



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

National Correspondent Rate Sheet--Best Efforts

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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 | 98.055 | 98.009 | 97.962 | 97.856 | 4.875 | 95.072 | 94.948 | 94.816 | 94.546 | 4.125 | 97.043 | 97.019 | 96.990 | 96.959 |
| 5.375 | 98.654 | 98.608 | 98.561 | 98.455 | 5.000 | 97.122 | 96.999 | 96.866 | 96.597 | 4.250 | 96.654 | 96.618 | 96.574 | 96.527 |
| 5.500 | 99.257 | 99.211 | 99.164 | 99.058 | 5.125 | 96.239 | 96.118 | 95.987 | 95.716 | 4.375 | 97.127 | 97.091 | 97.047 | 97.000 |
| 5.625 | 99.823 | 99.777 | 99.730 | 99.624 | 5.250 | 96.737 | 96.662 | 96.584 | 96.296 | 4.500 | 97.458 | 97.422 | 97.378 | 97.331 |
| 5.750 | 100.300 | 100.239 | 100.176 | 100.062 | 5.375 | 97.302 | 97.227 | 97.149 | 96.861 | 4.625 | 97.659 | 97.623 | 97.579 | 97.532 |
| 5.875 | 100.805 | 100.744 | 100.681 | 100.567 | 5.500 | 97.782 | 97.707 | 97.629 | 97.340 | 4.750 | 98.383 | 98.342 | 98.298 | 98.251 |
| 5.990 | 100.870 | 100.809 | 100.746 | 100.482 | 5.625 | 98.320 | 98.246 | 98.167 | 97.879 | 4.875 | 98.945 | 98.904 | 98.860 | 98.813 |
| 6.000 | 101.325 | 101.264 | 101.201 | 101.087 | 5.750 | 98.441 | 98.350 | 98.256 | 97.959 | 4.990 | 98.941 | 98.900 | 98.856 | 98.809 |
| 6.125 | 101.861 | 101.800 | 101.738 | 101.673 | 5.875 | 98.944 | 98.853 | 98.759 | 98.463 | 5.000 | 99.071 | 99.030 | 98.986 | 98.939 |
| 6.250 | 102.081 | 102.019 | 101.957 | 101.892 | 6.000 | 99.442 | 99.351 | 99.258 | 98.961 | 5.125 | 99.298 | 99.257 | 99.213 | 99.166 |
| 6.375 | 102.495 | 102.433 | 102.371 | 102.306 | 6.125 | 99.899 | 99.808 | 99.714 | 99.618 | 5.250 | 99.841 | 99.800 | 99.756 | 99.709 |
| 6.500 | 102.937 | 102.885 | 102.832 | 102.776 | 6.250 | 100.037 | 99.945 | 99.851 | 99.755 | 5.375 | 100.147 | 100.114 | 100.077 | 100.030 |
| 6.625 | 103.306 | 103.268 | 103.229 | 103.173 | 6.375 | 100.266 | 100.175 | 100.081 | 99.984 | 5.500 | 100.551 | 100.518 | 100.482 | 100.435 |
| 6.750 | 103.382 | 103.367 | 103.352 | 103.328 | 6.500 | 100.466 | 100.375 | 100.281 | 100.184 | 5.625 | 100.790 | 100.757 | 100.721 | 100.674 |
| 6.875 | 103.840 | 103.826 | 103.810 | 103.786 | 6.625 | 100.613 | 100.521 | 100.427 | 100.331 | 5.750 | 101.129 | 101.096 | 101.059 | 101.012 |
| 6.990 | 103.990 | 103.975 | 103.960 | 103.936 | 6.750 | 101.147 | 101.088 | 101.026 | 100.997 | 5.875 | 101.497 | 101.457 | 101.409 | 101.362 |
| 7.000 | 104.288 | 104.274 | 104.258 | 104.234 | 6.875 | 101.272 | 101.231 | 101.189 | 101.171 | 5.990 | 101.673 | 101.632 | 101.581 | 101.528 |
| 7.125 | 104.603 | 104.589 | 104.573 | 104.549 | 7.000 | 101.427 | 101.414 | 101.402 | 101.386 | 6.000 | 101.698 | 101.656 | 101.605 | 101.551 |
| 7.250 | 104.720 | 104.706 | 104.690 | 104.666 | 7.125 | 101.611 | 101.604 | 101.596 | 101.581 | 6.125 | 101.859 | 101.817 | 101.766 | 101.711 |
| 7.375 | 105.025 | 105.011 | 104.995 | 104.971 | 7.250 | 102.505 | 102.498 | 102.490 | 102.474 | 6.250 | 102.168 | 102.127 | 102.075 | 102.021 |
| 7.500 | 105.371 | 105.356 | 105.340 | 105.317 | 7.375 | 103.047 | 103.040 | 103.032 | 103.016 | 6.375 | 102.452 | 102.411 | 102.359 | 102.305 |
| 7.625 | 105.465 | 105.451 | 105.435 | 105.411 | 7.500 | 103.359 | 103.352 | 103.344 | 103.329 | 6.500 | 102.709 | 102.667 | 102.616 | 102.562 |
| | | | | | 7.625 | 103.647 | 103.640 | 103.632 | 103.616 | 6.625 | 102.647 | 102.606 | 102.554 | 102.500 |
| | | | | | | | | | | 6.750 | 103.068 | 103.023 | 102.964 | 102.902 |
| | | | | | | | | | | 6.875 | 103.272 | 103.227 | 103.168 | 103.106 |

| 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 | 96.546 | 96.499 | 96.441 | 96.378 | 5.250 | 97.372 | 97.296 | 97.218 | 96.937 | 4.500 | 93.334 | 93.287 | 93.228 | 93.166 |
| 4.750 | 97.184 | 97.133 | 97.074 | 96.997 | 5.375 | 98.022 | 97.946 | 97.868 | 97.588 | 4.625 | 93.709 | 93.662 | 93.603 | 93.541 |
| 4.875 | 97.456 | 97.405 | 97.346 | 96.870 | 5.500 | 98.652 | 98.576 | 98.498 | 98.217 | 4.750 | 95.199 | 95.148 | 95.089 | 94.812 |
| 5.000 | 97.535 | 97.483 | 97.425 | 96.948 | 5.625 | 99.260 | 99.184 | 99.106 | 98.825 | 4.875 | 95.572 | 95.521 | 95.462 | 95.186 |
| 5.125 | 97.822 | 97.771 | 97.712 | 97.235 | 5.750 | 100.001 | 99.925 | 99.847 | 99.566 | 4.990 | 95.901 | 95.849 | 95.791 | 95.514 |
| 5.250 | 98.137 | 98.093 | 98.042 | 97.587 | 5.875 | 100.475 | 100.400 | 100.321 | 100.041 | 5.000 | 95.929 | 95.878 | 95.819 | 95.542 |
| 5.375 | 98.406 | 98.362 | 98.311 | 97.857 | 5.990 | 100.845 | 100.769 | 100.691 | 100.211 | 5.125 | 96.258 | 96.206 | 96.148 | 95.871 |
| 5.500 | 98.662 | 98.618 | 98.567 | 98.512 | 6.000 | 100.888 | 100.812 | 100.734 | 100.453 | 5.250 | 97.007 | 96.963 | 96.912 | 96.658 |
| 5.625 | 98.905 | 98.861 | 98.810 | 98.755 | 6.125 | 101.282 | 101.206 | 101.128 | 101.047 | 5.375 | 97.329 | 97.285 | 97.234 | 96.979 |
| 5.750 | 99.361 | 99.320 | 99.268 | 99.214 | 6.250 | 101.239 | 101.149 | 101.055 | 100.958 | 5.500 | 97.619 | 97.576 | 97.524 | 97.470 |
| 5.875 | 99.612 | 99.570 | 99.519 | 99.464 | 6.375 | 101.642 | 101.551 | 101.457 | 101.361 | 5.625 | 97.882 | 97.838 | 97.787 | 97.733 |
| 6.000 | 100.079 | 100.037 | 99.986 | 99.931 | 6.500 | 102.011 | 101.920 | 101.826 | 101.730 | 5.750 | 98.137 | 98.093 | 98.042 | 97.988 |
| 6.125 | 100.301 | 100.259 | 100.208 | 100.154 | 6.625 | 102.324 | 102.233 | 102.139 | 102.043 | 5.875 | 98.378 | 98.335 | 98.283 | 98.229 |
| 6.250 | 100.658 | 100.613 | 100.554 | 100.492 | 6.750 | 101.597 | 101.538 | 101.476 | 101.396 | 5.990 | 98.579 | 98.535 | 98.484 | 98.429 |
| 6.375 | 100.871 | 100.826 | 100.767 | 100.705 | 6.875 | 101.878 | 101.819 | 101.757 | 101.677 | 6.000 | 98.597 | 98.553 | 98.502 | 98.447 |
| 6.500 | 101.071 | 101.026 | 100.968 | 100.906 | 6.990 | 102.092 | 102.033 | 101.971 | 101.891 | 6.125 | 98.798 | 98.754 | 98.702 | 98.648 |
| 6.625 | 101.254 | 101.208 | 101.150 | 101.088 | 7.000 | 102.111 | 102.052 | 101.990 | 101.910 | 6.250 | 98.615 | 98.562 | 98.496 | 98.426 |
| 6.750 | 101.422 | 101.377 | 101.318 | 101.256 | 7.125 | 102.316 | 102.257 | 102.195 | 102.115 | 6.375 | 98.799 | 98.746 | 98.680 | 98.610 |
| 6.875 | 101.575 | 101.530 | 101.471 | 101.409 | 7.250 | 102.142 | 102.105 | 102.066 | 102.018 | 6.500 | 98.952 | 98.900 | 98.834 | 98.764 |
| 7.000 | 101.229 | 101.182 | 101.123 | 101.061 | 7.375 | 102.193 | 102.157 | 102.118 | 102.070 | 6.625 | 99.081 | 99.028 | 98.962 | 98.892 |
| 7.125 | 101.376 | 101.326 | 101.267 | 101.205 | 7.500 | 102.373 | 102.336 | 102.297 | 102.249 | 6.750 | 99.154 | 99.098 | 99.025 | 98.947 |
| 7.250 | 101.497 | 101.420 | 101.332 | 101.239 | 7.625 | 102.532 | 102.496 | 102.456 | 102.409 | 6.875 | 99.282 | 99.226 | 99.152 | 99.075 |
| 7.375 | 101.637 | 101.560 | 101.472 | 101.378 | | | | | | 7.000 | 99.388 | 99.333 | 99.259 | 99.182 |
| 7.500 | 101.764 | 101.687 | 101.599 | 101.506 | | | | | | 7.125 | 99.502 | 99.447 | 99.373 | 99.296 |
| 7.625 | 101.886 | 101.809 | 101.721 | 101.628 | | | | | | 7.250 | 99.538 | 99.450 | 99.348 | 99.239 |

| 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 | 99.485 | 99.396 | 99.311 | 99.225 | 5.000 | 98.893 | 98.803 | 98.718 | 98.632 | 5.375 | 97.885 | 97.796 | 97.711 | 97.625 |
| 5.125 | 99.715 | 99.626 | 99.540 | 99.454 | 5.125 | 99.193 | 99.103 | 99.018 | 98.932 | 5.500 | 98.191 | 98.101 | 98.016 | 97.930 |
| 5.250 | 99.915 | 99.825 | 99.740 | 99.654 | 5.250 | 99.725 | 99.636 | 99.551 | 99.465 | 5.625 | 99.441 | 99.352 | 99.267 | 99.181 |
| 5.375 | 100.077 | 99.988 | 99.903 | 99.817 | 5.375 | 99.989 | 99.900 | 99.815 | 99.729 | 5.750 | 100.299 | 100.210 | 100.124 | 100.038 |
| 5.500 | 100.272 | 100.182 | 100.097 | 100.011 | 5.500 | 100.213 | 100.124 | 100.039 | 99.953 | 5.875 | 100.569 | 100.480 | 100.395 | 100.309 |
| 5.625 | 100.514 | 100.425 | 100.340 | 100.254 | 5.625 | 100.378 | 100.289 | 100.204 | 100.118 | 6.000 | 100.756 | 100.667 | 100.582 | 100.496 |
| 5.750 | 100.721 | 100.631 | 100.546 | 100.460 | 5.750 | 100.562 | 100.473 | 100.388 | 100.302 | 6.125 | 100.825 | 100.736 | 100.651 | 100.565 |
| 5.875 | 100.874 | 100.785 | 100.699 | 100.613 | 5.875 | 100.778 | 100.689 | 100.603 | 100.517 | 6.250 | 100.925 | 100.835 | 100.750 | 100.664 |
| 6.000 | 101.006 | 100.917 | 100.832 | 100.746 | 6.000 | 100.907 | 100.818 | 100.733 | 100.647 | 6.375 | 101.072 | 100.982 | 100.897 | 100.811 |
| 6.125 | 101.114 | 101.025 | 100.940 | 100.854 | 6.125 | 100.914 | 100.825 | 100.739 | 100.653 | 6.500 | 101.220 | 101.131 | 101.045 | 100.959 |
| 6.250 | 101.206 | 101.116 | 101.031 | 100.945 | 6.250 | 100.938 | 100.849 | 100.764 | 100.678 | 6.625 | 101.362 | 101.273 | 101.188 | 101.102 |
| 6.375 | 101.274 | 101.185 | 101.100 | 101.014 | 6.375 | 100.991 | 100.902 | 100.817 | 100.731 | 6.750 | 101.444 | 101.354 | 101.269 | 101.183 |
| 6.500 | 101.339 | 101.249 | 101.164 | 101.078 | 6.500 | 101.068 | 100.979 | 100.893 | 100.807 | 6.875 | 101.432 | 101.343 | 101.258 | 101.172 |
| 6.625 | 101.387 | 101.298 | 101.213 | 101.127 | 6.625 | 101.171 | 101.082 | 100.997 | 100.911 | 7.000 | 101.425 | 101.336 | 101.251 | 101.165 |
| 6.750 | 101.406 | 101.317 | 101.231 | 101.145 | 6.750 | 101.257 | 101.168 | 101.082 | 100.996 | 7.125 | 101.418 | 101.329 | 101.244 | 101.158 |
| 6.875 | 101.379 | 101.290 | 101.204 | 101.118 | 6.875 | 101.316 | 101.227 | 101.141 | 101.055 | 7.250 | 101.400 | 101.311 | | |

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 | 98.055 | 98.009 | 97.962 | 97.856 | 4.875 | 95.072 | 94.948 | 94.816 | 94.546 | 4.125 | 97.043 | 97.019 | 96.990 | 96.959 |
| 5.375 | 98.654 | 98.608 | 98.561 | 98.455 | 5.000 | 97.122 | 96.999 | 96.866 | 96.597 | 4.250 | 96.654 | 96.618 | 96.574 | 96.527 |
| 5.500 | 99.257 | 99.211 | 99.164 | 99.058 | 5.125 | 96.239 | 96.118 | 95.987 | 95.716 | 4.375 | 97.127 | 97.091 | 97.047 | 97.000 |
| 5.625 | 99.823 | 99.777 | 99.730 | 99.624 | 5.250 | 96.737 | 96.622 | 96.584 | 96.296 | 4.500 | 97.458 | 97.422 | 97.378 | 97.331 |
| 5.750 | 100.300 | 100.239 | 100.176 | 100.062 | 5.375 | 97.302 | 97.227 | 97.149 | 96.861 | 4.625 | 97.659 | 97.623 | 97.579 | 97.532 |
| 5.875 | 100.805 | 100.744 | 100.681 | 100.567 | 5.500 | 97.782 | 97.707 | 97.629 | 97.340 | 4.750 | 98.383 | 98.342 | 98.298 | 98.251 |
| 5.990 | 100.870 | 100.809 | 100.746 | 100.482 | 5.625 | 98.320 | 98.246 | 98.167 | 97.879 | 4.875 | 98.945 | 98.904 | 98.860 | 98.813 |
| 6.000 | 101.325 | 101.264 | 101.201 | 101.087 | 5.750 | 98.441 | 98.350 | 98.256 | 97.959 | 4.990 | 98.941 | 98.900 | 98.856 | 97.995 |
| 6.125 | 101.861 | 101.800 | 101.738 | 101.673 | 5.875 | 98.944 | 98.853 | 98.759 | 98.463 | 5.000 | 99.071 | 99.030 | 98.986 | 98.939 |
| 6.250 | 102.081 | 102.019 | 101.957 | 101.892 | 6.000 | 99.442 | 99.351 | 99.258 | 98.961 | 5.125 | 99.298 | 99.257 | 99.213 | 98.752 |
| 6.375 | 102.495 | 102.433 | 102.371 | 102.306 | 6.125 | 99.899 | 99.808 | 99.714 | 99.418 | 5.250 | 99.841 | 99.800 | 99.756 | 99.313 |
| 6.500 | 102.937 | 102.885 | 102.832 | 102.776 | 6.250 | 100.037 | 99.945 | 99.851 | 99.555 | 5.375 | 100.147 | 100.114 | 100.077 | 99.638 |
| 6.625 | 103.306 | 103.268 | 103.229 | 103.173 | 6.375 | 100.266 | 100.175 | 100.081 | 99.984 | 5.500 | 100.551 | 100.518 | 100.482 | 100.443 |
| 6.750 | 103.382 | 103.367 | 103.352 | 103.328 | 6.500 | 100.466 | 100.375 | 100.281 | 100.184 | 5.625 | 100.790 | 100.757 | 100.721 | 100.682 |
| 6.875 | 103.840 | 103.826 | 103.810 | 103.786 | 6.625 | 100.613 | 100.521 | 100.427 | 100.331 | 5.750 | 101.129 | 101.096 | 101.059 | 101.020 |
| 6.990 | 103.990 | 103.975 | 103.960 | 103.936 | 6.750 | 101.147 | 101.088 | 101.026 | 100.997 | 5.875 | 101.497 | 101.457 | 101.409 | 101.365 |
| 7.000 | 104.288 | 104.274 | 104.258 | 104.234 | 6.875 | 101.272 | 101.231 | 101.189 | 101.171 | 5.990 | 101.673 | 101.632 | 101.581 | 101.528 |
| 7.125 | 104.603 | 104.589 | 104.573 | 104.549 | 7.000 | 101.427 | 101.414 | 101.402 | 101.386 | 6.000 | 101.698 | 101.656 | 101.605 | 101.551 |
| 7.250 | 104.720 | 104.706 | 104.690 | 104.666 | 7.125 | 101.611 | 101.604 | 101.596 | 101.581 | 6.125 | 101.859 | 101.817 | 101.766 | 101.711 |
| 7.375 | 105.025 | 105.011 | 104.995 | 104.971 | 7.250 | 102.505 | 102.498 | 102.490 | 102.474 | 6.250 | 102.168 | 102.127 | 102.075 | 102.021 |
| 7.500 | 105.371 | 105.356 | 105.340 | 105.317 | 7.375 | 103.047 | 103.040 | 103.032 | 103.016 | 6.375 | 102.452 | 102.411 | 102.359 | 102.305 |
| 7.625 | 105.465 | 105.451 | 105.435 | 105.411 | 7.500 | 103.359 | 103.352 | 103.344 | 103.329 | 6.500 | 102.709 | 102.667 | 102.616 | 102.562 |
| | | | | | 7.625 | 103.647 | 103.640 | 103.632 | 103.616 | 6.625 | 102.647 | 102.606 | 102.554 | 102.500 |
| | | | | | | | | | | 6.750 | 103.068 | 103.023 | 102.964 | 102.902 |
| | | | | | | | | | | 6.875 | 103.272 | 103.227 | 103.168 | 103.106 |

| 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 | 96.546 | 96.499 | 96.441 | 96.378 | 5.250 | 96.806 | 96.783 | 96.688 | 96.385 | 4.750 | 95.688 | 95.250 | 95.639 | 95.291 |
| 4.750 | 97.184 | 97.133 | 97.074 | 96.597 | 5.375 | 97.730 | 97.705 | 97.611 | 97.308 | 4.875 | 96.336 | 95.892 | 96.281 | 95.933 |
| 4.875 | 97.456 | 97.405 | 97.346 | 96.870 | 5.500 | 98.314 | 98.287 | 98.193 | 97.891 | 5.000 | 96.718 | 96.273 | 96.663 | 96.314 |
| 5.000 | 97.535 | 97.483 | 97.425 | 96.948 | 5.625 | 98.903 | 98.873 | 98.779 | 98.477 | 5.125 | 97.422 | 96.973 | 97.363 | 97.015 |
| 5.125 | 97.822 | 97.771 | 97.712 | 97.235 | 5.750 | 99.452 | 99.429 | 99.367 | 99.047 | 5.250 | 97.480 | 97.066 | 97.437 | 97.102 |
| 5.250 | 98.137 | 98.093 | 98.042 | 97.587 | 5.875 | 100.026 | 99.999 | 99.936 | 99.617 | 5.375 | 97.906 | 97.881 | 97.854 | 97.788 |
| 5.375 | 98.406 | 98.362 | 98.311 | 97.857 | 6.000 | 100.435 | 100.406 | 100.342 | 100.024 | 5.500 | 98.260 | 98.232 | 98.205 | 98.139 |
| 5.500 | 98.662 | 98.618 | 98.567 | 98.512 | 6.125 | 100.851 | 100.820 | 100.756 | 100.438 | 5.625 | 98.818 | 98.788 | 98.760 | 98.695 |
| 5.625 | 98.905 | 98.861 | 98.810 | 98.755 | 6.250 | 100.606 | 100.570 | 100.551 | 100.228 | 5.750 | 98.834 | 98.820 | 98.806 | 98.763 |
| 5.750 | 99.361 | 99.320 | 99.268 | 99.214 | 6.375 | 101.034 | 100.993 | 100.966 | 100.644 | 5.875 | 99.313 | 99.294 | 99.276 | 99.232 |
| 5.875 | 99.612 | 99.570 | 99.519 | 99.464 | 6.500 | 101.333 | 101.291 | 101.262 | 100.940 | 6.000 | 99.610 | 99.590 | 99.570 | 99.527 |
| 6.000 | 100.079 | 100.037 | 99.986 | 99.931 | 6.625 | 101.696 | 101.654 | 101.625 | 101.302 | 6.125 | 99.949 | 99.930 | 99.910 | 99.866 |
| 6.125 | 100.301 | 100.259 | 100.208 | 100.154 | 6.750 | 100.966 | 100.916 | 100.924 | 100.862 | 6.250 | 100.237 | 100.236 | 100.207 | 100.025 |
| 6.250 | 100.658 | 100.613 | 100.554 | 100.492 | 6.875 | 101.528 | 101.482 | 101.482 | 101.422 | 6.375 | 100.642 | 100.629 | 100.595 | 100.414 |
| 6.375 | 100.871 | 100.826 | 100.767 | 100.705 | 7.000 | 101.968 | 101.922 | 101.921 | 101.862 | 6.500 | 100.910 | 100.894 | 100.860 | 100.679 |
| 6.500 | 101.071 | 101.026 | 100.968 | 100.906 | 7.125 | 102.267 | 102.221 | 102.218 | 102.160 | 6.625 | 101.130 | 101.112 | 101.077 | 100.896 |
| 6.625 | 101.254 | 101.208 | 101.150 | 101.088 | 7.250 | 101.599 | 101.585 | 101.554 | 101.562 | 6.750 | 101.112 | 101.106 | 101.095 | 101.013 |
| 6.750 | 101.422 | 101.377 | 101.318 | 101.256 | 7.375 | 102.051 | 102.036 | 102.004 | 102.013 | 6.875 | 101.492 | 101.475 | 101.452 | 101.375 |
| 6.875 | 101.575 | 101.530 | 101.471 | 101.409 | 7.500 | 102.467 | 102.446 | 102.415 | 102.421 | 7.000 | 102.049 | 102.030 | 102.006 | 101.930 |
| 7.000 | 101.229 | 101.182 | 101.123 | 101.061 | 7.625 | 102.614 | 102.592 | 102.561 | 102.567 | 7.125 | 102.251 | 102.227 | 102.202 | 102.126 |
| 7.125 | 101.376 | 101.326 | 101.267 | 101.205 | | | | | | 7.250 | 101.961 | 101.898 | 101.813 | 101.670 |
| 7.250 | 101.497 | 101.420 | 101.332 | 101.239 | | | | | | 7.375 | 102.150 | 102.086 | 102.002 | 101.859 |
| 7.375 | 101.637 | 101.560 | 101.472 | 101.378 | | | | | | 7.500 | 102.323 | 102.255 | 102.172 | 102.029 |
| 7.500 | 101.764 | 101.687 | 101.599 | 101.506 | | | | | | | | | | |
| 7.625 | 101.886 | 101.809 | 101.721 | 101.628 | | | | | | | | | | |

| 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 | 99.324 | 99.275 | 99.212 | 98.964 | 5.250 | 99.536 | 99.491 | 99.434 | 99.189 | 5.250 | 96.224 | 96.170 | 96.098 | 95.842 |
| 5.375 | 99.633 | 99.580 | 99.512 | 99.260 | 5.375 | 99.885 | 99.834 | 99.771 | 99.520 | 5.375 | 96.850 | 96.791 | 96.715 | 96.455 |
| 5.500 | 99.939 | 99.881 | 99.810 | 99.552 | 5.500 | 100.093 | 100.038 | 99.972 | 99.718 | 5.500 | 97.224 | 97.161 | 97.080 | 96.816 |
| 5.625 | 100.243 | 100.181 | 100.105 | 100.043 | 5.625 | 100.333 | 100.274 | 100.203 | 99.945 | 5.625 | 99.093 | 99.026 | 98.941 | 98.672 |
| 5.750 | 100.542 | 100.476 | 100.396 | 100.330 | 5.750 | 100.584 | 100.522 | 100.450 | 100.190 | 5.750 | 100.057 | 99.986 | 99.897 | 99.625 |
| 5.875 | 100.834 | 100.763 | 100.679 | 100.608 | 5.875 | 100.816 | 100.750 | 100.673 | 100.408 | 5.875 | 100.414 | 100.339 | 100.246 | 99.969 |
| 6.000 | 101.109 | 101.034 | 100.945 | 100.870 | 6.000 | 101.010 | 100.940 | 100.858 | 100.589 | 6.000 | 100.754 | 100.674 | 100.577 | 100.296 |
| 6.125 | 101.364 | 101.285 | 101.191 | 101.112 | 6.125 | 101.208 | 101.133 | 101.047 | 100.773 | 6.125 | 101.074 | 100.990 | 100.888 | 100.602 |
| 6.250 | 101.507 | 101.442 | 101.377 | 101.315 | 6.250 | 101.354 | 101.280 | 101.194 | 100.916 | 6.250 | 101.285 | 101.214 | 101.140 | 100.871 |
| 6.375 | 101.499 | 101.429 | 101.359 | 101.292 | 6.375 | 101.502 | 101.423 | 101.338 | 101.261 | 6.375 | 101.349 | 101.273 | 101.194 | 101.121 |
| 6.500 | 101.500 | 101.425 | 101.350 | 101.278 | 6.500 | 101.642 | 101.559 | 101.468 | 101.387 | 6.500 | 101.422 | 101.341 | 101.257 | 101.179 |
| 6.625 | 101.503 | 101.423 | 101.343 | 101.266 | 6.625 | 101.779 | 101.692 | 101.597 | 101.510 | 6.625 | 101.496 | 101.411 | 101.322 | 101.240 |
| 6.750 | 101.469 | 101.390 | 101.317 | 101.243 | 6.750 | 101.888 | 101.816 | 101.729 | 101.638 | 6.750 | 101.357 | 101.300 | 101.268 | 101.222 |
| 6.875 | 101.383 | 101.300 | 101.221 | 101.143 | 6.875 | 101.727 | 101.649 | 101.581 | 101.509 | 6.875 | 100.925 | 100.862 | 100.825 | 100.773 |
| 7.000 | 101.300 | 101.211 | 101.128 | 101.044 | 7.000 | 101.547 | 101.463 | 101.388 | 101.309 | 7.000 | 100.494 | 100.426 | 100.383 | 100.326 |
| 7.125 | 101.210 | 101.117 | 101.028 | 100.939 | 7.125 | 101.393 | 101.304 | 101.223 | 101.140 | 7.125 | 100.058 | 99.985 | 99.936 | 99.873 |
| 7.250 | 101.221 | 101.105 | 100.980 | 100.8 | | | | | | | | | | |

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 |

| Loan Feature | Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans | | | | | | | | | |
|----------------------------|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------|-----|
| | ≤ 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 |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | N/A |
| Condo | 0.000 | 0.000 | (0.125) | (0.125) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | N/A |
| Investment Property | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Second Home | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Manufactured Home | (0.500) | (0.500) | (0.500) | (0.500) | (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) | (0.625) | (0.625) | (0.625) | (0.625) | N/A |
| High-balance fixed - rate | (0.500) | (0.500) | (0.750) | (0.750) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | 808 |
| High-balance ARM | (1.250) | (1.250) | (1.500) | (1.500) | (2.500) | (2.500) | (2.500) | (2.750) | (2.750) | 808 |
| Subordinate financing | (0.625) | (0.625) | (0.625) | (0.875) | (1.125) | (1.125) | (1.125) | (1.875) | (1.875) | N/A |
| DTI Ratio > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |

| 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 |

| Loan Feature | Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances | | | | | | | | | |
|----------------------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------|-----|
| | ≤ 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 |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | N/A |
| Condo | 0.000 | 0.000 | (0.125) | (0.125) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | N/A |
| Investment Property | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Second Home | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Manufactured Home | (0.500) | (0.500) | (0.500) | (0.500) | (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) | (0.625) | (0.625) | (0.625) | (0.625) | N/A |
| High-balance fixed - rate | (0.500) | (0.500) | (0.750) | (0.750) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | 808 |
| High-balance ARM | (1.250) | (1.250) | (1.500) | (1.500) | (2.500) | (2.500) | (2.500) | (2.750) | (2.750) | 808 |
| Subordinate financing | (0.625) | (0.625) | (0.625) | (0.875) | (1.125) | (1.125) | (1.125) | (1.875) | (1.875) | N/A |
| DTI Ratio > 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |

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

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 to first-time homebuyers with qualifying income ≤= 100% area median income (AMI) or 120% AMI in high-cost areas

Loans meeting Duty to Serve requirements

(Purchase and limited cash-out refinances, principal residences with total qualifying income ≤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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.250 | 97.695 | 97.660 | 97.624 | 97.589 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.375 | 97.307 | 97.272 | 97.236 | 97.201 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.500 | 97.894 | 97.859 | 97.823 | 97.788 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 4.625 | 98.469 | 98.434 | 98.398 | 98.363 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 4.750 | 99.019 | 98.951 | 98.883 | 98.764 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 4.875 | 99.332 | 99.264 | 99.196 | 99.078 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.000 | 99.759 | 99.691 | 99.623 | 99.505 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.125 | 100.095 | 100.027 | 99.959 | 99.841 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.250 | 100.123 | 100.055 | 99.987 | 99.868 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 102.045 | 101.988 | 101.931 | 101.824 | 5.375 | 100.192 | 100.124 | 100.055 | 99.937 | 5.750 | 102.045 | 101.988 | 101.931 | 101.824 |
| 5.875 | 102.536 | 102.479 | 102.422 | 102.315 | 5.500 | 100.618 | 100.550 | 100.482 | 100.364 | 5.875 | 102.536 | 102.479 | 102.422 | 102.315 |
| 5.990 | 102.858 | 102.801 | 102.744 | 102.638 | 5.625 | 101.022 | 100.954 | 100.886 | 100.768 | 5.990 | 102.858 | 102.801 | 102.744 | 102.638 |
| 6.000 | 103.049 | 102.992 | 102.936 | 102.829 | 5.750 | 101.690 | 101.676 | 101.662 | 101.597 | 6.000 | 103.049 | 102.992 | 102.936 | 102.829 |
| 6.125 | 103.438 | 103.381 | 103.324 | 103.217 | 5.875 | 101.942 | 101.928 | 101.913 | 101.849 | 6.125 | 103.438 | 103.381 | 103.324 | 103.217 |
| 6.250 | 103.358 | 103.302 | 103.245 | 103.138 | 6.000 | 102.306 | 102.292 | 102.278 | 102.214 | 6.250 | 103.358 | 103.302 | 103.245 | 103.138 |
| 6.375 | 103.561 | 103.532 | 103.504 | 103.425 | 6.125 | 102.521 | 102.507 | 102.493 | 102.429 | 6.375 | 103.561 | 103.532 | 103.504 | 103.425 |
| 6.500 | 103.966 | 103.938 | 103.909 | 103.831 | 6.250 | 102.263 | 102.195 | 102.127 | 102.059 | 6.500 | 103.966 | 103.938 | 103.909 | 103.831 |
| 6.625 | 104.355 | 104.326 | 104.298 | 104.220 | 6.375 | 101.970 | 101.902 | 101.834 | 101.765 | 6.625 | 104.355 | 104.326 | 104.298 | 104.220 |
| 6.750 | 104.822 | 104.754 | 104.686 | 104.618 | 6.500 | 102.441 | 102.373 | 102.305 | 102.237 | 6.750 | 104.822 | 104.754 | 104.686 | 104.618 |
| 6.875 | 105.008 | 104.939 | 104.871 | 104.803 | 6.625 | 102.647 | 102.579 | 102.510 | 102.442 | 6.875 | 105.008 | 104.939 | 104.871 | 104.803 |
| 6.990 | 105.528 | 105.460 | 105.392 | 105.324 | | | | | | 6.990 | 105.528 | 105.460 | 105.392 | 105.324 |
| 7.000 | 105.471 | 105.403 | 105.335 | 105.266 | | | | | | 7.000 | 105.471 | 105.403 | 105.335 | 105.266 |
| 7.125 | 105.809 | 105.741 | 105.673 | 105.604 | | | | | | 7.125 | 105.809 | 105.741 | 105.673 | 105.604 |

| 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 | 96.298 | 96.263 | 96.227 | 96.142 | 4.250 | 94.195 | 94.160 | 94.124 | 94.089 | 4.750 | 95.424 | 95.388 | 95.353 | 94.767 |
| 4.875 | 96.541 | 96.506 | 96.470 | 96.385 | 4.375 | 93.477 | 93.442 | 93.406 | 93.371 | 4.875 | 96.053 | 96.018 | 95.982 | 95.397 |
| 4.990 | 97.375 | 97.339 | 97.304 | 97.218 | 4.500 | 93.794 | 93.759 | 93.723 | 93.688 | 4.990 | 96.467 | 96.432 | 96.396 | 95.811 |
| 5.000 | 97.439 | 97.404 | 97.368 | 97.283 | 4.625 | 94.469 | 94.434 | 94.398 | 94.363 | 5.000 | 96.672 | 96.636 | 96.601 | 96.015 |
| 5.125 | 98.170 | 98.134 | 98.099 | 98.013 | 4.750 | 95.081 | 95.013 | 94.945 | 94.877 | 5.125 | 97.056 | 97.020 | 96.985 | 96.399 |
| 5.250 | 99.692 | 99.607 | 99.522 | 99.386 | 4.875 | 95.395 | 95.327 | 95.259 | 95.140 | 5.250 | 99.767 | 99.682 | 99.597 | 98.962 |
| 5.375 | 100.529 | 100.444 | 100.358 | 100.223 | 5.000 | 95.822 | 95.753 | 95.685 | 95.567 | 5.375 | 100.239 | 100.154 | 100.069 | 99.434 |
| 5.500 | 101.054 | 100.969 | 100.884 | 100.748 | 5.125 | 96.158 | 96.090 | 96.022 | 95.903 | 5.500 | 100.776 | 100.691 | 100.606 | 99.970 |
| 5.625 | 101.340 | 101.255 | 101.170 | 101.034 | 5.250 | 97.248 | 97.180 | 97.112 | 96.993 | 5.625 | 101.180 | 101.095 | 101.010 | 100.374 |
| 5.750 | 101.412 | 101.355 | 101.299 | 101.192 | 5.375 | 97.317 | 97.249 | 97.180 | 97.062 | 5.750 | 101.343 | 101.286 | 101.229 | 100.622 |
| 5.875 | 102.083 | 102.026 | 101.969 | 101.863 | 5.500 | 97.743 | 97.675 | 97.607 | 97.489 | 5.875 | 101.809 | 101.753 | 101.696 | 101.089 |
| 5.990 | 102.216 | 102.159 | 102.102 | 101.995 | 5.625 | 98.147 | 98.079 | 98.011 | 97.893 | 5.990 | 102.113 | 102.056 | 101.999 | 101.392 |
| 6.000 | 102.517 | 102.460 | 102.403 | 102.296 | 5.750 | 99.377 | 99.363 | 99.349 | 99.285 | 6.000 | 102.304 | 102.247 | 102.190 | 101.583 |
| 6.125 | 102.795 | 102.738 | 102.681 | 102.575 | 5.875 | 99.629 | 99.615 | 99.601 | 99.537 | 6.125 | 102.688 | 102.631 | 102.574 | 102.317 |
| 6.250 | 102.371 | 102.314 | 102.257 | 102.150 | 6.000 | 99.994 | 99.980 | 99.966 | 99.901 | 6.250 | 102.643 | 102.586 | 102.530 | 102.273 |
| 6.375 | 102.493 | 102.465 | 102.436 | 102.358 | 6.125 | 100.209 | 100.195 | 100.180 | 100.116 | 6.375 | 102.821 | 102.793 | 102.764 | 102.536 |
| 6.500 | 102.939 | 102.910 | 102.882 | 102.803 | 6.250 | 100.451 | 100.382 | 100.314 | 100.246 | 6.500 | 103.221 | 103.193 | 103.164 | 102.936 |
| 6.625 | 103.217 | 103.189 | 103.161 | 103.082 | 6.375 | 100.157 | 100.089 | 100.021 | 99.953 | 6.625 | 103.605 | 103.576 | 103.548 | 103.320 |
| 6.750 | 102.805 | 102.737 | 102.668 | 102.600 | 6.500 | 100.629 | 100.561 | 100.493 | 100.424 | 6.750 | 103.228 | 103.159 | 103.091 | 103.023 |
| 6.875 | 102.820 | 102.752 | 102.684 | 102.616 | 6.625 | 100.834 | 100.766 | 100.698 | 100.630 | 6.875 | 103.393 | 103.325 | 103.257 | 103.188 |
| 6.990 | 103.341 | 103.273 | 103.204 | 103.136 | | | | | | 6.990 | 103.908 | 103.840 | 103.772 | 103.703 |
| 7.000 | 103.283 | 103.215 | 103.147 | 103.079 | | | | | | 7.000 | 103.851 | 103.782 | 103.714 | 103.646 |
| 7.125 | 103.621 | 103.553 | 103.485 | 103.417 | | | | | | | | | | |

| 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 | 99.368 | 99.283 | 99.198 | 99.063 | 4.250 | 97.147 | 97.090 | 97.033 | 96.976 | 4.250 | 97.251 | 97.137 | 97.023 | 96.910 |
| 5.375 | 99.865 | 99.780 | 99.694 | 99.559 | 4.375 | 97.796 | 97.740 | 97.683 | 97.626 | 4.375 | 97.900 | 97.787 | 97.673 | 97.559 |
| 5.500 | 100.416 | 100.331 | 100.245 | 100.110 | 4.500 | 98.458 | 98.401 | 98.344 | 98.287 | 4.500 | 98.561 | 98.448 | 98.334 | 98.220 |
| 5.625 | 100.837 | 100.752 | 100.666 | 100.531 | 4.625 | 99.047 | 98.990 | 98.933 | 98.877 | 4.625 | 99.151 | 99.037 | 98.924 | 98.810 |
| 5.750 | 100.954 | 100.897 | 100.840 | 100.733 | 4.750 | 98.372 | 98.315 | 98.258 | 98.202 | 4.750 | 98.132 | 98.018 | 97.905 | 97.741 |
| 5.875 | 101.448 | 101.391 | 101.334 | 101.227 | 4.875 | 99.015 | 98.958 | 98.901 | 98.844 | 4.875 | 98.775 | 98.661 | 98.547 | 98.384 |
| 5.990 | 101.769 | 101.713 | 101.656 | 101.549 | 5.000 | 99.648 | 99.592 | 99.535 | 99.478 | 5.000 | 99.409 | 99.295 | 99.181 | 99.018 |
| 6.000 | 101.961 | 101.904 | 101.847 | 101.740 | 5.125 | 100.228 | 100.171 | 100.114 | 100.058 | 5.125 | 99.988 | 99.875 | 99.761 | 99.597 |
| 6.125 | 102.344 | 102.288 | 102.231 | 102.124 | 5.250 | 99.105 | 99.048 | 98.991 | 98.934 | 5.250 | 98.896 | 98.783 | 98.669 | 98.505 |
| 6.250 | 102.267 | 102.210 | 102.153 | 102.046 | 5.375 | 99.718 | 99.661 | 99.604 | 99.548 | 5.375 | 99.509 | 99.396 | 99.282 | 99.118 |
| 6.375 | 102.477 | 102.449 | 102.420 | 102.342 | 5.500 | 100.316 | 100.260 | 100.203 | 100.146 | 5.500 | 100.108 | 99.994 | 99.880 | 99.717 |
| 6.500 | 102.878 | 102.849 | 102.821 | 102.742 | 5.625 | 100.860 | 100.803 | 100.746 | 100.689 | 5.625 | 101.151 | 101.037 | 100.924 | 100.760 |
| 6.625 | 103.262 | 103.233 | 103.205 | 103.126 | 5.750 | 99.853 | 99.810 | 99.768 | 99.725 | | | | | |
| 6.750 | 102.862 | 102.794 | 102.726 | 102.658 | 5.875 | 100.433 | 100.391 | 100.348 | 100.305 | | | | | |
| 6.875 | 103.050 | 102.982 | 102.913 | 102.845 | 6.000 | 100.969 | 100.926 | 100.884 | 100.841 | | | | | |
| 6.990 | 103.565 | 103.497 | 103.428 | 103.360 | 6.125 | 101.440 | 101.397 | 101.354 | 101.312 | | | | | |
| 7.000 | 103.507 | 103.439 | 103.371 | 103.303 | | | | | | | | | | |
| 7.125 | 103.841 | 103.772 | 103.704 | 103.636 | | | | | | | | | | |
| 7.250 | 103.008 | 102.940 | 102.872 | 102.804 | | | | | | | | | | |

| 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 | 97.221 | 97.185 | 97.150 | 97.064 | 4.750 | 95.748 | 95.713 | 95.677 | 95.592 |
| 4.875 | 97.864 | 97.828 | 97.793 | 97.707 | 4.875 | 95.991 | 95.956 | 95.920 | 95.835 |
| 4.990 | 98.297 | 98.262 | 98.226 | 98.141 | 4.990 | 96.825 | 96.789 | 96.754 | 96.668</ |

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) | | | |
| \$175,000 - \$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 | | | | | | | |
| Margin: 2.00% | 580 - 599 (3.000) | Notes | | *360 Day Lock 0.500% (4.000) | | | |
| Floor: 2.00% | < 580 & No Score Streamlines (10.000) | FHA ID #: 27128-00009 | | *A 1.00% upfront fee is due w/in 5 days of lock. | | | |
| Caps: 1/1/5% | | VA ID #: 5199980000 | | | | | |
| Index: T-Bill | | All borrowers must be checked against CAIVRS | | *Fixed Rates Only | | | |
| MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products | | | | | | | |
| Buydown Adjustments by Note Rate | | | | | | | |
| | | <5.25 | ≥5.25 - <5.75 | ≥5.75 - <6.25 | ≥6.25 - <6.75 | ≥6.75 - <7.25 | ≥7.25 |
| | | (3.000) | (1.500) | (1.000) | (0.750) | (0.500) | (2.000) |



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

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending
www.PHLCorrespondent.com

3/13/2026 11:46 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

| | Adjustment |
|---|------------|
| REGION 1: AK, AI, 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, NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY | 0.000 |
| REGION 2: PR, VI | 0.000 |
| REGION 3: AR, NE, NY, PA, TX, VA, OH, MI, FL | -0.250 |
| REGION 4: NV, UT, CO | 0.125 |
| | -0.06 |

| ADMIN FEES | Conventional & Government Lock Extensions |
|---|--|
| Prior Approval: \$595 Delegated: \$350 Reno Pre-Review \$350 Contractor Validation: \$395 Renovation Loan Products: Supplemental/Draw Admin Fee Collected at Purchase HELOAN \$350 | 1-3 Days -0.02 bps/Day 4-7Days -0.125 8-15 Days -0.250 16- 30 Days -0.500 |
| Note Endorsement or Allonge | |
| MERS Organization ID | Pay to the order of Planet Home Lending, LLC Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title) |
| 1006543 | |
| 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

3/13/2026 11:46 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

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

Sales Support: 800-203-5719

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 | 98.100 | 98.039 | 97.976 | 97.912 | 5.250 | 98.781 | 98.720 | 98.658 | 98.593 | 5.250 | 98.622 | 98.561 | 98.498 | 98.434 |
| 5.375 | 98.865 | 98.804 | 98.741 | 98.677 | 5.375 | 99.432 | 99.370 | 99.308 | 99.243 | 5.375 | 99.272 | 99.211 | 99.148 | 99.084 |
| 5.500 | 99.627 | 99.566 | 99.504 | 99.439 | 5.500 | 100.077 | 100.016 | 99.954 | 99.889 | 5.500 | 99.918 | 99.857 | 99.794 | 99.730 |
| 5.625 | 100.366 | 100.305 | 100.242 | 100.178 | 5.625 | 100.692 | 100.630 | 100.568 | 100.503 | 5.625 | 100.532 | 100.471 | 100.408 | 100.344 |
| 5.750 | 101.287 | 101.226 | 101.164 | 101.099 | 5.750 | 101.273 | 101.212 | 101.149 | 101.085 | 5.750 | 101.140 | 101.079 | 101.016 | 100.952 |
| 5.875 | 102.009 | 101.948 | 101.885 | 101.821 | 5.875 | 101.861 | 101.800 | 101.737 | 101.673 | 5.875 | 101.755 | 101.693 | 101.631 | 101.566 |
| 5.990 | 102.622 | 102.561 | 102.499 | 102.434 | 5.990 | 102.372 | 102.310 | 102.248 | 102.183 | 5.990 | 102.265 | 102.204 | 102.142 | 102.077 |
| 6.000 | 102.676 | 102.614 | 102.552 | 102.487 | 6.000 | 102.418 | 102.357 | 102.294 | 102.230 | 6.000 | 102.312 | 102.251 | 102.188 | 102.124 |
| 6.125 | 103.270 | 103.209 | 103.146 | 103.082 | 6.125 | 102.914 | 102.852 | 102.790 | 102.725 | 6.125 | 102.807 | 102.746 | 102.684 | 102.619 |
| 6.250 | 103.830 | 103.768 | 103.706 | 103.654 | 6.250 | 103.378 | 103.317 | 103.254 | 103.190 | 6.250 | 103.272 | 103.210 | 103.148 | 103.083 |
| 6.375 | 104.383 | 104.351 | 104.320 | 104.273 | 6.375 | 103.836 | 103.775 | 103.712 | 103.648 | 6.375 | 103.730 | 103.669 | 103.606 | 103.542 |
| 6.500 | 104.954 | 104.925 | 104.894 | 104.846 | 6.500 | 104.282 | 104.221 | 104.158 | 104.094 | 6.500 | 104.176 | 104.115 | 104.052 | 103.988 |
| 6.625 | 105.493 | 105.463 | 105.432 | 105.385 | 6.625 | 104.717 | 104.655 | 104.593 | 104.528 | 6.625 | 104.610 | 104.549 | 104.487 | 104.422 |
| 6.750 | 105.993 | 105.964 | 105.933 | 105.885 | 6.750 | 104.983 | 104.953 | 104.922 | 104.874 | 6.750 | 104.797 | 104.767 | 104.736 | 104.695 |
| 6.875 | 106.458 | 106.429 | 106.397 | 106.350 | 6.875 | 105.419 | 105.397 | 105.374 | 104.942 | 6.875 | 105.232 | 105.224 | 105.216 | 105.186 |
| 6.990 | 106.858 | 106.828 | 106.797 | 106.749 | 6.990 | 105.807 | 105.799 | 105.790 | 105.727 | 6.990 | 105.646 | 105.638 | 105.630 | 105.600 |
| 7.000 | 106.893 | 106.863 | 106.832 | 106.784 | 7.000 | 105.843 | 105.835 | 105.827 | 105.797 | 7.000 | 105.683 | 105.676 | 105.668 | 105.637 |
| 7.125 | 107.279 | 107.249 | 107.218 | 107.171 | 7.125 | 106.268 | 106.261 | 106.253 | 106.222 | 7.125 | 106.108 | 106.101 | 106.093 | 106.063 |
| 7.250 | 107.070 | 107.062 | 107.055 | 107.024 | 7.250 | 106.648 | 106.641 | 106.633 | 106.602 | 7.250 | 106.489 | 106.481 | 106.474 | 106.443 |
| 7.375 | 107.307 | 107.300 | 107.292 | 107.261 | 7.375 | 106.987 | 106.980 | 106.972 | 106.941 | 7.375 | 106.828 | 106.820 | 106.813 | 106.782 |
| 7.500 | 107.665 | 107.658 | 107.650 | 107.620 | 7.500 | 107.327 | 107.320 | 107.312 | 107.282 | 7.500 | 107.168 | 107.161 | 107.153 | 107.122 |
| 7.625 | 108.004 | 107.996 | 107.988 | 107.958 | 7.625 | 107.650 | 107.643 | 107.635 | 107.604 | 7.625 | 107.491 | 107.483 | 107.476 | 107.445 |

| 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 | 98.537 | 98.476 | 98.413 | 98.349 | 5.250 | 98.484 | 98.423 | 98.361 | 98.296 | 5.250 | 98.405 | 98.343 | 98.281 | 98.216 |
| 5.375 | 99.182 | 99.121 | 99.058 | 98.994 | 5.375 | 99.134 | 99.073 | 99.010 | 98.946 | 5.375 | 99.054 | 98.993 | 98.930 | 98.866 |
| 5.500 | 99.822 | 99.761 | 99.699 | 99.634 | 5.500 | 99.782 | 99.721 | 99.659 | 99.594 | 5.500 | 99.703 | 99.641 | 99.579 | 99.514 |
| 5.625 | 100.431 | 100.370 | 100.307 | 100.243 | 5.625 | 100.403 | 100.341 | 100.279 | 100.214 | 5.625 | 100.323 | 100.262 | 100.199 | 100.135 |
| 5.750 | 101.007 | 100.946 | 100.883 | 100.819 | 5.750 | 100.992 | 100.930 | 100.868 | 100.803 | 5.750 | 100.912 | 100.851 | 100.788 | 100.724 |
| 5.875 | 101.567 | 101.505 | 101.443 | 101.378 | 5.875 | 101.556 | 101.495 | 101.433 | 101.368 | 5.875 | 101.480 | 101.419 | 101.356 | 101.292 |
| 5.990 | 102.078 | 102.017 | 101.955 | 101.890 | 5.990 | 102.036 | 101.975 | 101.912 | 101.848 | 5.990 | 102.005 | 101.943 | 101.881 | 101.816 |
| 6.000 | 102.125 | 102.064 | 102.001 | 101.937 | 6.000 | 102.079 | 102.017 | 101.955 | 101.890 | 6.000 | 102.052 | 101.991 | 101.928 | 101.864 |
| 6.125 | 102.635 | 102.574 | 102.511 | 102.447 | 6.125 | 102.601 | 102.540 | 102.477 | 102.413 | 6.125 | 102.575 | 102.513 | 102.451 | 102.386 |
| 6.250 | 103.112 | 103.051 | 102.989 | 102.924 | 6.250 | 103.085 | 103.024 | 102.961 | 102.897 | 6.250 | 103.058 | 102.997 | 102.935 | 102.870 |
| 6.375 | 103.575 | 103.513 | 103.451 | 103.386 | 6.375 | 103.547 | 103.486 | 103.424 | 103.359 | 6.375 | 103.521 | 103.460 | 103.397 | 103.333 |
| 6.500 | 104.017 | 103.955 | 103.893 | 103.828 | 6.500 | 103.989 | 103.928 | 103.865 | 103.801 | 6.500 | 103.963 | 103.901 | 103.839 | 103.774 |
| 6.625 | 104.441 | 104.380 | 104.318 | 104.253 | 6.625 | 104.414 | 104.353 | 104.290 | 104.226 | 6.625 | 104.387 | 104.326 | 104.264 | 104.199 |
| 6.750 | 104.717 | 104.687 | 104.656 | 104.609 | 6.750 | 104.769 | 104.740 | 104.708 | 104.661 | 6.750 | 104.663 | 104.633 | 104.602 | 104.555 |
| 6.875 | 105.152 | 105.122 | 105.091 | 105.043 | 6.875 | 105.204 | 105.174 | 105.143 | 105.096 | 6.875 | 105.098 | 105.068 | 105.037 | 104.989 |
| 6.990 | 105.528 | 105.499 | 105.467 | 105.426 | 6.990 | 105.581 | 105.551 | 105.520 | 105.472 | 6.990 | 105.474 | 105.445 | 105.413 | 105.366 |
| 7.000 | 105.562 | 105.532 | 105.501 | 105.460 | 7.000 | 105.614 | 105.585 | 105.553 | 105.506 | 7.000 | 105.508 | 105.478 | 105.447 | 105.400 |
| 7.125 | 105.926 | 105.918 | 105.911 | 105.880 | 7.125 | 105.981 | 105.952 | 105.920 | 105.881 | 7.125 | 105.875 | 105.845 | 105.814 | 105.775 |
| 7.250 | 106.303 | 106.296 | 106.288 | 106.257 | 7.250 | 106.302 | 106.295 | 106.287 | 106.256 | 7.250 | 106.196 | 106.188 | 106.181 | 106.150 |
| 7.375 | 106.637 | 106.629 | 106.621 | 106.591 | 7.375 | 106.636 | 106.628 | 106.621 | 106.590 | 7.375 | 106.529 | 106.522 | 106.514 | 106.484 |
| 7.500 | 106.965 | 106.958 | 106.950 | 106.919 | 7.500 | 106.964 | 106.957 | 106.949 | 106.918 | 7.500 | 106.858 | 106.851 | 106.843 | 106.812 |
| 7.625 | 107.279 | 107.272 | 107.264 | 107.233 | 7.625 | 107.278 | 107.271 | 107.263 | 107.233 | 7.625 | 107.172 | 107.165 | 107.157 | 107.126 |

| 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 | 98.325 | 98.264 | 98.201 | 98.137 | 5.250 | 98.245 | 98.184 | 98.122 | 98.057 | 5.250 | 98.166 | 98.104 | 98.042 | 97.977 |
| 5.375 | 98.975 | 98.913 | 98.851 | 98.786 | 5.375 | 98.895 | 98.834 | 98.771 | 98.707 | 5.375 | 98.815 | 98.754 | 98.691 | 98.627 |
| 5.500 | 99.623 | 99.562 | 99.499 | 99.435 | 5.500 | 99.543 | 99.482 | 99.420 | 99.355 | 5.500 | 99.464 | 99.402 | 99.340 | 99.275 |
| 5.625 | 100.243 | 100.182 | 100.119 | 100.055 | 5.625 | 100.164 | 100.102 | 100.040 | 99.975 | 5.625 | 100.084 | 100.023 | 99.960 | 99.896 |
| 5.750 | 100.834 | 100.772 | 100.710 | 100.645 | 5.750 | 100.754 | 100.693 | 100.630 | 100.566 | 5.750 | 100.674 | 100.613 | 100.550 | 100.486 |
| 5.875 | 101.411 | 101.349 | 101.287 | 101.222 | 5.875 | 101.328 | 101.267 | 101.204 | 101.140 | 5.875 | 101.248 | 101.187 | 101.124 | 101.060 |
| 5.990 | 101.941 | 101.880 | 101.818 | 101.753 | 5.990 | 101.837 | 101.776 | 101.714 | 101.649 | 5.990 | 101.734 | 101.672 | 101.610 | 101.545 |
| 6.000 | 101.989 | 101.928 | 101.865 | 101.801 | 6.000 | 101.883 | 101.822 | 101.759 | 101.695 | 6.000 | 101.777 | 101.715 | 101.653 | 101.588 |
| 6.125 | 102.526 | 102.464 | 102.402 | 102.337 | 6.125 | 102.419 | 102.358 | 102.296 | 102.231 | 6.125 | 102.313 | 102.252 | 102.189 | 102.125 |
| 6.250 | 103.009 | 102.948 | 102.885 | 102.821 | 6.250 | 102.903 | 102.842 | 102.779 | 102.715 | 6.250 | 102.797 | 102.735 | 102.673 | 102.608 |
| 6.375 | 103.470 | 103.409 | 103.346 | 103.282 | 6.375 | 103.364 | 103.302 | 103.240 | 103.175 | 6.375 | 103.257 | 103.196 | 103.134 | 103.069 |
| 6.500 | 103.901 | 103.840 | 103.777 | 103.713 | 6.500 | 103.795 | 103.733 | 103.671 | 103.606 | 6.500 | 103.689 | 103.627 | 103.565 | 103.500 |
| 6.625 | 104.318 | 104.257 | 104.195 | 104.130 | 6.625 | 104.212 | 104.151 | 104.088 | 104.033 | 6.625 | 104.105 | 104.052 | 104.000 | 103.951 |
| 6.750 | 104.643 | 104.613 | 104.582 | 104.535 | 6.750 | 104.590 | 104.560 | 104.529 | 104.481 | 6.750 | 104.510 | 104.480 | 104.449 | 104.402 |
| 6.875 | 105.064 | 105.034 | 105.003 | 104.956 | 6.875 | 105.011 | 104.981 | 104.950 | 104.902 | 6.875 | 104.931 | 104.901 | 104.870 | 104.823 |
| 6.990 | 105.422 | 105.392 | 105.361 | 105.314 | 6.990 | 105.369 | 105.339 | 105.308 | 105.261 | 6.990 | 105.289 | 105.260 | 105.228 | 105.181 |
| 7.000 | 105.454 | 105.424 | 105.393 | 105.346 | 7.000 | 105.401 | 105.371 | 105.340 | 105.293 | 7.000 | 105.321 | 105.291 | 105.260 | 105.213 |
| 7.125 | 105.794 | 105.785 | 105.776 | 105.745 | 7.125 | 105.741 | 105.732 | 105.723 | 105.692 | 7.125 | 105.665 | 105.635 | 105.604 | 105.562 |
| 7.250 | 106.149 | 106.142 | 106.134 | 106.103 | 7.250 | 106.096 | 106.089 | 106.081 | 106.050 | | | | | |

| 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 | 98.166 | 98.104 | 98.042 | 97.977 | 5.250 | 97.715 | 97.654 | 97.591 | 97.527 | 5.250 | 97.783 | 97.737 | 97.690 | 97.634 |
| 5.375 | 98.831 | 98.770 | 98.707 | 98.643 | 5.375 | 98.377 | 98.316 | 98.253 | 98.189 | 5.375 | 98.477 | 98.431 | 98.384 | 98.328 |
| 5.500 | 99.474 | 99.413 | 99.351 | 99.286 | 5.500 | 99.006 | 98.945 | 98.882 | 98.818 | 5.500 | 99.059 | 99.013 | 98.966 | 98.910 |
| 5.625 | 100.088 | 100.027 | 99.964 | 99.900 | 5.625 | 99.600 | 99.539 | 99.477 | 99.412 | 5.625 | 99.597 | 99.551 | 99.504 | 99.448 |
| 5.750 | 100.674 | 100.613 | 100.550 | 100.486 | 5.750 | 100.162 | 100.100 | 100.038 | 99.973 | 5.750 | 100.350 | 100.289 | 100.226 | 100.162 |
| 5.875 | 101.239 | 101.177 | 101.115 | 101.050 | 5.875 | 100.700 | 100.638 | 100.576 | 100.511 | 5.875 | 100.915 | 100.854 | 100.792 | 100.727 |
| 5.990 | 101.717 | 101.655 | 101.593 | 101.528 | 5.990 | 101.147 | 101.085 | 101.023 | 100.958 | 5.990 | 101.389 | 101.327 | 101.265 | 101.200 |
| 6.000 | 101.758 | 101.697 | 101.635 | 101.570 | 6.000 | 101.186 | 101.125 | 101.062 | 100.998 | 6.000 | 101.435 | 101.374 | 101.311 | 101.247 |
| 6.125 | 102.277 | 102.216 | 102.153 | 102.089 | 6.125 | 101.635 | 101.574 | 101.512 | 101.447 | 6.125 | 101.940 | 101.879 | 101.817 | 101.752 |
| 6.250 | 102.754 | 102.693 | 102.630 | 102.566 | 6.250 | 102.035 | 101.974 | 101.911 | 101.847 | 6.250 | 102.478 | 102.417 | 102.354 | 102.290 |
| 6.375 | 103.205 | 103.144 | 103.081 | 103.017 | 6.375 | 102.481 | 102.420 | 102.358 | 102.293 | 6.375 | 102.891 | 102.829 | 102.767 | 102.702 |
| 6.500 | 103.625 | 103.563 | 103.501 | 103.446 | 6.500 | 102.901 | 102.840 | 102.777 | 102.713 | 6.500 | 103.269 | 103.207 | 103.145 | 103.080 |
| 6.625 | 104.017 | 103.983 | 103.949 | 103.902 | 6.625 | 103.297 | 103.236 | 103.173 | 103.109 | 6.625 | 103.640 | 103.579 | 103.517 | 103.452 |
| 6.750 | 104.443 | 104.413 | 104.382 | 104.335 | 6.750 | 103.427 | 103.397 | 103.366 | 103.319 | 6.750 | 103.946 | 103.916 | 103.885 | 103.837 |
| 6.875 | 104.850 | 104.820 | 104.789 | 104.742 | 6.875 | 103.834 | 103.804 | 103.773 | 103.726 | 6.875 | 104.282 | 104.252 | 104.221 | 104.173 |
| 6.990 | 105.192 | 105.162 | 105.131 | 105.089 | 6.990 | 104.176 | 104.147 | 104.115 | 104.073 | 6.990 | 104.609 | 104.580 | 104.548 | 104.501 |
| 7.000 | 105.222 | 105.192 | 105.161 | 105.120 | 7.000 | 104.206 | 104.177 | 104.145 | 104.104 | 7.000 | 104.638 | 104.608 | 104.577 | 104.530 |
| 7.125 | 105.553 | 105.546 | 105.538 | 105.507 | 7.125 | 104.537 | 104.530 | 104.522 | 104.491 | 7.125 | 104.949 | 104.919 | 104.888 | 104.841 |
| 7.250 | 105.896 | 105.889 | 105.881 | 105.850 | 7.250 | 104.880 | 104.873 | 104.865 | 104.834 | 7.250 | 105.147 | 105.140 | 105.132 | 105.101 |
| 7.375 | 106.194 | 106.186 | 106.179 | 106.148 | 7.375 | 105.178 | 105.170 | 105.163 | 105.132 | 7.375 | 105.361 | 105.354 | 105.346 | 105.315 |
| 7.500 | 106.490 | 106.483 | 106.475 | 106.445 | 7.500 | 105.474 | 105.467 | 105.459 | 105.429 | 7.500 | 105.625 | 105.618 | 105.610 | 105.579 |
| 7.625 | 106.774 | 106.766 | 106.759 | 106.728 | 7.625 | 105.758 | 105.750 | 105.743 | 105.712 | 7.625 | 105.865 | 105.858 | 105.850 | 105.819 |

| 30-Year Fixed Rate - 300k Max Loan Amount | | | | |
|---|---------|---------|---------|---------|
| RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY |
| 5.250 | 97.928 | 97.867 | 97.804 | 97.740 |
| 5.375 | 98.587 | 98.526 | 98.463 | 98.399 |
| 5.500 | 99.222 | 99.161 | 99.098 | 99.034 |
| 5.625 | 99.824 | 99.763 | 99.701 | 99.636 |
| 5.750 | 100.472 | 100.411 | 100.349 | 100.284 |
| 5.875 | 101.076 | 101.014 | 100.952 | 100.887 |
| 5.990 | 101.596 | 101.535 | 101.473 | 101.408 |
| 6.000 | 101.645 | 101.584 | 101.521 | 101.457 |
| 6.125 | 102.175 | 102.114 | 102.052 | 101.987 |
| 6.250 | 102.647 | 102.586 | 102.523 | 102.459 |
| 6.375 | 103.093 | 103.032 | 102.970 | 102.905 |
| 6.500 | 103.506 | 103.444 | 103.382 | 103.317 |
| 6.625 | 103.899 | 103.837 | 103.775 | 103.710 |
| 6.750 | 104.243 | 104.213 | 104.182 | 104.135 |
| 6.875 | 104.649 | 104.619 | 104.588 | 104.543 |
| 6.990 | 104.984 | 104.973 | 104.962 | 104.930 |
| 7.000 | 105.014 | 105.005 | 104.995 | 104.964 |
| 7.125 | 105.390 | 105.383 | 105.375 | 105.344 |
| 7.250 | 105.723 | 105.716 | 105.708 | 105.677 |
| 7.375 | 105.996 | 105.988 | 105.981 | 105.950 |
| 7.500 | 106.283 | 106.276 | 106.268 | 106.237 |
| 7.625 | 106.556 | 106.548 | 106.541 | 106.510 |



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 | 97.379 | 97.357 | 97.262 | 97.229 | 5.250 | 97.902 | 97.880 | 97.721 | 97.689 | 5.250 | 97.904 | 97.883 | 97.724 | 97.692 |
| 5.375 | 98.385 | 98.361 | 98.266 | 98.234 | 5.375 | 98.723 | 98.699 | 98.542 | 98.510 | 5.375 | 98.657 | 98.633 | 98.475 | 98.444 |
| 5.500 | 98.967 | 98.941 | 98.846 | 98.814 | 5.500 | 99.347 | 99.322 | 99.165 | 99.133 | 5.500 | 99.346 | 99.321 | 99.163 | 99.132 |
| 5.625 | 99.558 | 99.528 | 99.433 | 99.402 | 5.625 | 99.999 | 99.972 | 99.815 | 99.783 | 5.625 | 99.942 | 99.915 | 99.758 | 99.726 |
| 5.750 | 100.325 | 100.294 | 100.236 | 100.178 | 5.750 | 100.983 | 100.964 | 100.838 | 100.790 | 5.750 | 100.828 | 100.809 | 100.682 | 100.635 |
| 5.875 | 101.054 | 101.021 | 100.959 | 100.902 | 5.875 | 101.553 | 101.530 | 101.402 | 101.356 | 5.875 | 101.400 | 101.376 | 101.249 | 101.202 |
| 6.000 | 101.602 | 101.567 | 101.504 | 101.447 | 6.000 | 102.033 | 102.009 | 101.881 | 101.834 | 6.000 | 101.887 | 101.863 | 101.735 | 101.688 |
| 6.125 | 102.129 | 102.091 | 102.027 | 101.969 | 6.125 | 102.508 | 102.483 | 102.355 | 102.308 | 6.125 | 102.379 | 102.353 | 102.226 | 102.179 |
| 6.250 | 102.980 | 102.903 | 102.876 | 102.787 | 6.250 | 103.067 | 103.031 | 102.973 | 102.916 | 6.250 | 102.965 | 102.929 | 102.870 | 102.813 |
| 6.375 | 103.638 | 103.561 | 103.531 | 103.443 | 6.375 | 103.542 | 103.502 | 103.438 | 103.380 | 6.375 | 103.452 | 103.411 | 103.347 | 103.289 |
| 6.500 | 103.874 | 103.797 | 103.766 | 103.678 | 6.500 | 103.919 | 103.878 | 103.814 | 103.756 | 6.500 | 103.837 | 103.796 | 103.731 | 103.673 |
| 6.625 | 104.348 | 104.269 | 104.236 | 104.149 | 6.625 | 104.356 | 104.314 | 104.249 | 104.191 | 6.625 | 104.304 | 104.261 | 104.195 | 104.137 |
| 6.750 | 104.617 | 104.538 | 104.507 | 104.419 | 6.750 | 104.163 | 104.077 | 104.059 | 103.966 | 6.750 | 104.086 | 104.001 | 103.982 | 103.889 |
| 6.875 | 105.179 | 105.104 | 105.064 | 104.980 | 6.875 | 104.854 | 104.772 | 104.747 | 104.656 | 6.875 | 104.776 | 104.691 | 104.668 | 104.578 |
| 7.000 | 105.654 | 105.579 | 105.538 | 105.454 | 7.000 | 105.518 | 105.434 | 105.408 | 105.318 | 7.000 | 105.406 | 105.323 | 105.296 | 105.206 |
| 7.125 | 105.985 | 105.909 | 105.867 | 105.784 | 7.125 | 105.904 | 105.820 | 105.793 | 105.703 | 7.125 | 105.782 | 105.699 | 105.671 | 105.582 |
| 7.250 | 105.844 | 105.800 | 105.737 | 105.713 | 7.250 | 106.160 | 106.120 | 106.058 | 106.038 | 7.250 | 105.982 | 105.942 | 105.879 | 105.859 |
| 7.375 | 106.331 | 106.286 | 106.223 | 106.199 | 7.375 | 106.611 | 106.567 | 106.505 | 106.482 | 7.375 | 106.327 | 106.282 | 106.220 | 106.197 |
| 7.500 | 106.625 | 106.575 | 106.512 | 106.486 | 7.500 | 106.931 | 106.886 | 106.824 | 106.801 | 7.500 | 106.792 | 106.747 | 106.684 | 106.661 |
| 7.625 | 106.850 | 106.798 | 106.735 | 106.709 | 7.625 | 107.299 | 107.253 | 107.191 | 107.168 | 7.625 | 107.124 | 107.077 | 107.014 | 106.991 |

| 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 | 97.909 | 97.887 | 97.729 | 97.696 | 5.250 | 97.934 | 97.912 | 97.754 | 97.721 | 5.250 | 97.811 | 97.788 | 97.630 | 97.598 |
| 5.375 | 98.669 | 98.645 | 98.487 | 98.455 | 5.375 | 98.682 | 98.658 | 98.501 | 98.469 | 5.375 | 98.619 | 98.594 | 98.437 | 98.405 |
| 5.500 | 99.347 | 99.321 | 99.164 | 99.132 | 5.500 | 99.369 | 99.343 | 99.186 | 99.154 | 5.500 | 99.290 | 99.264 | 99.107 | 99.075 |
| 5.625 | 99.945 | 99.918 | 99.761 | 99.730 | 5.625 | 99.958 | 99.931 | 99.774 | 99.742 | 5.625 | 99.865 | 99.838 | 99.681 | 99.650 |
| 5.750 | 100.711 | 100.691 | 100.565 | 100.517 | 5.750 | 100.606 | 100.586 | 100.459 | 100.411 | 5.750 | 100.629 | 100.609 | 100.482 | 100.434 |
| 5.875 | 101.305 | 101.281 | 101.154 | 101.107 | 5.875 | 101.305 | 101.281 | 101.154 | 101.107 | 5.875 | 101.226 | 101.201 | 101.074 | 101.027 |
| 6.000 | 101.812 | 101.787 | 101.659 | 101.613 | 6.000 | 101.832 | 101.806 | 101.679 | 101.632 | 6.000 | 101.754 | 101.728 | 101.601 | 101.554 |
| 6.125 | 102.291 | 102.264 | 102.137 | 102.090 | 6.125 | 102.330 | 102.303 | 102.175 | 102.129 | 6.125 | 102.256 | 102.228 | 102.101 | 102.054 |
| 6.250 | 102.892 | 102.856 | 102.796 | 102.738 | 6.250 | 102.959 | 102.922 | 102.862 | 102.805 | 6.250 | 102.811 | 102.773 | 102.713 | 102.655 |
| 6.375 | 103.390 | 103.349 | 103.284 | 103.226 | 6.375 | 103.447 | 103.405 | 103.340 | 103.282 | 6.375 | 103.308 | 103.266 | 103.200 | 103.142 |
| 6.500 | 103.809 | 103.767 | 103.700 | 103.643 | 6.500 | 103.864 | 103.822 | 103.755 | 103.697 | 6.500 | 103.701 | 103.658 | 103.591 | 103.533 |
| 6.625 | 104.206 | 104.162 | 104.095 | 104.037 | 6.625 | 104.288 | 104.244 | 104.177 | 104.119 | 6.625 | 104.138 | 104.094 | 104.026 | 103.968 |
| 6.750 | 104.022 | 103.939 | 103.918 | 103.826 | 6.750 | 104.101 | 104.018 | 103.997 | 103.905 | 6.750 | 104.040 | 103.957 | 103.937 | 103.844 |
| 6.875 | 104.681 | 104.601 | 104.573 | 104.483 | 6.875 | 104.760 | 104.680 | 104.652 | 104.562 | 6.875 | 104.704 | 104.624 | 104.596 | 104.506 |
| 7.000 | 105.297 | 105.216 | 105.187 | 105.097 | 7.000 | 105.393 | 105.311 | 105.283 | 105.193 | 7.000 | 105.342 | 105.261 | 105.233 | 105.143 |
| 7.125 | 105.683 | 105.601 | 105.571 | 105.482 | 7.125 | 105.778 | 105.696 | 105.667 | 105.577 | 7.125 | 105.729 | 105.647 | 105.618 | 105.528 |
| 7.250 | 105.659 | 105.618 | 105.556 | 105.534 | 7.250 | 105.691 | 105.651 | 105.588 | 105.567 | 7.250 | 105.612 | 105.572 | 105.509 | 105.488 |
| 7.375 | 106.308 | 106.262 | 106.200 | 106.176 | 7.375 | 106.291 | 106.246 | 106.183 | 106.160 | 7.375 | 106.217 | 106.172 | 106.110 | 106.086 |
| 7.500 | 106.656 | 106.611 | 106.548 | 106.524 | 7.500 | 106.689 | 106.643 | 106.581 | 106.557 | 7.500 | 106.700 | 106.654 | 106.591 | 106.567 |
| 7.625 | 106.976 | 106.928 | 106.866 | 106.842 | 7.625 | 107.008 | 106.960 | 106.897 | 106.873 | 7.625 | 107.001 | 106.956 | 106.893 | 106.869 |

| 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 | 97.754 | 97.732 | 97.574 | 97.541 | 5.250 | 97.683 | 97.660 | 97.502 | 97.470 | 5.250 | 97.633 | 97.611 | 97.453 | 97.421 |
| 5.375 | 98.563 | 98.538 | 98.381 | 98.348 | 5.375 | 98.566 | 98.541 | 98.384 | 98.352 | 5.375 | 98.573 | 98.549 | 98.392 | 98.360 |
| 5.500 | 99.172 | 99.144 | 98.987 | 98.955 | 5.500 | 99.147 | 99.121 | 98.964 | 98.932 | 5.500 | 99.152 | 99.127 | 98.970 | 98.938 |
| 5.625 | 99.769 | 99.742 | 99.585 | 99.553 | 5.625 | 99.718 | 99.688 | 99.531 | 99.500 | 5.625 | 99.824 | 99.794 | 99.637 | 99.606 |
| 5.750 | 100.454 | 100.434 | 100.308 | 100.260 | 5.750 | 100.395 | 100.374 | 100.247 | 100.200 | 5.750 | 100.460 | 100.438 | 100.312 | 100.264 |
| 5.875 | 101.163 | 101.138 | 101.011 | 100.964 | 5.875 | 101.109 | 101.083 | 101.012 | 100.954 | 5.875 | 101.059 | 101.033 | 100.906 | 100.859 |
| 6.000 | 101.705 | 101.679 | 101.552 | 101.505 | 6.000 | 101.779 | 101.743 | 101.681 | 101.623 | 6.000 | 101.626 | 101.590 | 101.528 | 101.470 |
| 6.125 | 102.227 | 102.191 | 102.131 | 102.073 | 6.125 | 102.337 | 102.299 | 102.235 | 102.177 | 6.125 | 102.284 | 102.245 | 102.181 | 102.123 |
| 6.250 | 102.910 | 102.872 | 102.812 | 102.754 | 6.250 | 102.834 | 102.795 | 102.731 | 102.673 | 6.250 | 102.788 | 102.748 | 102.684 | 102.626 |
| 6.375 | 103.425 | 103.384 | 103.317 | 103.259 | 6.375 | 103.355 | 103.311 | 103.239 | 103.181 | 6.375 | 103.298 | 103.253 | 103.182 | 103.124 |
| 6.500 | 103.655 | 103.612 | 103.545 | 103.487 | 6.500 | 103.636 | 103.591 | 103.517 | 103.460 | 6.500 | 103.541 | 103.495 | 103.422 | 103.364 |
| 6.625 | 104.092 | 104.048 | 103.979 | 103.922 | 6.625 | 104.051 | 104.006 | 103.932 | 103.874 | 6.625 | 103.953 | 103.907 | 103.833 | 103.775 |
| 6.750 | 104.088 | 104.005 | 103.984 | 103.892 | 6.750 | 104.346 | 104.268 | 104.239 | 104.150 | 6.750 | 104.449 | 104.370 | 104.341 | 104.252 |
| 6.875 | 104.740 | 104.661 | 104.632 | 104.542 | 6.875 | 104.908 | 104.834 | 104.796 | 104.710 | 6.875 | 104.883 | 104.808 | 104.771 | 104.685 |
| 7.000 | 105.359 | 105.278 | 105.248 | 105.159 | 7.000 | 105.384 | 105.308 | 105.270 | 105.184 | 7.000 | 105.302 | 105.227 | 105.189 | 105.103 |
| 7.125 | 105.749 | 105.670 | 105.640 | 105.551 | 7.125 | 105.740 | 105.664 | 105.625 | 105.539 | 7.125 | 105.608 | 105.532 | 105.493 | 105.407 |
| 7.250 | 105.574 | 105.533 | 105.470 | 105.449 | 7.250 | 105.623 | 105.578 | 105.516 | 105.492 | 7.250 | 105.565 | 105.520 | 105.458 | 105.434 |
| 7.375 | 106.164 | 106.118 | 106.056 | 106.032 | 7.375 | 106.099 | 106.049 | 105.987 | 105.960 | 7.375 | 106.042 | 105.992 | 105.930 | 105.903 |
| 7.500 | 106.551 | 106.504 | 106.441 | 106.417 | 7.500 | 106.387 | 106.336 | 106.274 | 106.247 | 7.500 | 106.329 | 106.278 | 106.216 | 106.189 |
| 7.625 | 106.856 | 106.810 | 106.747 | 106.723 | 7.625 | 106.609 | 106.557 | 106.495 | 106.468 | 7.625 | 106.552 | 106.500 | 106.438 | 106.411 |



| 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 | 97.423 | 97.400 | 97.243 | 97.210 | 5.250 | 97.212 | 97.190 | 97.095 | 97.061 | 5.250 | 97.212 | 97.190 | 97.095 | 97.061 |
| 5.375 | 98.429 | 98.404 | 98.247 | 98.215 | 5.375 | 98.033 | 98.008 | 97.914 | 97.882 | 5.375 | 98.218 | 98.193 | 98.099 | 98.066 |
| 5.500 | 99.010 | 98.984 | 98.827 | 98.795 | 5.500 | 98.620 | 98.594 | 98.500 | 98.467 | 5.500 | 98.881 | 98.854 | 98.760 | 98.728 |
| 5.625 | 99.601 | 99.571 | 99.414 | 99.383 | 5.625 | 99.215 | 99.186 | 99.092 | 99.060 | 5.625 | 99.425 | 99.395 | 99.301 | 99.269 |
| 5.750 | 100.471 | 100.450 | 100.324 | 100.276 | 5.750 | 99.805 | 99.783 | 99.720 | 99.671 | 5.750 | 100.269 | 100.247 | 100.183 | 100.135 |
| 5.875 | 101.052 | 101.026 | 100.899 | 100.852 | 5.875 | 100.354 | 100.327 | 100.263 | 100.215 | 5.875 | 100.831 | 100.805 | 100.741 | 100.693 |
| 6.000 | 101.609 | 101.573 | 101.511 | 101.453 | 6.000 | 100.808 | 100.780 | 100.716 | 100.668 | 6.000 | 101.373 | 101.340 | 101.324 | 101.271 |
| 6.125 | 102.254 | 102.216 | 102.152 | 102.094 | 6.125 | 101.286 | 101.256 | 101.191 | 101.144 | 6.125 | 102.042 | 102.006 | 101.988 | 101.936 |
| 6.250 | 102.697 | 102.658 | 102.593 | 102.535 | 6.250 | 101.648 | 101.606 | 101.586 | 101.534 | 6.250 | 102.612 | 102.575 | 102.557 | 102.504 |
| 6.375 | 103.229 | 103.184 | 103.113 | 103.054 | 6.375 | 102.152 | 102.106 | 102.079 | 102.026 | 6.375 | 103.089 | 103.047 | 103.021 | 102.969 |
| 6.500 | 103.487 | 103.441 | 103.368 | 103.310 | 6.500 | 102.578 | 102.529 | 102.501 | 102.448 | 6.500 | 103.489 | 103.445 | 103.418 | 103.366 |
| 6.625 | 103.885 | 103.839 | 103.765 | 103.707 | 6.625 | 102.918 | 102.871 | 102.841 | 102.788 | 6.625 | 103.896 | 103.854 | 103.826 | 103.773 |
| 6.750 | 104.357 | 104.278 | 104.249 | 104.160 | 6.750 | 103.000 | 102.936 | 102.928 | 102.866 | 6.750 | 104.222 | 104.172 | 104.180 | 104.118 |
| 6.875 | 104.821 | 104.746 | 104.709 | 104.622 | 6.875 | 103.534 | 103.471 | 103.458 | 103.399 | 6.875 | 104.676 | 104.630 | 104.630 | 104.571 |
| 7.000 | 105.255 | 105.179 | 105.141 | 105.055 | 7.000 | 103.968 | 103.908 | 103.891 | 103.832 | 7.000 | 105.046 | 105.000 | 104.998 | 104.939 |
| 7.125 | 105.549 | 105.473 | 105.434 | 105.348 | 7.125 | 104.289 | 104.228 | 104.210 | 104.151 | 7.125 | 105.391 | 105.344 | 105.342 | 105.283 |
| 7.250 | 105.449 | 105.405 | 105.342 | 105.318 | 7.250 | 104.680 | 104.650 | 104.603 | 104.612 | 7.250 | 105.395 | 105.379 | 105.348 | 105.356 |
| 7.375 | 105.926 | 105.877 | 105.814 | 105.788 | 7.375 | 105.157 | 105.122 | 105.075 | 105.081 | 7.375 | 105.843 | 105.823 | 105.791 | 105.797 |
| 7.500 | 106.213 | 106.163 | 106.100 | 106.074 | 7.500 | 105.444 | 105.408 | 105.361 | 105.367 | 7.500 | 106.153 | 106.131 | 106.100 | 106.105 |
| 7.625 | 106.437 | 106.385 | 106.322 | 106.296 | 7.625 | 105.667 | 105.630 | 105.583 | 105.589 | 7.625 | 106.438 | 106.414 | 106.383 | 106.389 |

| 30-Year Fixed Rate Conventional Max LLB <= 300000 | | | | |
|---|---------|---------|---------|---------|
| RATE | 15 Day | 30 DAY | 45 DAY | 60 DAY |
| 5.250 | 97.537 | 97.514 | 97.216 | 97.183 |
| 5.375 | 98.370 | 98.345 | 98.048 | 98.015 |
| 5.500 | 98.951 | 98.925 | 98.628 | 98.596 |
| 5.625 | 99.542 | 99.512 | 99.293 | 99.245 |
| 5.750 | 100.345 | 100.324 | 100.198 | 100.150 |
| 5.875 | 100.938 | 100.912 | 100.785 | 100.738 |
| 6.000 | 101.472 | 101.444 | 101.317 | 101.270 |
| 6.125 | 102.053 | 102.015 | 101.951 | 101.893 |
| 6.250 | 102.709 | 102.669 | 102.605 | 102.546 |
| 6.375 | 103.231 | 103.186 | 103.115 | 103.057 |
| 6.500 | 103.470 | 103.423 | 103.351 | 103.292 |
| 6.625 | 103.884 | 103.839 | 103.765 | 103.706 |
| 6.750 | 104.313 | 104.234 | 104.206 | 104.116 |
| 6.875 | 104.809 | 104.734 | 104.698 | 104.611 |
| 7.000 | 105.163 | 105.087 | 105.050 | 104.963 |
| 7.125 | 105.469 | 105.394 | 105.355 | 105.269 |
| 7.250 | 105.393 | 105.348 | 105.286 | 105.262 |
| 7.375 | 105.870 | 105.820 | 105.758 | 105.731 |
| 7.500 | 106.157 | 106.106 | 106.043 | 106.017 |
| 7.625 | 106.380 | 106.328 | 106.266 | 106.239 |





National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending

3/13/2026 11:46 EST

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

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

Sales Support: 800-203-5719

GOVERNMENT PRODUCTS

| FHA 30 YEAR FIXED 85k | | | | | FHA 30 YEAR FIXED 110k | | | | | FHA 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 101.009 | 100.924 | 100.839 | 100.703 | 5.250 | 100.978 | 100.893 | 100.807 | 100.672 | 5.250 | 100.946 | 100.861 | 100.776 | 100.641 |
| 5.375 | 101.506 | 101.421 | 101.335 | 101.200 | 5.375 | 101.475 | 101.389 | 101.304 | 101.169 | 5.375 | 101.443 | 101.358 | 101.273 | 101.138 |
| 5.500 | 102.056 | 101.971 | 101.886 | 101.750 | 5.500 | 102.025 | 101.939 | 101.854 | 101.719 | 5.500 | 101.993 | 101.908 | 101.823 | 101.688 |
| 5.625 | 102.477 | 102.392 | 102.307 | 102.171 | 5.625 | 102.446 | 102.361 | 102.275 | 102.140 | 5.625 | 102.415 | 102.329 | 102.244 | 102.109 |
| 5.750 | 103.756 | 103.699 | 103.642 | 103.555 | 5.750 | 103.662 | 103.605 | 103.548 | 103.441 | 5.750 | 103.615 | 103.558 | 103.501 | 103.395 |
| 5.875 | 104.247 | 104.190 | 104.133 | 104.026 | 5.875 | 104.153 | 104.096 | 104.039 | 103.932 | 5.875 | 104.106 | 104.049 | 103.992 | 103.885 |
| 5.990 | 104.569 | 104.512 | 104.455 | 104.348 | 5.990 | 104.475 | 104.418 | 104.362 | 104.255 | 5.990 | 104.428 | 104.372 | 104.315 | 104.208 |
| 6.000 | 104.760 | 104.703 | 104.646 | 104.540 | 6.000 | 104.666 | 104.610 | 104.553 | 104.446 | 6.000 | 104.619 | 104.563 | 104.506 | 104.399 |
| 6.125 | 105.149 | 105.092 | 105.035 | 104.928 | 6.125 | 105.055 | 104.998 | 104.941 | 104.834 | 6.125 | 105.008 | 104.951 | 104.894 | 104.787 |
| 6.250 | 105.398 | 105.341 | 105.284 | 105.177 | 6.250 | 105.398 | 105.341 | 105.284 | 105.177 | 6.250 | 105.304 | 105.247 | 105.190 | 105.083 |
| 6.375 | 105.600 | 105.571 | 105.543 | 105.465 | 6.375 | 105.600 | 105.571 | 105.543 | 105.465 | 6.375 | 105.506 | 105.478 | 105.449 | 105.371 |
| 6.500 | 106.005 | 105.977 | 105.948 | 105.870 | 6.500 | 106.005 | 105.977 | 105.948 | 105.870 | 6.500 | 105.912 | 105.883 | 105.855 | 105.776 |
| 6.625 | 106.394 | 106.365 | 106.337 | 106.259 | 6.625 | 106.394 | 106.365 | 106.337 | 106.259 | 6.625 | 106.300 | 106.272 | 106.243 | 106.165 |
| 6.750 | 106.222 | 106.154 | 106.086 | 106.018 | 6.750 | 106.135 | 106.067 | 105.998 | 105.930 | 6.750 | 106.080 | 106.012 | 105.944 | 105.876 |
| 6.875 | 106.408 | 106.339 | 106.271 | 106.203 | 6.875 | 106.320 | 106.252 | 106.184 | 106.116 | 6.875 | 106.265 | 106.197 | 106.129 | 106.061 |
| 6.990 | 106.928 | 106.860 | 106.792 | 106.724 | 6.990 | 106.841 | 106.773 | 106.704 | 106.636 | 6.990 | 106.786 | 106.718 | 106.650 | 106.582 |
| 7.000 | 106.871 | 106.803 | 106.735 | 106.666 | 7.000 | 106.783 | 106.715 | 106.647 | 106.579 | 7.000 | 106.729 | 106.661 | 106.592 | 106.524 |
| 7.125 | 107.209 | 107.141 | 107.073 | 107.004 | 7.125 | 107.121 | 107.053 | 106.985 | 106.917 | 7.125 | 107.067 | 106.999 | 106.930 | 106.862 |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.931 | 100.846 | 100.760 | 100.625 | 5.250 | 100.900 | 100.814 | 100.729 | 100.594 | 5.250 | 100.868 | 100.783 | 100.698 | 100.563 |
| 5.375 | 101.428 | 101.342 | 101.257 | 101.122 | 5.375 | 101.396 | 101.311 | 101.226 | 101.091 | 5.375 | 101.365 | 101.280 | 101.195 | 101.060 |
| 5.500 | 101.978 | 101.893 | 101.807 | 101.672 | 5.500 | 101.947 | 101.861 | 101.776 | 101.641 | 5.500 | 101.915 | 101.830 | 101.745 | 101.610 |
| 5.625 | 102.399 | 102.314 | 102.228 | 102.093 | 5.625 | 102.368 | 102.282 | 102.197 | 102.062 | 5.625 | 102.336 | 102.251 | 102.166 | 102.031 |
| 5.750 | 103.568 | 103.511 | 103.454 | 103.348 | 5.750 | 103.521 | 103.464 | 103.408 | 103.301 | 5.750 | 103.381 | 103.324 | 103.267 | 103.160 |
| 5.875 | 104.059 | 104.002 | 103.945 | 103.839 | 5.875 | 104.012 | 103.955 | 103.899 | 103.792 | 5.875 | 103.872 | 103.815 | 103.758 | 103.651 |
| 5.990 | 104.381 | 104.325 | 104.268 | 104.161 | 5.990 | 104.335 | 104.278 | 104.221 | 104.114 | 5.990 | 104.194 | 104.137 | 104.080 | 103.973 |
| 6.000 | 104.573 | 104.516 | 104.459 | 104.352 | 6.000 | 104.526 | 104.469 | 104.412 | 104.305 | 6.000 | 104.385 | 104.328 | 104.271 | 104.165 |
| 6.125 | 104.961 | 104.904 | 104.847 | 104.741 | 6.125 | 104.914 | 104.857 | 104.801 | 104.694 | 6.125 | 104.774 | 104.717 | 104.660 | 104.553 |
| 6.250 | 105.289 | 105.232 | 105.175 | 105.068 | 6.250 | 105.172 | 105.115 | 105.058 | 104.951 | 6.250 | 105.008 | 104.951 | 104.894 | 104.787 |
| 6.375 | 105.491 | 105.463 | 105.434 | 105.356 | 6.375 | 105.374 | 105.345 | 105.317 | 105.239 | 6.375 | 105.210 | 105.181 | 105.153 | 105.075 |
| 6.500 | 105.897 | 105.868 | 105.840 | 105.761 | 6.500 | 105.779 | 105.751 | 105.723 | 105.644 | 6.500 | 105.615 | 105.587 | 105.558 | 105.480 |
| 6.625 | 106.285 | 106.257 | 106.228 | 106.150 | 6.625 | 106.168 | 106.140 | 106.111 | 106.033 | 6.625 | 106.004 | 105.975 | 105.947 | 105.869 |
| 6.750 | 106.036 | 105.968 | 105.900 | 105.832 | 6.750 | 105.960 | 105.892 | 105.823 | 105.755 | 6.750 | 105.829 | 105.760 | 105.692 | 105.624 |
| 6.875 | 106.222 | 106.154 | 106.085 | 106.017 | 6.875 | 106.145 | 106.077 | 106.009 | 105.941 | 6.875 | 106.014 | 105.946 | 105.878 | 105.809 |
| 6.990 | 106.742 | 106.674 | 106.606 | 106.538 | 6.990 | 106.666 | 106.598 | 106.529 | 106.461 | 6.990 | 106.535 | 106.466 | 106.398 | 106.330 |
| 7.000 | 106.685 | 106.617 | 106.549 | 106.480 | 7.000 | 106.608 | 106.540 | 106.472 | 106.404 | 7.000 | 106.477 | 106.409 | 106.341 | 106.273 |
| 7.125 | 107.023 | 106.955 | 106.887 | 106.818 | 7.125 | 106.946 | 106.878 | 106.810 | 106.742 | 7.125 | 106.815 | 106.747 | 106.679 | 106.611 |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.821 | 100.736 | 100.651 | 100.516 | 5.250 | 100.775 | 100.689 | 100.604 | 100.469 | 5.250 | 100.759 | 100.674 | 100.589 | 100.453 |
| 5.375 | 101.318 | 101.233 | 101.148 | 101.013 | 5.375 | 101.271 | 101.186 | 101.101 | 100.966 | 5.375 | 101.256 | 101.171 | 101.085 | 100.950 |
| 5.500 | 101.868 | 101.783 | 101.698 | 101.563 | 5.500 | 101.822 | 101.736 | 101.651 | 101.516 | 5.500 | 101.806 | 101.721 | 101.636 | 101.500 |
| 5.625 | 102.290 | 102.204 | 102.119 | 101.984 | 5.625 | 102.243 | 102.157 | 102.072 | 101.937 | 5.625 | 102.227 | 102.142 | 102.057 | 101.921 |
| 5.750 | 103.334 | 103.277 | 103.220 | 103.113 | 5.750 | 103.310 | 103.253 | 103.197 | 103.090 | 5.750 | 103.263 | 103.207 | 103.150 | 103.043 |
| 5.875 | 103.825 | 103.768 | 103.711 | 103.604 | 5.875 | 103.801 | 103.744 | 103.688 | 103.581 | 5.875 | 103.754 | 103.698 | 103.641 | 103.534 |
| 5.990 | 104.147 | 104.090 | 104.033 | 103.927 | 5.990 | 104.124 | 104.067 | 104.010 | 103.903 | 5.990 | 104.077 | 104.020 | 103.963 | 103.856 |
| 6.000 | 104.338 | 104.281 | 104.225 | 104.118 | 6.000 | 104.315 | 104.258 | 104.201 | 104.094 | 6.000 | 104.268 | 104.211 | 104.154 | 104.047 |
| 6.125 | 104.727 | 104.670 | 104.613 | 104.506 | 6.125 | 104.703 | 104.646 | 104.590 | 104.483 | 6.125 | 104.656 | 104.600 | 104.543 | 104.436 |
| 6.250 | 104.949 | 104.892 | 104.835 | 104.728 | 6.250 | 104.940 | 104.883 | 104.826 | 104.720 | 6.250 | 104.870 | 104.813 | 104.756 | 104.649 |
| 6.375 | 105.151 | 105.123 | 105.094 | 105.016 | 6.375 | 105.142 | 105.114 | 105.086 | 105.007 | 6.375 | 105.072 | 105.044 | 105.015 | 104.937 |
| 6.500 | 105.557 | 105.528 | 105.500 | 105.421 | 6.500 | 105.548 | 105.519 | 105.491 | 105.413 | 6.500 | 105.478 | 105.449 | 105.421 | 105.342 |
| 6.625 | 105.94 | | | | | | | | | | | | | |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.712 | 100.627 | 100.542 | 100.406 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 101.209 | 101.124 | 101.038 | 100.903 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.759 | 101.674 | 101.589 | 101.453 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 102.180 | 102.095 | 102.010 | 101.874 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 103.217 | 103.160 | 103.103 | 102.996 | 5.750 | 103.062 | 103.005 | 102.948 | 102.841 |
| 5.875 | 103.707 | 103.651 | 103.594 | 103.487 | 5.875 | 103.553 | 103.496 | 103.439 | 103.332 |
| 5.990 | 104.030 | 103.973 | 103.916 | 103.809 | 5.990 | 103.875 | 103.818 | 103.762 | 103.655 |
| 6.000 | 104.221 | 104.164 | 104.107 | 104.001 | 6.000 | 104.066 | 104.010 | 103.953 | 103.846 |
| 6.125 | 104.609 | 104.553 | 104.496 | 104.389 | 6.125 | 104.455 | 104.398 | 104.341 | 104.234 |
| 6.250 | 104.788 | 104.731 | 104.675 | 104.568 | 6.250 | 104.408 | 104.352 | 104.295 | 104.188 |
| 6.375 | 104.990 | 104.962 | 104.934 | 104.855 | 6.375 | 104.611 | 104.582 | 104.554 | 104.475 |
| 6.500 | 105.396 | 105.367 | 105.339 | 105.261 | 6.500 | 105.016 | 104.988 | 104.959 | 104.881 |
| 6.625 | 105.785 | 105.756 | 105.728 | 105.649 | 6.625 | 105.405 | 105.376 | 105.348 | 105.270 |
| 6.750 | 105.435 | 105.367 | 105.298 | 105.230 | 6.750 | 105.535 | 105.467 | 105.398 | 105.330 |
| 6.875 | 105.620 | 105.552 | 105.484 | 105.416 | 6.875 | 105.720 | 105.652 | 105.584 | 105.516 |
| 6.990 | 106.141 | 106.073 | 106.004 | 105.936 | 6.990 | 106.241 | 106.173 | 106.104 | 106.036 |
| 7.000 | 106.083 | 106.015 | 105.947 | 105.879 | 7.000 | 106.183 | 106.115 | 106.047 | 105.979 |
| 7.125 | 106.421 | 106.353 | 106.285 | 106.217 | 7.125 | 106.521 | 106.453 | 106.385 | 106.317 |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 102.273 | 102.216 | 102.159 | 102.052 | 5.750 | 102.260 | 102.203 | 102.147 | 102.040 | 5.750 | 102.254 | 102.197 | 102.140 | 102.034 |
| 5.875 | 102.764 | 102.707 | 102.650 | 102.543 | 5.875 | 102.751 | 102.694 | 102.638 | 102.531 | 5.875 | 102.745 | 102.688 | 102.631 | 102.525 |
| 5.990 | 103.086 | 103.029 | 102.973 | 102.866 | 5.990 | 103.074 | 103.017 | 102.960 | 102.853 | 5.990 | 103.067 | 103.011 | 102.954 | 102.847 |
| 6.000 | 103.277 | 103.220 | 103.164 | 103.057 | 6.000 | 103.265 | 103.208 | 103.151 | 103.044 | 6.000 | 103.259 | 103.202 | 103.145 | 103.038 |
| 6.125 | 103.666 | 103.609 | 103.552 | 103.445 | 6.125 | 103.653 | 103.596 | 103.540 | 103.433 | 6.125 | 103.647 | 103.590 | 103.533 | 103.427 |
| 6.250 | 103.630 | 103.574 | 103.517 | 103.410 | 6.250 | 103.630 | 103.574 | 103.517 | 103.410 | 6.250 | 103.618 | 103.561 | 103.504 | 103.397 |
| 6.375 | 103.833 | 103.804 | 103.776 | 103.697 | 6.375 | 103.833 | 103.804 | 103.776 | 103.697 | 6.375 | 103.820 | 103.792 | 103.763 | 103.685 |
| 6.500 | 104.238 | 104.210 | 104.181 | 104.103 | 6.500 | 104.238 | 104.210 | 104.181 | 104.103 | 6.500 | 104.226 | 104.197 | 104.169 | 104.090 |
| 6.625 | 104.627 | 104.598 | 104.570 | 104.491 | 6.625 | 104.627 | 104.598 | 104.570 | 104.491 | 6.625 | 104.614 | 104.586 | 104.557 | 104.479 |
| 6.750 | 105.022 | 104.954 | 104.886 | 104.818 | 6.750 | 105.010 | 104.942 | 104.873 | 104.805 | 6.750 | 105.002 | 104.934 | 104.866 | 104.797 |
| 6.875 | 105.208 | 105.139 | 105.071 | 105.003 | 6.875 | 105.195 | 105.127 | 105.059 | 104.991 | 6.875 | 105.187 | 105.119 | 105.051 | 104.983 |
| 6.990 | 105.728 | 105.660 | 105.592 | 105.524 | 6.990 | 105.716 | 105.648 | 105.579 | 105.511 | 6.990 | 105.708 | 105.640 | 105.572 | 105.503 |
| 7.000 | 105.671 | 105.603 | 105.535 | 105.466 | 7.000 | 105.658 | 105.590 | 105.522 | 105.454 | 7.000 | 105.651 | 105.582 | 105.514 | 105.446 |
| 7.125 | 106.009 | 105.941 | 105.873 | 105.804 | 7.125 | 105.996 | 105.928 | 105.860 | 105.792 | 7.125 | 105.989 | 105.920 | 105.852 | 105.784 |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 102.248 | 102.191 | 102.134 | 102.027 | 5.750 | 102.242 | 102.185 | 102.128 | 102.021 | 5.750 | 102.223 | 102.166 | 102.109 | 102.002 |
| 5.875 | 102.739 | 102.682 | 102.625 | 102.518 | 5.875 | 102.732 | 102.676 | 102.619 | 102.512 | 5.875 | 102.714 | 102.657 | 102.600 | 102.493 |
| 5.990 | 103.061 | 103.004 | 102.948 | 102.841 | 5.990 | 103.055 | 102.998 | 102.941 | 102.834 | 5.990 | 103.036 | 102.979 | 102.923 | 102.816 |
| 6.000 | 103.252 | 103.195 | 103.139 | 103.032 | 6.000 | 103.246 | 103.189 | 103.132 | 103.026 | 6.000 | 103.227 | 103.170 | 103.114 | 103.007 |
| 6.125 | 103.641 | 103.584 | 103.527 | 103.420 | 6.125 | 103.634 | 103.578 | 103.521 | 103.414 | 6.125 | 103.616 | 103.559 | 103.502 | 103.395 |
| 6.250 | 103.616 | 103.559 | 103.502 | 103.395 | 6.250 | 103.600 | 103.543 | 103.487 | 103.380 | 6.250 | 103.578 | 103.522 | 103.465 | 103.358 |
| 6.375 | 103.818 | 103.790 | 103.761 | 103.683 | 6.375 | 103.802 | 103.774 | 103.746 | 103.667 | 6.375 | 103.781 | 103.752 | 103.724 | 103.645 |
| 6.500 | 104.224 | 104.195 | 104.167 | 104.088 | 6.500 | 104.208 | 104.180 | 104.151 | 104.073 | 6.500 | 104.186 | 104.158 | 104.129 | 104.051 |
| 6.625 | 104.612 | 104.584 | 104.555 | 104.477 | 6.625 | 104.597 | 104.568 | 104.540 | 104.461 | 6.625 | 104.575 | 104.546 | 104.518 | 104.439 |
| 6.750 | 104.996 | 104.928 | 104.859 | 104.791 | 6.750 | 104.985 | 104.917 | 104.848 | 104.780 | 6.750 | 104.966 | 104.898 | 104.830 | 104.762 |
| 6.875 | 105.181 | 105.113 | 105.045 | 104.977 | 6.875 | 105.170 | 105.102 | 105.034 | 104.966 | 6.875 | 105.151 | 105.083 | 105.015 | 104.947 |
| 6.990 | 105.702 | 105.634 | 105.565 | 105.497 | 6.990 | 105.691 | 105.623 | 105.554 | 105.486 | 6.990 | 105.672 | 105.604 | 105.536 | 105.468 |
| 7.000 | 105.644 | 105.576 | 105.508 | 105.440 | 7.000 | 105.633 | 105.565 | 105.497 | 105.429 | 7.000 | 105.615 | 105.546 | 105.478 | 105.410 |
| 7.125 | 105.982 | 105.914 | 105.846 | 105.778 | 7.125 | 105.971 | 105.903 | 105.835 | 105.767 | 7.125 | 105.953 | 105.884 | 105.816 | 105.748 |



| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 102.217 | 102.160 | 102.103 | 101.996 | 5.750 | 102.213 | 102.157 | 102.100 | 101.993 | 5.750 | 102.207 | 102.150 | 102.094 | 101.987 |
| 5.875 | 102.707 | 102.651 | 102.594 | 102.487 | 5.875 | 102.704 | 102.648 | 102.591 | 102.484 | 5.875 | 102.698 | 102.641 | 102.584 | 102.478 |
| 5.990 | 103.030 | 102.973 | 102.916 | 102.809 | 5.990 | 103.027 | 102.970 | 102.913 | 102.806 | 5.990 | 103.021 | 102.964 | 102.907 | 102.800 |
| 6.000 | 103.221 | 103.164 | 103.107 | 103.001 | 6.000 | 103.218 | 103.161 | 103.104 | 102.997 | 6.000 | 103.212 | 103.155 | 103.098 | 102.991 |
| 6.125 | 103.609 | 103.553 | 103.496 | 103.389 | 6.125 | 103.606 | 103.550 | 103.493 | 103.386 | 6.125 | 103.600 | 103.543 | 103.486 | 103.380 |
| 6.250 | 103.571 | 103.514 | 103.457 | 103.350 | 6.250 | 103.569 | 103.513 | 103.456 | 103.349 | 6.250 | 103.560 | 103.503 | 103.446 | 103.340 |
| 6.375 | 103.773 | 103.744 | 103.716 | 103.638 | 6.375 | 103.772 | 103.743 | 103.715 | 103.636 | 6.375 | 103.762 | 103.734 | 103.705 | 103.627 |
| 6.500 | 104.178 | 104.150 | 104.121 | 104.043 | 6.500 | 104.177 | 104.149 | 104.120 | 104.042 | 6.500 | 104.168 | 104.139 | 104.111 | 104.033 |
| 6.625 | 104.567 | 104.538 | 104.510 | 104.432 | 6.625 | 104.566 | 104.537 | 104.509 | 104.430 | 6.625 | 104.556 | 104.528 | 104.500 | 104.421 |
| 6.750 | 104.947 | 104.879 | 104.811 | 104.743 | 6.750 | 104.916 | 104.848 | 104.780 | 104.712 | 6.750 | 104.913 | 104.845 | 104.777 | 104.708 |
| 6.875 | 105.133 | 105.064 | 104.996 | 104.928 | 6.875 | 105.101 | 105.033 | 104.965 | 104.897 | 6.875 | 105.098 | 105.030 | 104.962 | 104.894 |
| 6.990 | 105.653 | 105.585 | 105.517 | 105.449 | 6.990 | 105.622 | 105.554 | 105.486 | 105.418 | 6.990 | 105.619 | 105.551 | 105.483 | 105.414 |
| 7.000 | 105.596 | 105.528 | 105.460 | 105.391 | 7.000 | 105.565 | 105.496 | 105.428 | 105.360 | 7.000 | 105.562 | 105.493 | 105.425 | 105.357 |
| 7.125 | 105.934 | 105.866 | 105.798 | 105.729 | 7.125 | 105.903 | 105.834 | 105.766 | 105.698 | 7.125 | 105.900 | 105.831 | 105.763 | 105.695 |

| 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 | 97.771 | 97.735 | 97.700 | 97.614 | 4.750 | 97.771 | 97.735 | 97.700 | 97.614 |
| 4.875 | 98.414 | 98.378 | 98.343 | 98.257 | 4.875 | 98.414 | 98.378 | 98.343 | 98.257 |
| 4.990 | 98.847 | 98.812 | 98.776 | 98.691 | 4.990 | 98.847 | 98.812 | 98.776 | 98.691 |
| 5.000 | 99.052 | 99.016 | 98.981 | 98.895 | 5.000 | 99.052 | 99.016 | 98.981 | 98.895 |
| 5.125 | 99.452 | 99.417 | 99.381 | 99.296 | 5.125 | 99.452 | 99.417 | 99.381 | 99.296 |
| 5.250 | 100.462 | 100.377 | 100.292 | 100.156 | 5.250 | 100.462 | 100.377 | 100.292 | 100.156 |
| 5.375 | 100.959 | 100.874 | 100.788 | 100.653 | 5.375 | 100.959 | 100.874 | 100.788 | 100.653 |
| 5.500 | 101.509 | 101.424 | 101.339 | 101.203 | 5.500 | 101.509 | 101.424 | 101.339 | 101.203 |
| 5.625 | 101.930 | 101.845 | 101.760 | 101.624 | 5.625 | 101.930 | 101.845 | 101.760 | 101.624 |
| 5.750 | 102.201 | 102.191 | 102.134 | 102.027 | 5.750 | 102.045 | 101.988 | 101.931 | 101.824 |
| 5.875 | 102.692 | 102.682 | 102.625 | 102.518 | 5.875 | 102.536 | 102.479 | 102.422 | 102.315 |
| 5.990 | 103.014 | 103.004 | 102.948 | 102.841 | 5.990 | 102.858 | 102.801 | 102.744 | 102.638 |
| 6.000 | 103.205 | 103.195 | 103.139 | 103.032 | 6.000 | 103.049 | 102.992 | 102.936 | 102.829 |
| 6.125 | 103.594 | 103.584 | 103.527 | 103.420 | 6.125 | 103.438 | 103.381 | 103.324 | 103.217 |
| 6.250 | 103.549 | 103.559 | 103.502 | 103.395 | 6.250 | 103.358 | 103.302 | 103.245 | 103.138 |
| 6.375 | 103.751 | 103.790 | 103.761 | 103.683 | 6.375 | 103.561 | 103.532 | 103.504 | 103.425 |
| 6.500 | 104.157 | 104.195 | 104.167 | 104.088 | 6.500 | 103.966 | 103.938 | 103.909 | 103.831 |
| 6.625 | 104.545 | 104.584 | 104.555 | 104.477 | 6.625 | 104.355 | 104.326 | 104.298 | 104.220 |
| 6.750 | 104.910 | 104.928 | 104.859 | 104.791 | 6.750 | 104.822 | 104.754 | 104.686 | 104.618 |
| 6.875 | 105.095 | 105.113 | 105.045 | 104.977 | 6.875 | 105.008 | 104.939 | 104.871 | 104.803 |
| 6.990 | 105.616 | 105.634 | 105.565 | 105.497 | 6.990 | 105.528 | 105.460 | 105.392 | 105.324 |
| 7.000 | 105.558 | 105.576 | 105.508 | 105.440 | 7.000 | 105.471 | 105.403 | 105.335 | 105.266 |
| 7.125 | 105.896 | 105.914 | 105.846 | 105.778 | 7.125 | 105.809 | 105.741 | 105.673 | 105.604 |

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

Welcome to Planet Home Lending

3/13/2026 11:46 EST

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Second Lien Rate Sheet

| 30 Year Fixed Term | | | | |
|--------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 14.000 | 105.301 | 105.301 | 105.176 | 105.051 |
| 13.875 | 105.248 | 105.248 | 105.123 | 104.998 |
| 13.750 | 105.194 | 105.194 | 105.069 | 104.944 |
| 13.625 | 105.141 | 105.141 | 105.016 | 104.891 |
| 13.500 | 105.087 | 105.087 | 104.962 | 104.837 |
| 13.375 | 105.034 | 105.034 | 104.909 | 104.784 |
| 13.250 | 104.981 | 104.981 | 104.856 | 104.731 |
| 13.125 | 104.927 | 104.927 | 104.802 | 104.677 |
| 13.000 | 104.874 | 104.874 | 104.749 | 104.624 |
| 12.875 | 104.820 | 104.820 | 104.695 | 104.570 |
| 12.750 | 104.767 | 104.767 | 104.642 | 104.517 |
| 12.625 | 104.714 | 104.714 | 104.589 | 104.464 |
| 12.500 | 104.660 | 104.660 | 104.535 | 104.410 |
| 12.375 | 104.607 | 104.607 | 104.482 | 104.357 |
| 12.250 | 104.553 | 104.553 | 104.428 | 104.303 |
| 12.125 | 104.500 | 104.500 | 104.375 | 104.250 |
| 12.000 | 104.445 | 104.445 | 104.320 | 104.195 |
| 11.875 | 104.390 | 104.390 | 104.265 | 104.140 |
| 11.750 | 104.335 | 104.335 | 104.210 | 104.085 |
| 11.625 | 104.280 | 104.280 | 104.155 | 104.030 |
| 11.500 | 104.225 | 104.225 | 104.100 | 103.975 |
| 11.375 | 104.170 | 104.170 | 104.045 | 103.920 |
| 11.250 | 104.115 | 104.115 | 103.990 | 103.865 |
| 11.125 | 104.060 | 104.060 | 103.935 | 103.810 |
| 11.000 | 104.005 | 104.005 | 103.880 | 103.755 |
| 10.875 | 103.950 | 103.950 | 103.825 | 103.700 |
| 10.750 | 103.850 | 103.850 | 103.725 | 103.600 |
| 10.625 | 103.750 | 103.750 | 103.625 | 103.500 |
| 10.500 | 103.600 | 103.600 | 103.475 | 103.350 |
| 10.375 | 103.450 | 103.450 | 103.325 | 103.200 |
| 10.250 | 103.300 | 103.300 | 103.175 | 103.050 |
| 10.125 | 103.150 | 103.150 | 103.025 | 102.900 |
| 10.000 | 103.000 | 103.000 | 102.875 | 102.750 |
| 9.875 | 102.790 | 102.790 | 102.665 | 102.540 |
| 9.750 | 102.580 | 102.580 | 102.455 | 102.330 |
| 9.625 | 102.370 | 102.370 | 102.245 | 102.120 |
| 9.500 | 102.160 | 102.160 | 102.035 | 101.910 |
| 9.375 | 101.950 | 101.950 | 101.825 | 101.700 |
| 9.250 | 101.740 | 101.740 | 101.615 | 101.490 |
| 9.125 | 101.530 | 101.530 | 101.405 | 101.280 |
| 9.000 | 101.320 | 101.320 | 101.195 | 101.070 |
| 8.875 | 101.070 | 101.070 | 100.945 | 100.820 |
| 8.750 | 100.820 | 100.820 | 100.695 | 100.570 |
| 8.625 | 100.570 | 100.570 | 100.445 | 100.320 |
| 8.500 | 100.320 | 100.320 | 100.195 | 100.070 |
| 8.375 | 100.070 | 100.070 | 99.945 | 99.820 |
| 8.250 | 99.670 | 99.670 | 99.545 | 99.420 |
| 8.125 | 99.270 | 99.270 | 99.145 | 99.020 |
| 8.000 | 98.870 | 98.870 | 98.745 | 98.620 |
| 7.875 | 98.470 | 98.470 | 98.345 | 98.220 |
| 7.750 | 98.070 | 98.070 | 97.945 | 97.820 |
| 7.625 | 97.670 | 97.670 | 97.545 | 97.420 |
| 7.500 | 97.170 | 97.170 | 97.045 | 96.920 |
| 7.375 | 96.670 | 96.670 | 96.545 | 96.420 |
| 7.250 | 96.170 | 96.170 | 96.045 | 95.920 |
| 7.125 | 95.670 | 95.670 | 95.545 | 95.420 |
| 7.000 | 95.170 | 95.170 | 95.045 | 94.920 |

| 15 Year Fixed Term | | | | |
|--------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 14.000 | 106.451 | 106.451 | 106.326 | 106.201 |
| 13.875 | 106.398 | 106.398 | 106.273 | 106.148 |
| 13.750 | 106.344 | 106.344 | 106.219 | 106.094 |
| 13.625 | 106.291 | 106.291 | 106.166 | 106.041 |
| 13.500 | 106.237 | 106.237 | 106.112 | 105.987 |
| 13.375 | 106.184 | 106.184 | 106.059 | 105.934 |
| 13.250 | 106.131 | 106.131 | 106.006 | 105.881 |
| 13.125 | 106.077 | 106.077 | 105.952 | 105.827 |
| 13.000 | 106.024 | 106.024 | 105.899 | 105.774 |
| 12.875 | 105.970 | 105.970 | 105.845 | 105.720 |
| 12.750 | 105.917 | 105.917 | 105.792 | 105.667 |
| 12.625 | 105.864 | 105.864 | 105.739 | 105.614 |
| 12.500 | 105.810 | 105.810 | 105.685 | 105.560 |
| 12.375 | 105.757 | 105.757 | 105.632 | 105.507 |
| 12.250 | 105.703 | 105.703 | 105.578 | 105.453 |
| 12.125 | 105.650 | 105.650 | 105.525 | 105.400 |
| 12.000 | 105.595 | 105.595 | 105.470 | 105.345 |
| 11.875 | 105.540 | 105.540 | 105.415 | 105.290 |
| 11.750 | 105.485 | 105.485 | 105.360 | 105.235 |
| 11.625 | 105.430 | 105.430 | 105.305 | 105.180 |
| 11.500 | 105.375 | 105.375 | 105.250 | 105.125 |
| 11.375 | 105.320 | 105.320 | 105.195 | 105.070 |
| 11.250 | 105.265 | 105.265 | 105.140 | 105.015 |
| 11.125 | 105.210 | 105.210 | 105.085 | 104.960 |
| 11.000 | 105.155 | 105.155 | 105.030 | 104.905 |
| 10.875 | 105.100 | 105.100 | 104.975 | 104.850 |
| 10.750 | 105.000 | 105.000 | 104.875 | 104.750 |
| 10.625 | 104.900 | 104.900 | 104.775 | 104.650 |
| 10.500 | 104.750 | 104.750 | 104.625 | 104.500 |
| 10.375 | 104.600 | 104.600 | 104.475 | 104.350 |
| 10.250 | 104.450 | 104.450 | 104.325 | 104.200 |
| 10.125 | 104.300 | 104.300 | 104.175 | 104.050 |
| 10.000 | 104.150 | 104.150 | 104.025 | 103.900 |
| 9.875 | 103.940 | 103.940 | 103.815 | 103.690 |
| 9.750 | 103.730 | 103.730 | 103.605 | 103.480 |
| 9.625 | 103.520 | 103.520 | 103.395 | 103.270 |
| 9.500 | 103.310 | 103.310 | 103.185 | 103.060 |
| 9.375 | 103.100 | 103.100 | 102.975 | 102.850 |
| 9.250 | 102.890 | 102.890 | 102.765 | 102.640 |
| 9.125 | 102.680 | 102.680 | 102.555 | 102.430 |
| 9.000 | 102.470 | 102.470 | 102.345 | 102.220 |
| 8.875 | 102.220 | 102.220 | 102.095 | 101.970 |
| 8.750 | 101.970 | 101.970 | 101.845 | 101.720 |
| 8.625 | 101.720 | 101.720 | 101.595 | 101.470 |
| 8.500 | 101.470 | 101.470 | 101.345 | 101.220 |
| 8.375 | 101.220 | 101.220 | 101.095 | 100.970 |
| 8.250 | 100.820 | 100.820 | 100.695 | 100.570 |
| 8.125 | 100.420 | 100.420 | 100.295 | 100.170 |
| 8.000 | 100.020 | 100.020 | 99.895 | 99.770 |
| 7.875 | 99.620 | 99.620 | 99.495 | 99.370 |
| 7.750 | 99.220 | 99.220 | 99.095 | 98.970 |
| 7.625 | 98.820 | 98.820 | 98.695 | 98.570 |
| 7.500 | 98.320 | 98.320 | 98.195 | 98.070 |
| 7.375 | 97.820 | 97.820 | 97.695 | 97.570 |
| 7.250 | 97.320 | 97.320 | 97.195 | 97.070 |
| 7.125 | 96.820 | 96.820 | 96.695 | 96.570 |
| 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 |
| Manufactured/Housing | -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

