.961
6.625	106.536	106.583	106.630	106.627	6.625	106.395	106.442	106.489	106.486	6.625	106.325	106.372	106.419	106.416
6.750	105.826	105.793	105.759	105.726	6.750	105.755	105.721	105.688	105.654	6.750	105.667	105.634	105.600	105.567
6.875	105.893	105.859	105.826	105.792	6.875	105.821	105.788	105.754	105.721	6.875	105.734	105.700	105.667	105.633
6.990	106.339	106.306	106.272	106.239	6.990	106.268	106.234	106.201	106.167	6.990	106.180	106.147	106.113	106.080
7.000	106.304	106.271	106.237	106.204	7.000	106.233	106.199	106.166	106.132	7.000	106.145	106.112	106.078	106.045
7.125	106.742	106.709	106.675	106.642	7.125	106.671	106.637	106.604	106.570	7.125	106.583	106.550	106.516	106.483

FHA 30 YEAR FIXED 225k					FHA 30 YEAR FIXED 250k					FHA 30 YEAR FIXED 275k				
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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.880	100.827	100.773	100.670	5.250	100.841	100.787	100.733	100.630	5.250	100.814	100.760	100.707	100.603
5.375	101.359	101.305	101.252	101.148	5.375	101.319	101.265	101.212	101.108	5.375	101.293	101.239	101.185	101.082
5.500	101.802	101.749	101.695	101.592	5.500	101.763	101.709	101.655	101.552	5.500	101.736	101.682	101.629	101.525
5.625	102.256	102.203	102.149	102.045	5.625	102.216	102.163	102.109	102.006	5.625	102.190	102.136	102.083	101.979
5.750	103.240	103.199	103.159	103.069	5.750	103.216	103.176	103.136	103.046	5.750	103.090	103.050	103.010	102.920
5.875	103.521	103.481	103.440	103.350	5.875	103.497	103.457	103.417	103.327	5.875	103.371	103.331	103.291	103.201
5.990	103.802	103.762	103.721	103.631	5.990	103.778	103.738	103.698	103.608	5.990	103.652	103.612	103.572	103.482
6.000	103.997	103.957	103.916	103.826	6.000	103.973	103.933	103.893	103.803	6.000	103.847	103.807	103.767	103.677
6.125	104.428	104.388	104.347	104.257	6.125	104.404	104.364	104.324	104.234	6.125	104.278	104.238	104.198	104.108
6.250	105.151	105.111	105.071	104.981	6.250	105.092	105.052	105.012	104.922	6.250	105.034	104.994	104.954	104.863
6.375	105.457	105.504	105.551	105.548	6.375	105.399	105.446	105.493	105.489	6.375	105.340	105.387	105.434	105.431
6.500	105.824	105.871	105.918	105.914	6.500	105.765	105.812	105.859	105.856	6.500	105.707	105.753	105.800	105.797
6.625	106.278	106.325	106.372	106.369	6.625	106.220	106.267	106.313	106.310	6.625	106.161	106.208	106.255	106.252
6.750	105.601	105.568	105.534	105.501	6.750	105.542	105.508	105.475	105.441	6.750	105.520	105.486	105.453	105.419
6.875	105.668	105.635	105.601	105.568	6.875	105.608	105.575	105.542	105.508	6.875	105.587	105.553	105.520	105.486
6.990	106.115	106.081	106.048	106.014	6.990	106.055	106.021	105.988	105.954	6.990	106.033	106.000	105.966	105.933
7.000	106.080	106.046	106.013	105.979	7.000	106.020	105.986	105.953	105.919	7.000	105.998	105.965	105.931	105.898
7.125	106.518	106.484	106.451	106.417	7.125	106.458	106.425	106.391	106.358	7.125	106.436	106.403	106.369	106.336

FHA 30 YEAR FIXED 300k					FHA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.798	100.744	100.691	100.587	5.250	100.685	100.632	100.578	100.475
5.375	101.276	101.223	101.169	101.065	5.375	101.164	101.110	101.057	100.953
5.500	101.720	101.666	101.613	101.509	5.500	101.607	101.554	101.500	101.397
5.625	102.174	102.120	102.066	101.963	5.625	102.061	102.008	101.954	101.850
5.750	103.020	102.980	102.940	102.849	5.750	102.903	102.863	102.823	102.733
5.875	103.301	103.261	103.221	103.130	5.875	103.184	103.144	103.104	103.014
5.990	103.582	103.542	103.502	103.411	5.990	103.465	103.425	103.385	103.295
6.000	103.777	103.737	103.697	103.606	6.000	103.660	103.620	103.580	103.490
6.125	104.208	104.168	104.128	104.038	6.125	104.091	104.051	104.011	103.921
6.250	104.917	104.877	104.836	104.746	6.250	104.443	104.403	104.363	104.273
6.375	105.223	105.270	105.317	105.314	6.375	104.750	104.797	104.843	104.840
6.500	105.589	105.636	105.683	105.680	6.500	105.116	105.163	105.210	105.207
6.625	106.044	106.091	106.138	106.135	6.625	105.570	105.617	105.664	105.661
6.750	105.454	105.421	105.387	105.354	6.750	105.460	105.427	105.393	105.360
6.875	105.521	105.487	105.454	105.421	6.875	105.527	105.494	105.460	105.427
6.990	105.967	105.934	105.900	105.867	6.990	105.974	105.940	105.907	105.873
7.000	105.932	105.899	105.865	105.832	7.000	105.939	105.905	105.872	105.838
7.125	106.371	106.337	106.304	106.270	7.125	106.377	106.343	106.310	106.276

VA 30 YEAR FIXED 85k					VA 30 YEAR FIXED 110k					VA 30 YEAR FIXED 125k				
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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475
5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953
5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397
5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850
5.750	102.405	102.365	102.325	102.235	5.750	102.401	102.361	102.321	102.230	5.750	102.398	102.358	102.318	102.227
5.875	102.686	102.646	102.606	102.516	5.875	102.682	102.642	102.602	102.512	5.875	102.679	102.639	102.599	102.508
5.990	102.967	102.927	102.887	102.797	5.990	102.963	102.923	102.883	102.793	5.990	102.960	102.920	102.880	102.789
6.000	103.162	103.122	103.082	102.992	6.000	103.158	103.118	103.078	102.988	6.000	103.155	103.115	103.075	102.984
6.125	103.593	103.553	103.513	103.423	6.125	103.589	103.549	103.509	103.419	6.125	103.586	103.546	103.506	103.416
6.250	103.803	103.762	103.722	103.632	6.250	103.800	103.759	103.719	103.629	6.250	103.790	103.750	103.710	103.620
6.375	104.109	104.156	104.203	104.200	6.375	104.106	104.153	104.200	104.197	6.375	104.097	104.143	104.190	104.187
6.500	104.475	104.522	104.569	104.566	6.500	104.472	104.519	104.566	104.563	6.500	104.463	104.510	104.557	104.553
6.625	104.930	104.977	105.024	105.020	6.625	104.927	104.974	105.020	105.017	6.625	104.917	104.964	105.011	105.008
6.750	104.860	104.827	104.793	104.760	6.750	104.848	104.814	104.781	104.748	6.750	104.826	104.793	104.759	104.726
6.875	104.927	104.894	104.860	104.827	6.875	104.915	104.881	104.848	104.814	6.875	104.893	104.859	104.826	104.792
6.990	105.374	105.340	105.307	105.273	6.990	105.361	105.328	105.294	105.261	6.990	105.339	105.306	105.272	105.239
7.000	105.339	105.305	105.272	105.238	7.000	105.326	105.293	105.259	105.226	7.000	105.304	105.271	105.237	105.204
7.125	105.777	105.743	105.710	105.676	7.125	105.764	105.731	105.697	105.664	7.125	105.742	105.709	105.675	105.642

VA 30 YEAR FIXED 150k					VA 30 YEAR FIXED 175k					VA 30 YEAR FIXED 200k				
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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475
5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953
5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397
5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850
5.750	102.385	102.345	102.305	102.215	5.750	102.379	102.339	102.299	102.209	5.750	102.373	102.333	102.293	102.202
5.875	102.666	102.626	102.586	102.496	5.875	102.660	102.620	102.580	102.490	5.875	102.654	102.614	102.574	102.483
5.990	102.948	102.907	102.867	102.777	5.990	102.941	102.901	102.861	102.771	5.990	102.935	102.895	102.855	102.764
6.000	103.143	103.102	103.062	102.972	6.000	103.136	103.096	103.056	102.966	6.000	103.130	103.090	103.050	102.959
6.125	103.574	103.533	103.493	103.403	6.125	103.567	103.527	103.487	103.397	6.125	103.561	103.521	103.481	103.391
6.250	103.784	103.744	103.704	103.613	6.250	103.765	103.725	103.685	103.595	6.250	103.756	103.716	103.675	103.585
6.375	104.090	104.137	104.184	104.181	6.375	104.072	104.118	104.165	104.162	6.375	104.062	104.109	104.156	104.153
6.500	104.457	104.503	104.550	104.547	6.500	104.438	104.485	104.532	104.528	6.500	104.428	104.475	104.522	104.519
6.625	104.911	104.958	105.005	105.002	6.625	104.892	104.939	104.986	104.983	6.625	104.883	104.930	104.977	104.974
6.750	104.814	104.780	104.747	104.713	6.750	104.803	104.770	104.736	104.703	6.750	104.791	104.757	104.724	104.690
6.875	104.880	104.847	104.813	104.780	6.875	104.870	104.837	104.803	104.770	6.875	104.858	104.824	104.791	104.757
6.990	105.327	105.293	105.260	105.226	6.990	105.317	105.283	105.250	105.216	6.990	105.304	105.271	105.237	105.204
7.000	105.292	105.258	105.225	105.191	7.000	105.282	105.248	105.215	105.181	7.000	105.269	105.236	105.202	105.169
7.125	105.730	105.696	105.663	105.629	7.125	105.720	105.686	105.653	105.619	7.125	105.707	105.674	105.640	105.607



VA 30 YEAR FIXED 225k					VA 30 YEAR FIXED 250k					VA 30 YEAR FIXED 275k				
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	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.125	4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475
5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953
5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397
5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850
5.750	102.370	102.330	102.289	102.199	5.750	102.367	102.326	102.286	102.196	5.750	102.350	102.310	102.270	102.179
5.875	102.651	102.611	102.571	102.480	5.875	102.648	102.608	102.567	102.477	5.875	102.631	102.591	102.551	102.460
5.990	102.932	102.892	102.852	102.761	5.990	102.929	102.889	102.848	102.758	5.990	102.912	102.872	102.832	102.741
6.000	103.127	103.087	103.047	102.956	6.000	103.124	103.084	103.043	102.953	6.000	103.107	103.067	103.027	102.936
6.125	103.558	103.518	103.478	103.387	6.125	103.555	103.515	103.474	103.384	6.125	103.538	103.498	103.458	103.367
6.250	103.750	103.709	103.669	103.579	6.250	103.742	103.702	103.661	103.571	6.250	103.734	103.694	103.654	103.563
6.375	104.056	104.103	104.150	104.147	6.375	104.048	104.095	104.142	104.139	6.375	104.040	104.087	104.134	104.131
6.500	104.422	104.469	104.516	104.513	6.500	104.414	104.461	104.508	104.505	6.500	104.407	104.453	104.500	104.497
6.625	104.877	104.924	104.970	104.967	6.625	104.869	104.916	104.963	104.960	6.625	104.861	104.908	104.955	104.952
6.750	104.781	104.748	104.715	104.681	6.750	104.773	104.739	104.706	104.673	6.750	104.770	104.736	104.703	104.669
6.875	104.848	104.815	104.781	104.748	6.875	104.840	104.806	104.773	104.739	6.875	104.837	104.803	104.770	104.736
6.990	105.295	105.261	105.228	105.194	6.990	105.286	105.253	105.219	105.186	6.990	105.283	105.250	105.216	105.183
7.000	105.260	105.226	105.193	105.159	7.000	105.251	105.218	105.184	105.151	7.000	105.248	105.215	105.181	105.148
7.125	105.698	105.664	105.631	105.597	7.125	105.689	105.656	105.622	105.589	7.125	105.686	105.653	105.619	105.586

VA 30 YEAR FIXED 300k					VA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	98.056	98.029	98.002	97.925	4.750	98.056	98.029	98.002	97.925
4.875	98.715	98.688	98.662	98.585	4.875	98.715	98.688	98.662	98.585
4.990	99.152	99.125	99.099	99.022	4.990	99.152	99.125	99.099	99.022
5.000	99.377	99.350	99.324	99.247	5.000	99.377	99.350	99.324	99.247
5.125	99.725	99.699	99.672	99.595	5.125	99.725	99.699	99.672	99.595
5.250	100.685	100.632	100.578	100.475	5.250	100.685	100.632	100.578	100.475
5.375	101.164	101.110	101.057	100.953	5.375	101.164	101.110	101.057	100.953
5.500	101.607	101.554	101.500	101.397	5.500	101.607	101.554	101.500	101.397
5.625	102.061	102.008	101.954	101.850	5.625	102.061	102.008	101.954	101.850
5.750	102.340	102.345	102.305	102.215	5.750	102.236	102.196	102.156	102.065
5.875	102.622	102.626	102.586	102.496	5.875	102.517	102.477	102.437	102.347
5.990	102.903	102.907	102.867	102.777	5.990	102.798	102.758	102.718	102.628
6.000	103.098	103.102	103.062	102.972	6.000	102.993	102.953	102.913	102.823
6.125	103.529	103.533	103.493	103.403	6.125	103.424	103.384	103.344	103.254
6.250	103.718	103.744	103.704	103.613	6.250	103.534	103.494	103.454	103.363
6.375	104.025	104.137	104.184	104.181	6.375	103.840	103.887	103.934	103.931
6.500	104.391	104.503	104.550	104.547	6.500	104.207	104.253	104.300	104.297
6.625	104.845	104.958	105.005	105.002	6.625	104.661	104.708	104.755	104.752
6.750	104.760	104.780	104.747	104.713	6.750	104.645	104.611	104.578	104.544
6.875	104.827	104.847	104.813	104.780	6.875	104.712	104.678	104.645	104.611
6.990	105.274	105.293	105.260	105.226	6.990	105.158	105.125	105.091	105.058
7.000	105.239	105.258	105.225	105.191	7.000	105.123	105.090	105.056	105.023
7.125	105.677	105.696	105.663	105.629	7.125	105.561	105.528	105.494	105.461

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Planet Home Lending, LLC NMLS #17022



30 Year Fixed Term					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
14.000	105.301	105.301	105.176	105.051	14.000	106.451	106.451	106.326	106.201
13.875	105.248	105.248	105.123	104.998	13.875	106.398	106.398	106.273	106.148
13.750	105.194	105.194	105.069	104.944	13.750	106.344	106.344	106.219	106.094
13.625	105.141	105.141	105.016	104.891	13.625	106.291	106.291	106.166	106.041
13.500	105.087	105.087	104.962	104.837	13.500	106.237	106.237	106.112	105.987
13.375	105.034	105.034	104.909	104.784	13.375	106.184	106.184	106.059	105.934
13.250	104.981	104.981	104.856	104.731	13.250	106.131	106.131	106.006	105.881
13.125	104.927	104.927	104.802	104.677	13.125	106.077	106.077	105.952	105.827
13.000	104.874	104.874	104.749	104.624	13.000	106.024	106.024	105.899	105.774
12.875	104.820	104.820	104.695	104.570	12.875	105.970	105.970	105.845	105.720
12.750	104.767	104.767	104.642	104.517	12.750	105.917	105.917	105.792	105.667
12.625	104.714	104.714	104.589	104.464	12.625	105.864	105.864	105.739	105.614
12.500	104.660	104.660	104.535	104.410	12.500	105.810	105.810	105.685	105.560
12.375	104.607	104.607	104.482	104.357	12.375	105.757	105.757	105.632	105.507
12.250	104.553	104.553	104.428	104.303	12.250	105.703	105.703	105.578	105.453
12.125	104.500	104.500	104.375	104.250	12.125	105.650	105.650	105.525	105.400
12.000	104.445	104.445	104.320	104.195	12.000	105.595	105.595	105.470	105.345
11.875	104.390	104.390	104.265	104.140	11.875	105.540	105.540	105.415	105.290
11.750	104.335	104.335	104.210	104.085	11.750	105.485	105.485	105.360	105.235
11.625	104.280	104.280	104.155	104.030	11.625	105.430	105.430	105.305	105.180
11.500	104.225	104.225	104.100	103.975	11.500	105.375	105.375	105.250	105.125
11.375	104.170	104.170	104.045	103.920	11.375	105.320	105.320	105.195	105.070
11.250	104.115	104.115	103.990	103.865	11.250	105.265	105.265	105.140	105.015
11.125	104.060	104.060	103.935	103.810	11.125	105.210	105.210	105.085	104.960
11.000	104.005	104.005	103.880	103.755	11.000	105.155	105.155	105.030	104.905
10.875	103.950	103.950	103.825	103.700	10.875	105.100	105.100	104.975	104.850
10.750	103.850	103.850	103.725	103.600	10.750	105.000	105.000	104.875	104.750
10.625	103.750	103.750	103.625	103.500	10.625	104.900	104.900	104.775	104.650
10.500	103.600	103.600	103.475	103.350	10.500	104.750	104.750	104.625	104.500
10.375	103.450	103.450	103.325	103.200	10.375	104.600	104.600	104.475	104.350
10.250	103.300	103.300	103.175	103.050	10.250	104.450	104.450	104.325	104.200
10.125	103.150	103.150	103.025	102.900	10.125	104.300	104.300	104.175	104.050
10.000	103.000	103.000	102.875	102.750	10.000	104.150	104.150	104.025	103.900
9.875	102.790	102.790	102.665	102.540	9.875	103.940	103.940	103.815	103.690
9.750	102.580	102.580	102.455	102.330	9.750	103.730	103.730	103.605	103.480
9.625	102.370	102.370	102.245	102.120	9.625	103.520	103.520	103.395	103.270
9.500	102.160	102.160	102.035	101.910	9.500	103.310	103.310	103.185	103.060
9.375	101.950	101.950	101.825	101.700	9.375	103.100	103.100	102.975	102.850
9.250	101.740	101.740	101.615	101.490	9.250	102.890	102.890	102.765	102.640
9.125	101.530	101.530	101.405	101.280	9.125	102.680	102.680	102.555	102.430
9.000	101.320	101.320	101.195	101.070	9.000	102.470	102.470	102.345	102.220
8.875	101.070	101.070	100.945	100.820	8.875	102.220	102.220	102.095	101.970
8.750	100.820	100.820	100.695	100.570	8.750	101.970	101.970	101.845	101.720
8.625	100.570	100.570	100.445	100.320	8.625	101.720	101.720	101.595	101.470
8.500	100.320	100.320	100.195	100.070	8.500	101.470	101.470	101.345	101.220
8.375	100.070	100.070	99.945	99.820	8.375	101.220	101.220	101.095	100.970
8.250	99.670	99.670	99.545	99.420	8.250	100.820	100.820	100.695	100.570
8.125	99.270	99.270	99.145	99.020	8.125	100.420	100.420	100.295	100.170
8.000	98.870	98.870	98.745	98.620	8.000	100.020	100.020	99.895	99.770
7.875	98.470	98.470	98.345	98.220	7.875	99.620	99.620	99.495	99.370
7.750	98.070	98.070	97.945	97.820	7.750	99.220	99.220	99.095	98.970
7.625	97.670	97.670	97.545	97.420	7.625	98.820	98.820	98.695	98.570
7.500	97.170	97.170	97.045	96.920	7.500	98.320	98.320	98.195	98.070
7.375	96.670	96.670	96.545	96.420	7.375	97.820	97.820	97.695	97.570
7.250	96.170	96.170	96.045	95.920	7.250	97.320	97.320	97.195	97.070
7.125	95.670	95.670	95.545	95.420	7.125	96.820	96.820	96.695	96.570
7.000	95.170	95.170	95.045	94.920	7.000	96.320	96.320	96.195	96.070

Price Adjustments						
CLTV / HCLTV						
FICO	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
≥ 780	2.125	2.000	1.750	1.500	1.125	0.625
760 - 779	2.000	1.875	1.625	1.375	1.000	0.250
740 - 759	1.750	1.625	1.375	1.125	0.625	0.000
720 - 739	1.375	1.250	1.000	0.750	0.250	-0.625
700 - 719	0.750	0.625	0.375	0.000	-0.500	-1.375
680 - 699	0.250	0.125	-0.125	-0.625	-1.375	-2.375
660 - 679	-0.250	-0.375	-0.750	-1.250	-2.125	-3.250
640 - 659	-0.750	-0.875	-1.500	-2.000	-3.000	-4.375

CLTV / HCLTV						
Other Adjusters	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
Investor	-1.000	-1.250	-1.500	-1.875	-1.875	-1.875
Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
ManufacturedHousing	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Pricing (adjustments to price)	
Max Price	103.000

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Planet Home Lending, LLC NMLS #17022

