



# National Correspondent Rate Sheet--Best Efforts

5/30/2024 9:54 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

Lock Desk Available Until 8:00 PM EST

1924 E Deere Avenue, Suite 200, Santa Ana, CA 92705

Sales Support: 800-203-5719

## 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  |
| 5.750                    | 97.118  | 97.111  | 97.088  | 97.013  | 5.750                    | 96.976  | 96.939  | 96.884  | 96.628  | 5.000                    | 97.437  | 97.421  | 97.392  | 96.959  |
| 5.875                    | 97.722  | 97.715  | 97.692  | 97.617  | 5.875                    | 97.579  | 97.543  | 97.488  | 97.231  | 5.125                    | 97.705  | 97.690  | 97.661  | 97.227  |
| 5.990                    | 97.935  | 97.927  | 97.904  | 97.680  | 6.000                    | 98.194  | 98.157  | 98.102  | 97.845  | 5.250                    | 98.292  | 98.277  | 98.248  | 97.815  |
| 6.000                    | 98.304  | 98.297  | 98.274  | 98.200  | 6.125                    | 98.765  | 98.729  | 98.674  | 98.617  | 5.375                    | 98.634  | 98.618  | 98.589  | 98.156  |
| 6.125                    | 98.787  | 98.780  | 98.757  | 98.733  | 6.250                    | 99.077  | 99.033  | 98.970  | 98.905  | 5.500                    | 99.072  | 99.054  | 99.024  | 98.991  |
| 6.250                    | 99.317  | 99.302  | 99.271  | 99.239  | 6.375                    | 99.424  | 99.380  | 99.317  | 99.252  | 5.625                    | 99.358  | 99.323  | 99.288  | 99.255  |
| 6.375                    | 99.855  | 99.840  | 99.809  | 99.777  | 6.500                    | 99.743  | 99.699  | 99.635  | 99.571  | 5.750                    | 99.730  | 99.668  | 99.596  | 99.520  |
| 6.500                    | 100.403 | 100.388 | 100.357 | 100.325 | 6.625                    | 99.996  | 99.953  | 99.889  | 99.825  | 5.875                    | 100.123 | 100.060 | 99.988  | 99.913  |
| 6.625                    | 100.833 | 100.819 | 100.788 | 100.755 | 6.750                    | 100.213 | 100.162 | 100.083 | 100.002 | 5.990                    | 100.315 | 100.253 | 100.181 | 100.106 |
| 6.750                    | 101.053 | 101.031 | 100.984 | 100.936 | 6.875                    | 100.446 | 100.395 | 100.316 | 100.235 | 6.000                    | 100.341 | 100.278 | 100.206 | 100.131 |
| 6.875                    | 101.588 | 101.566 | 101.520 | 101.471 | 7.000                    | 100.718 | 100.667 | 100.588 | 100.507 | 6.125                    | 100.529 | 100.466 | 100.394 | 100.319 |
| 6.990                    | 101.688 | 101.666 | 101.619 | 101.571 | 7.125                    | 100.947 | 100.896 | 100.817 | 100.736 | 6.250                    | 100.635 | 100.596 | 100.537 | 100.470 |
| 7.000                    | 101.995 | 101.973 | 101.926 | 101.878 | 7.250                    | 101.163 | 101.112 | 101.033 | 100.952 | 6.375                    | 100.981 | 100.942 | 100.883 | 100.816 |
| 7.125                    | 102.361 | 102.339 | 102.293 | 102.244 | 7.375                    | 101.746 | 101.695 | 101.616 | 101.535 | 6.500                    | 101.302 | 101.263 | 101.204 | 101.137 |
| 7.250                    | 102.372 | 102.336 | 102.288 | 102.240 | 7.500                    | 102.099 | 102.048 | 101.969 | 101.888 | 6.625                    | 101.295 | 101.256 | 101.196 | 101.129 |
| 7.375                    | 102.811 | 102.774 | 102.726 | 102.678 | 7.625                    | 102.441 | 102.389 | 102.311 | 102.230 | 6.750                    | 101.361 | 101.338 | 101.295 | 101.245 |
| 7.500                    | 103.164 | 103.127 | 103.079 | 103.031 | 7.750                    | 102.231 | 102.187 | 102.116 | 102.043 | 6.875                    | 101.623 | 101.599 | 101.556 | 101.506 |
| 7.625                    | 103.438 | 103.401 | 103.354 | 103.305 |                          |         |         |         |         | 7.000                    | 101.861 | 101.838 | 101.795 | 101.745 |
| 7.750                    | 103.275 | 103.232 | 103.161 | 103.088 |                          |         |         |         |         |                          |         |         |         |         |

| 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 |
| 5.000                    | 96.118  | 96.102  | 96.074  | 95.640  | 5.750                      | 94.223  | 94.180  | 94.086  | 93.789  | 4.500                      | 91.318 | 91.295 | 91.258 | 91.216 |
| 5.125                    | 96.531  | 96.516  | 96.487  | 96.054  | 5.875                      | 94.859  | 94.816  | 94.722  | 94.425  | 4.625                      | 91.870 | 91.846 | 91.809 | 91.767 |
| 5.250                    | 96.919  | 96.903  | 96.874  | 96.441  | 5.990                      | 95.739  | 95.695  | 95.602  | 95.105  | 4.750                      | 92.749 | 92.718 | 92.673 | 92.423 |
| 5.375                    | 97.290  | 97.274  | 97.246  | 96.812  | 6.000                      | 95.809  | 95.765  | 95.672  | 95.375  | 4.875                      | 92.935 | 92.904 | 92.859 | 92.608 |
| 5.500                    | 97.655  | 97.639  | 97.611  | 97.577  | 6.125                      | 96.404  | 96.360  | 96.266  | 96.169  | 4.990                      | 93.453 | 93.422 | 93.377 | 92.926 |
| 5.625                    | 98.005  | 97.985  | 97.955  | 97.921  | 6.250                      | 96.555  | 96.504  | 96.395  | 96.282  | 5.000                      | 93.498 | 93.467 | 93.422 | 93.171 |
| 5.750                    | 98.324  | 98.245  | 98.157  | 98.065  | 6.375                      | 97.221  | 97.170  | 97.061  | 96.947  | 5.125                      | 93.858 | 93.826 | 93.781 | 93.531 |
| 5.875                    | 98.666  | 98.588  | 98.500  | 98.408  | 6.500                      | 98.213  | 98.162  | 98.053  | 97.940  | 5.250                      | 94.600 | 94.522 | 94.433 | 94.141 |
| 6.000                    | 99.224  | 99.146  | 99.058  | 98.966  | 6.625                      | 98.816  | 98.764  | 98.655  | 98.542  | 5.375                      | 94.962 | 94.884 | 94.795 | 94.503 |
| 6.125                    | 99.542  | 99.464  | 99.376  | 99.284  | 6.750                      | 98.758  | 98.706  | 98.597  | 98.484  | 5.500                      | 95.297 | 95.219 | 95.130 | 95.038 |
| 6.250                    | 99.482  | 99.412  | 99.344  | 99.277  | 6.875                      | 99.276  | 99.225  | 99.116  | 99.003  | 5.625                      | 95.624 | 95.546 | 95.458 | 95.366 |
| 6.375                    | 99.798  | 99.728  | 99.660  | 99.593  | 6.990                      | 99.971  | 99.919  | 99.810  | 99.697  | 5.750                      | 96.097 | 96.042 | 95.966 | 95.882 |
| 6.500                    | 100.099 | 100.029 | 99.961  | 99.894  | 7.000                      | 100.079 | 100.027 | 99.918  | 99.805  | 5.875                      | 96.422 | 96.368 | 96.292 | 96.208 |
| 6.625                    | 100.362 | 100.291 | 100.224 | 100.157 | 7.125                      | 100.523 | 100.472 | 100.363 | 100.250 | 5.990                      | 96.698 | 96.643 | 96.567 | 96.483 |
| 6.750                    | 100.075 | 100.052 | 100.009 | 99.958  | 7.250                      | 100.937 | 100.871 | 100.761 | 100.648 | 6.000                      | 96.722 | 96.667 | 96.591 | 96.507 |
| 6.875                    | 100.337 | 100.313 | 100.270 | 100.220 | 7.375                      | 101.382 | 101.316 | 101.206 | 101.092 | 6.125                      | 97.005 | 96.950 | 96.874 | 96.790 |
| 7.000                    | 100.100 | 100.077 | 100.034 | 99.983  | 7.500                      | 101.799 | 101.733 | 101.623 | 101.510 | 6.250                      | 97.272 | 97.217 | 97.141 | 97.057 |
|                          |         |         |         |         | 7.625                      | 102.152 | 102.086 | 101.976 | 101.863 | 6.375                      | 97.524 | 97.470 | 97.394 | 97.310 |
|                          |         |         |         |         | 7.750                      | 101.965 | 101.848 | 101.712 | 101.575 | 6.500                      | 97.733 | 97.678 | 97.602 | 97.518 |

| 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                    | 97.185  | 97.084  | 96.985  | 96.888  | 5.500                    | 97.433  | 97.333  | 97.234  | 97.137  | 5.750                     | 97.446  | 97.345  | 97.246  | 97.149  |
| 5.375                    | 97.575  | 97.475  | 97.375  | 97.278  | 5.625                    | 97.890  | 97.790  | 97.690  | 97.593  | 5.875                     | 97.904  | 97.803  | 97.704  | 97.607  |
| 5.500                    | 97.955  | 97.854  | 97.755  | 97.658  | 5.750                    | 98.304  | 98.203  | 98.104  | 98.007  | 6.000                     | 98.348  | 98.248  | 98.148  | 98.051  |
| 5.625                    | 98.317  | 98.217  | 98.118  | 98.021  | 5.875                    | 98.676  | 98.576  | 98.476  | 98.379  | 6.125                     | 98.778  | 98.677  | 98.578  | 98.481  |
| 5.750                    | 98.652  | 98.552  | 98.453  | 98.356  | 6.000                    | 99.031  | 98.930  | 98.831  | 98.734  | 6.250                     | 99.165  | 99.064  | 98.965  | 98.868  |
| 5.875                    | 98.962  | 98.862  | 98.762  | 98.666  | 6.125                    | 99.366  | 99.266  | 99.167  | 99.070  | 6.375                     | 99.505  | 99.405  | 99.305  | 99.208  |
| 6.000                    | 99.251  | 99.150  | 99.051  | 98.954  | 6.250                    | 99.682  | 99.582  | 99.482  | 99.385  | 6.500                     | 99.818  | 99.718  | 99.618  | 99.521  |
| 6.125                    | 99.516  | 99.416  | 99.316  | 99.219  | 6.375                    | 99.976  | 99.876  | 99.776  | 99.679  | 6.625                     | 100.100 | 100.000 | 99.900  | 99.803  |
| 6.250                    | 99.791  | 99.691  | 99.592  | 99.495  | 6.500                    | 100.238 | 100.138 | 100.038 | 99.941  | 6.750                     | 100.363 | 100.263 | 100.164 | 100.067 |
| 6.375                    | 100.077 | 99.977  | 99.878  | 99.781  | 6.625                    | 100.466 | 100.365 | 100.266 | 100.169 | 6.875                     | 100.598 | 100.498 | 100.399 | 100.302 |
| 6.500                    | 100.306 | 100.205 | 100.106 | 100.009 | 6.750                    | 100.689 | 100.589 | 100.489 | 100.392 |                           |         |         |         |         |
| 6.625                    | 100.470 | 100.370 | 100.271 | 100.174 | 6.875                    | 100.900 | 100.800 | 100.701 | 100.604 |                           |         |         |         |         |
| 6.750                    | 100.572 | 100.471 | 100.372 | 100.275 |                          |         |         |         |         |                           |         |         |         |         |
| 6.875                    | 100.595 | 100.495 | 100.396 | 100.299 |                          |         |         |         |         |                           |         |         |         |         |
| 7.000                    | 100.692 | 100.591 | 100.492 | 100.395 |                          |         |         |         |         |                           |         |         |         |         |

| HIGH BALANCE 5/6m SOFR ARM |        |        |        |        | HIGH BALANCE 7/6m SOFR ARM |        |        |        |        | HIGH BALANCE 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                      | 92.890 | 92.789 | 92.690 | 92.593 | 5.500                      | 93.138 | 93.038 | 92.939 | 92.842 | 5.750                       | 93.151 | 93.050 | 92.951 | 92.854 |
| 5.375                      | 93.280 | 93.180 | 93.080 | 92.983 | 5.625                      | 93.595 | 93.495 | 93.395 | 93.298 | 5.875                       | 93.609 | 93.508 | 93.409 | 93.312 |
| 5.500                      | 93.660 | 93.559 | 93.460 | 93.363 | 5.750                      | 94.009 | 93.908 | 93.809 | 93.712 | 6.000                       | 94.053 | 93.953 | 93.853 | 93.756 |
| 5.625                      | 94.022 | 93.922 | 93.823 | 93.726 | 5.875                      | 94.381 | 94.281 | 94.181 | 94.084 | 6.125                       | 94.483 | 94.382 | 94.283 | 94.186 |
| 5.750                      | 94.357 | 94.257 | 94.158 | 94.061 | 6.000                      | 94.736 | 94.635 | 94.536 | 94.439 | 6.250                       | 94.870 | 94.769 | 94.670 | 94.573 |
| 5.875                      | 94.667 | 94.567 | 94.467 | 94.371 | 6.125                      | 95.071 | 94.971 | 94.872 | 94.775 | 6.375                       | 95.210 | 95.110 | 95.010 | 94.913 |
| 6.000                      | 94.956 | 94.855 | 94.756 | 94.659 | 6.250                      | 95.387 | 95.287 | 95.187 | 95.090 | 6.500                       | 95.523 | 95.423 | 95.323 | 95.226 |
| 6.125                      | 95.221 | 95.121 | 95.021 | 94.924 | 6.375                      | 95.681 | 95.581 | 95.481 | 95.384 | 6.625                       | 95.805 | 95.705 | 95.605 | 95.508 |
| 6.250                      | 95.496 | 95.396 | 95.297 | 95.200 | 6.500                      | 95.943 | 95.843 | 95.743 | 95.646 | 6.750                       | 96.068 | 95.968 | 95.869 | 95.772 |
| 6.375                      | 95.782 | 95.682 | 95.583 | 95.486 | 6.625                      | 96.171 | 96.070 | 95.971 | 95.874 | 6.875                       | 96.303 | 96.203 | 96.104 | 96.007 |
| 6.500                      | 96.011 | 95.910 | 95.811 | 95.714 | 6.750                      | 96.394 | 96.294 | 96.194 | 96.097 |                             |        |        |        |        |
| 6.625                      | 96.175 | 96.075 | 95.976 | 95.879 | 6.875                      | 96.605 | 96.505 | 96.406 | 96.309 |                             |        |        |        |        |
| 6.750                      | 96.277 | 96.176 | 96.077 | 95.980 |                            |        |        |        |        |                             |        |        |        |        |
| 6.875                      | 96.300 | 96.200 | 96.101 | 96.004 |                            |        |        |        |        |                             |        |        |        |        |
| 7.000                      | 96.397 | 96.296 | 96.197 | 96.100 |                            |        |        |        |        |                             |        |        |        |        |





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Sales Support: 800-203-5719

## FREDDIE MAC CONVENTIONAL / HOME POSSIBLE / HOME ONE PRODUCTS

| CONFORMING 30 YEAR FIXED |         |         |         |         | CONFORMING 20 YEAR FIXED |         |         |         |         | CONFORMING 15 YEAR FIXED |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.750                    | 97.118  | 97.111  | 97.088  | 97.013  | 5.750                    | 96.976  | 96.939  | 96.884  | 96.628  | 5.000                    | 97.437  | 97.421  | 97.392  | 96.959  |
| 5.875                    | 97.722  | 97.715  | 97.692  | 97.617  | 5.875                    | 97.579  | 97.543  | 97.488  | 97.231  | 5.125                    | 97.705  | 97.690  | 97.661  | 97.227  |
| 5.990                    | 97.935  | 97.927  | 97.904  | 97.830  | 6.000                    | 98.194  | 98.157  | 98.102  | 97.845  | 5.250                    | 98.292  | 98.277  | 98.248  | 97.815  |
| 6.000                    | 98.304  | 98.297  | 98.274  | 98.200  | 6.125                    | 98.765  | 98.729  | 98.674  | 98.617  | 5.375                    | 98.634  | 98.618  | 98.589  | 98.156  |
| 6.125                    | 98.787  | 98.780  | 98.757  | 98.733  | 6.250                    | 99.077  | 99.033  | 98.970  | 98.905  | 5.500                    | 99.072  | 99.054  | 99.024  | 98.991  |
| 6.250                    | 99.317  | 99.302  | 99.271  | 99.239  | 6.375                    | 99.424  | 99.380  | 99.317  | 99.252  | 5.625                    | 99.358  | 99.323  | 99.288  | 99.255  |
| 6.375                    | 99.855  | 99.840  | 99.809  | 99.777  | 6.500                    | 99.743  | 99.699  | 99.635  | 99.571  | 5.750                    | 99.730  | 99.668  | 99.596  | 99.520  |
| 6.500                    | 100.403 | 100.388 | 100.357 | 100.325 | 6.625                    | 99.996  | 99.953  | 99.889  | 99.825  | 5.875                    | 100.123 | 100.060 | 99.988  | 99.913  |
| 6.625                    | 100.833 | 100.819 | 100.788 | 100.755 | 6.750                    | 100.213 | 100.162 | 100.083 | 100.002 | 5.990                    | 100.315 | 100.253 | 100.181 | 100.106 |
| 6.750                    | 101.053 | 101.031 | 100.984 | 100.936 | 6.875                    | 100.446 | 100.395 | 100.316 | 100.235 | 6.000                    | 100.341 | 100.278 | 100.206 | 100.131 |
| 6.875                    | 101.588 | 101.566 | 101.520 | 101.471 | 7.000                    | 100.718 | 100.667 | 100.588 | 100.507 | 6.125                    | 100.529 | 100.466 | 100.394 | 100.319 |
| 6.990                    | 101.688 | 101.666 | 101.619 | 101.571 | 7.125                    | 100.947 | 100.896 | 100.817 | 100.736 | 6.250                    | 100.635 | 100.596 | 100.537 | 100.470 |
| 7.000                    | 101.995 | 101.973 | 101.926 | 101.878 | 7.250                    | 101.163 | 101.112 | 101.033 | 100.952 | 6.375                    | 100.981 | 100.942 | 100.883 | 100.816 |
| 7.125                    | 102.361 | 102.339 | 102.293 | 102.244 | 7.375                    | 101.746 | 101.695 | 101.616 | 101.535 | 6.500                    | 101.302 | 101.263 | 101.204 | 101.137 |
| 7.250                    | 102.372 | 102.336 | 102.288 | 102.240 | 7.500                    | 102.099 | 102.048 | 101.969 | 101.888 | 6.625                    | 101.295 | 101.256 | 101.196 | 101.129 |
| 7.375                    | 102.811 | 102.774 | 102.726 | 102.678 | 7.625                    | 102.441 | 102.389 | 102.311 | 102.230 | 6.750                    | 101.361 | 101.338 | 101.295 | 101.245 |
| 7.500                    | 103.164 | 103.127 | 103.079 | 103.031 | 7.750                    | 102.231 | 102.187 | 102.116 | 102.043 | 6.875                    | 101.623 | 101.599 | 101.556 | 101.506 |
| 7.625                    | 103.438 | 103.401 | 103.354 | 103.305 |                          |         |         |         |         | 7.000                    | 101.861 | 101.838 | 101.795 | 101.745 |
| 7.750                    | 103.275 | 103.232 | 103.161 | 103.088 |                          |         |         |         |         |                          |         |         |         |         |

| 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  |
| 5.000                    | 96.118  | 96.102  | 96.074  | 95.640  | 5.750                          | 95.956  | 95.931  | 95.913  | 95.634  | 4.750                          | 94.867  | 94.445  | 94.831  | 94.446  |
| 5.125                    | 96.531  | 96.516  | 96.487  | 96.054  | 5.875                          | 96.632  | 96.608  | 96.592  | 96.310  | 4.875                          | 95.168  | 94.747  | 95.131  | 94.746  |
| 5.250                    | 96.919  | 96.903  | 96.874  | 96.441  | 6.000                          | 97.213  | 97.189  | 97.173  | 96.890  | 5.000                          | 95.738  | 95.318  | 95.703  | 95.318  |
| 5.375                    | 97.290  | 97.274  | 97.246  | 96.812  | 6.125                          | 97.774  | 97.750  | 97.734  | 97.450  | 5.125                          | 96.331  | 95.911  | 96.291  | 95.905  |
| 5.500                    | 97.655  | 97.639  | 97.611  | 97.577  | 6.250                          | 98.205  | 98.206  | 98.192  | 97.924  | 5.250                          | 96.524  | 96.106  | 96.488  | 96.125  |
| 5.625                    | 98.005  | 97.985  | 97.955  | 97.921  | 6.375                          | 98.798  | 98.794  | 98.780  | 98.504  | 5.375                          | 96.875  | 96.858  | 96.838  | 96.744  |
| 5.750                    | 98.324  | 98.245  | 98.157  | 98.065  | 6.500                          | 99.295  | 99.291  | 99.276  | 98.998  | 5.500                          | 97.259  | 97.244  | 97.224  | 97.130  |
| 5.875                    | 98.666  | 98.588  | 98.500  | 98.408  | 6.625                          | 99.774  | 99.769  | 99.753  | 99.473  | 5.625                          | 97.908  | 97.894  | 97.873  | 97.779  |
| 6.000                    | 99.224  | 99.146  | 99.058  | 98.966  | 6.750                          | 99.969  | 99.979  | 99.935  | 99.922  | 5.750                          | 97.960  | 97.942  | 97.925  | 97.854  |
| 6.125                    | 99.542  | 99.464  | 99.376  | 99.284  | 6.875                          | 100.451 | 100.451 | 100.411 | 100.395 | 5.875                          | 98.317  | 98.300  | 98.280  | 98.209  |
| 6.250                    | 99.482  | 99.412  | 99.344  | 99.277  | 7.000                          | 100.943 | 100.941 | 100.902 | 100.886 | 6.000                          | 98.625  | 98.610  | 98.591  | 98.519  |
| 6.375                    | 99.798  | 99.728  | 99.660  | 99.593  | 7.125                          | 101.358 | 101.356 | 101.314 | 101.297 | 6.125                          | 99.363  | 99.349  | 99.323  | 99.252  |
| 6.500                    | 100.099 | 100.029 | 99.961  | 99.894  | 7.250                          | 101.251 | 101.242 | 101.229 | 101.194 | 6.250                          | 99.029  | 99.018  | 99.000  | 98.952  |
| 6.625                    | 100.362 | 100.291 | 100.224 | 100.157 | 7.375                          | 101.738 | 101.725 | 101.709 | 101.676 | 6.375                          | 99.324  | 99.313  | 99.291  | 99.244  |
| 6.750                    | 100.075 | 100.052 | 100.009 | 99.958  | 7.500                          | 102.058 | 102.045 | 102.028 | 101.995 | 6.500                          | 99.556  | 99.545  | 99.521  | 99.473  |
| 6.875                    | 100.337 | 100.313 | 100.270 | 100.220 | 7.625                          | 102.446 | 102.432 | 102.416 | 102.383 | 6.625                          | 100.117 | 100.107 | 100.079 | 100.031 |
| 7.000                    | 100.100 | 100.077 | 100.034 | 99.983  | 7.750                          | 102.138 | 102.119 | 102.112 | 102.051 | 6.750                          | 99.758  | 99.721  | 99.638  | 99.535  |
|                          |         |         |         |         | 7.875                          | 102.633 | 102.615 | 102.607 | 102.546 | 6.875                          | 100.138 | 100.102 | 100.020 | 99.916  |
|                          |         |         |         |         | 8.000                          | 101.890 | 101.870 | 101.856 | 101.799 | 7.000                          | 100.352 | 100.317 | 100.231 | 100.127 |

| 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                    | 97.094  | 97.124  | 97.154  | 96.986  | 5.500                    | 97.322  | 97.343  | 97.365  | 97.187  | 5.750                     | 97.319  | 97.331  | 97.342  | 97.154  |
| 5.375                    | 97.430  | 97.456  | 97.482  | 97.310  | 5.625                    | 97.695  | 97.712  | 97.729  | 97.548  | 5.875                     | 97.724  | 97.731  | 97.739  | 97.547  |
| 5.500                    | 97.766  | 97.788  | 97.810  | 97.634  | 5.750                    | 98.059  | 98.072  | 98.085  | 97.900  | 6.000                     | 98.124  | 98.128  | 98.132  | 97.936  |
| 5.625                    | 98.097  | 98.115  | 98.133  | 98.153  | 5.875                    | 98.419  | 98.429  | 98.438  | 98.248  | 6.125                     | 98.524  | 98.524  | 98.524  | 98.324  |
| 5.750                    | 98.434  | 98.448  | 98.462  | 98.477  | 6.000                    | 98.777  | 98.782  | 98.788  | 98.593  | 6.250                     | 98.869  | 98.865  | 98.861  | 98.656  |
| 5.875                    | 98.774  | 98.784  | 98.795  | 98.806  | 6.125                    | 99.131  | 99.133  | 99.134  | 98.936  | 6.375                     | 99.170  | 99.162  | 99.154  | 99.146  |
| 6.000                    | 99.113  | 99.119  | 99.126  | 99.132  | 6.250                    | 99.389  | 99.386  | 99.384  | 99.181  | 6.500                     | 99.456  | 99.444  | 99.432  | 99.419  |
| 6.125                    | 99.450  | 99.452  | 99.454  | 99.457  | 6.375                    | 99.570  | 99.563  | 99.556  | 99.549  | 6.625                     | 99.723  | 99.707  | 99.691  | 99.674  |
| 6.250                    | 99.702  | 99.700  | 99.698  | 99.696  | 6.500                    | 99.734  | 99.723  | 99.712  | 99.700  | 6.750                     | 99.936  | 99.916  | 99.895  | 99.874  |
| 6.375                    | 99.887  | 99.881  | 99.875  | 99.869  | 6.625                    | 99.879  | 99.864  | 99.848  | 99.832  | 6.875                     | 100.102 | 100.078 | 100.053 | 100.027 |
| 6.500                    | 100.057 | 100.046 | 100.036 | 100.025 | 6.750                    | 100.074 | 100.055 | 100.035 | 100.014 | 7.000                     | 100.268 | 100.240 | 100.211 | 100.180 |
| 6.625                    | 100.208 | 100.194 | 100.179 | 100.163 | 6.875                    | 100.302 | 100.278 | 100.254 | 100.229 | 7.125                     | 100.432 | 100.399 | 100.366 | 100.330 |
| 6.750                    | 100.352 | 100.333 | 100.314 | 100.294 | 7.000                    | 100.532 | 100.504 | 100.476 | 100.446 | 7.250                     | 100.503 | 100.465 | 100.428 | 100.387 |
| 6.875                    | 100.488 | 100.465 | 100.442 | 100.417 | 7.125                    | 100.756 | 100.724 | 100.692 | 100.658 | 7.375                     | 100.500 | 100.458 | 100.416 | 100.371 |
| 7.000                    | 100.624 | 100.597 | 100.569 | 100.539 | 7.250                    | 100.852 | 100.816 | 100.779 | 100.740 | 7.500                     | 100.500 | 100.453 | 100.406 | 100.356 |
| 7.125                    | 100.757 | 100.725 | 100.693 | 100.659 | 7.375                    | 100.843 | 100.802 | 100.761 | 100.717 | 7.625                     | 100.499 | 100.448 | 100.396 | 100.341 |
| 7.250                    | 100.815 | 100.779 | 100.742 | 100.703 | 7.500                    | 100.835 | 100.790 | 100.744 | 100.694 | 7.750                     | 100.610 | 100.554 | 100.498 | 100.438 |
| 7.375                    | 100.814 | 100.773 | 100.732 | 100.688 | 7.625                    | 100.829 | 100.779 | 100.728 | 100.674 | 7.875                     | 100.804 | 100.744 | 100.683 | 100.619 |
| 7.500                    | 100.815 | 100.769 | 100.724 | 100.675 | 7.750                    | 100.957 | 100.903 | 100.848 | 100.789 | 8.000                     | 101.000 | 100.936 | 100.872 | 100.803 |

| SUPER CONFORMING 5/6m SOFR ARM |        |        |        |        | SUPER CONFORMING 7/6m SOFR ARM |        |        |        |        | SUPER 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                          | 92.799 | 92.829 | 92.859 | 92.691 | 5.500                          | 93.027 | 93.048 | 93.070 | 92.892 | 5.750                           | 93.024 | 93.036 | 93.047 | 92.859 |
| 5.375                          | 93.135 | 93.161 | 93.187 | 93.015 | 5.625                          | 93.400 | 93.417 | 93.434 | 93.253 | 5.875                           | 93.429 | 93.436 | 93.444 | 93.252 |
| 5.500                          | 93.471 | 93.493 | 93.515 | 93.339 | 5.750                          | 93.764 | 93.777 | 93.790 | 93.605 | 6.000                           | 93.829 | 93.833 | 93.837 | 93.641 |
| 5.625                          | 93.802 | 93.820 | 93.838 | 93.858 | 5.875                          | 94.124 | 94.134 | 94.143 | 93.953 | 6.125                           | 94.229 | 94.229 | 94.229 | 94.029 |
| 5.750                          | 94.139 | 94.153 | 94.167 | 94.182 | 6.000                          | 94.482 | 94.487 | 94.493 | 94.298 | 6.250                           | 94.574 | 94.570 | 94.566 | 94.361 |
| 5.875                          | 94.479 | 94.489 | 94.500 | 94.511 | 6.125                          | 94.836 | 94.838 | 94.839 | 94.641 | 6.375                           | 94.8   |        |        |        |

## 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                         |   |
|---|--|---|
| <b>BASE LOAN AMOUNT ADJUSTMENTS</b>                   | 20 Yr (add to 20 Yr Price) (1.250)               | Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap. |
| 40,000 - 74,999 0.000                                 |  |   |
| 75,000 - 99,999 0.000                                 |  |   |
| 100,000 - 124,999 0.000                               |  |   |
| 125,000 - 149,999 0.000                               |  |   |
| 150,000 - 174,999 0.000                               |  |   |
| 175,000 - 199,999 0.000                               |  |   |
| 200,000 - 224,999 0.000                               |  |   |
| 225,000 - 249,999 0.000                               |  |   |
| <b>OTHER ADJUSTMENTS</b>                              | *180 Day Lock 0.125% (2.000)                     |   |
| No Escrow (Non CA) (0.250)                            | *270 Day Lock 0.375% (3.000)                     |   |
| No Escrow (CA) (0.125)                                | *360 Day Lock 0.500% (4.000)                     |   |
| TX Property 0.000                                     | *A 1.00% upfront fee is due w/in 5 days of lock. |   |
| NY Property 0.000                                     | *Fixed Rates Only                                |   |
| <b>MANDATORY COMMITMENT IMPROVE PRICE BY 0.000</b>    |  |   |
| <b>MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000</b> |  |   |

**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



## 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  |
| 5.625                | 98.971  | 98.971  | 98.971  | 98.921  | 4.375                | 95.558  | 95.565  | 95.573  | 95.580  | 5.625              | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                | 99.952  | 99.761  | 99.571  | 99.330  | 4.500                | 96.106  | 96.114  | 96.121  | 96.128  | 5.750              | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                | 100.397 | 100.207 | 100.016 | 99.776  | 4.625                | 96.651  | 96.659  | 96.666  | 96.673  | 5.875              | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                | 100.748 | 100.557 | 100.367 | 100.126 | 4.750                | 97.255  | 97.248  | 97.241  | 97.183  | 5.990              | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                | 100.913 | 100.722 | 100.532 | 100.291 | 4.875                | 97.565  | 97.558  | 97.550  | 97.493  | 6.000              | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                | 101.357 | 101.166 | 100.976 | 100.735 | 5.000                | 97.998  | 97.990  | 97.983  | 97.926  | 6.125              | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                | 101.907 | 101.716 | 101.526 | 101.285 | 5.125                | 98.287  | 98.280  | 98.273  | 98.215  | 6.250              | 101.907 | 101.716 | 101.526 | 101.285 |
| 6.375                | 101.734 | 101.646 | 101.558 | 101.420 | 5.250                | 98.763  | 98.711  | 98.660  | 98.559  | 6.375              | 101.734 | 101.646 | 101.558 | 101.420 |
| 6.500                | 102.279 | 102.191 | 102.103 | 101.965 | 5.375                | 98.884  | 98.833  | 98.781  | 98.680  | 6.500              | 102.279 | 102.191 | 102.103 | 101.965 |
| 6.625                | 102.710 | 102.622 | 102.534 | 102.397 | 5.500                | 99.312  | 99.261  | 99.209  | 99.108  | 6.625              | 102.710 | 102.622 | 102.534 | 102.397 |
| 6.750                | 102.910 | 102.815 | 102.719 | 102.624 | 5.625                | 99.759  | 99.708  | 99.656  | 99.555  | 6.750              | 102.910 | 102.815 | 102.719 | 102.624 |
| 6.875                | 102.483 | 102.388 | 102.292 | 102.197 | 5.750                | 100.045 | 100.016 | 99.986  | 99.907  | 6.875              | 102.483 | 102.388 | 102.292 | 102.197 |
| 6.990                | 102.967 | 102.872 | 102.776 | 102.681 | 5.875                | 100.377 | 100.347 | 100.318 | 100.239 | 6.990              | 102.967 | 102.872 | 102.776 | 102.681 |
| 7.000                | 103.062 | 102.967 | 102.871 | 102.776 | 6.000                | 100.750 | 100.721 | 100.692 | 100.613 | 7.000              | 103.062 | 102.967 | 102.871 | 102.776 |
| 7.125                | 103.509 | 103.414 | 103.319 | 103.224 | 6.125                | 101.085 | 101.055 | 101.026 | 100.947 | 7.125              | 103.509 | 103.414 | 103.319 | 103.224 |
| 7.250                | 103.669 | 103.552 | 103.434 | 103.317 | 6.250                | 100.628 | 100.613 | 100.598 | 100.584 | 7.250              | 103.669 | 103.552 | 103.434 | 103.317 |
| 7.375                | 103.204 | 103.087 | 102.969 | 102.852 | 6.375                | 100.985 | 100.970 | 100.956 | 100.941 | 7.375              | 103.204 | 103.087 | 102.969 | 102.852 |
| 7.500                | 103.679 | 103.561 | 103.444 | 103.327 | 6.500                | 101.448 | 101.434 | 101.419 | 101.404 | 7.500              | 103.679 | 103.561 | 103.444 | 103.327 |
| 7.625                | 103.987 | 103.870 | 103.753 | 103.636 | 6.625                | 101.622 | 101.607 | 101.592 | 101.578 | 7.625              | 103.987 | 103.870 | 103.753 | 103.636 |

| 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  |
| 5.625                       | 98.313  | 98.313  | 98.313  | 98.263  | 4.375                       | 91.728 | 91.735 | 91.743 | 91.750 | 5.625                    | 96.783  | 96.783  | 96.783  | 96.233  |
| 5.750                       | 99.694  | 99.504  | 99.313  | 99.073  | 4.500                       | 92.006 | 92.014 | 92.021 | 92.028 | 5.750                    | 98.545  | 98.355  | 98.165  | 97.424  |
| 5.875                       | 100.370 | 100.179 | 99.989  | 99.748  | 4.625                       | 92.651 | 92.659 | 92.666 | 92.673 | 5.875                    | 98.991  | 98.800  | 98.610  | 97.870  |
| 5.990                       | 99.830  | 99.640  | 99.449  | 99.209  | 4.750                       | 93.318 | 93.310 | 93.303 | 93.246 | 5.990                    | 99.341  | 99.151  | 98.961  | 98.220  |
| 6.000                       | 100.745 | 100.555 | 100.364 | 100.124 | 4.875                       | 93.627 | 93.620 | 93.613 | 93.555 | 6.000                    | 99.506  | 99.316  | 99.126  | 98.385  |
| 6.125                       | 101.099 | 100.909 | 100.718 | 100.478 | 5.000                       | 94.060 | 94.053 | 94.046 | 93.988 | 6.125                    | 99.950  | 99.760  | 99.570  | 99.179  |
| 6.250                       | 101.655 | 101.465 | 101.275 | 101.034 | 5.125                       | 94.350 | 94.342 | 94.335 | 94.278 | 6.250                    | 100.750 | 100.560 | 100.370 | 99.979  |
| 6.375                       | 101.152 | 101.064 | 100.977 | 100.839 | 5.250                       | 95.888 | 95.836 | 95.785 | 95.684 | 6.375                    | 100.577 | 100.489 | 100.402 | 100.114 |
| 6.500                       | 101.697 | 101.609 | 101.522 | 101.384 | 5.375                       | 96.009 | 95.958 | 95.906 | 95.805 | 6.500                    | 101.122 | 101.034 | 100.947 | 100.659 |
| 6.625                       | 102.129 | 102.041 | 101.953 | 101.815 | 5.500                       | 96.437 | 96.386 | 96.334 | 96.233 | 6.625                    | 101.554 | 101.466 | 101.378 | 101.090 |
| 6.750                       | 101.972 | 101.877 | 101.782 | 101.687 | 5.625                       | 96.884 | 96.833 | 96.781 | 96.680 | 6.750                    | 101.379 | 101.283 | 101.188 | 101.093 |
| 6.875                       | 101.295 | 101.200 | 101.105 | 101.010 | 5.750                       | 97.733 | 97.703 | 97.674 | 97.595 | 6.875                    | 100.952 | 100.856 | 100.761 | 100.666 |
| 6.990                       | 101.779 | 101.684 | 101.589 | 101.494 | 5.875                       | 98.064 | 98.035 | 98.005 | 97.926 | 6.990                    | 101.436 | 101.340 | 101.245 | 101.150 |
| 7.000                       | 101.874 | 101.779 | 101.684 | 101.589 | 6.000                       | 98.438 | 98.409 | 98.379 | 98.300 | 7.000                    | 101.531 | 101.435 | 101.340 | 101.245 |
| 7.125                       | 102.322 | 102.227 | 102.131 | 102.036 | 6.125                       | 98.772 | 98.743 | 98.713 | 98.634 |                          |         |         |         |         |
| 7.250                       | 102.075 | 101.958 | 101.841 | 101.723 | 6.250                       | 98.815 | 98.800 | 98.786 | 98.771 |                          |         |         |         |         |
| 7.375                       | 101.610 | 101.493 | 101.376 | 101.258 | 6.375                       | 99.172 | 99.158 | 99.143 | 99.129 |                          |         |         |         |         |
| 7.500                       | 102.085 | 101.968 | 101.850 | 101.733 | 6.500                       | 99.636 | 99.621 | 99.607 | 99.592 |                          |         |         |         |         |
| 7.625                       | 102.394 | 102.276 | 102.159 | 102.042 | 6.625                       | 99.809 | 99.794 | 99.780 | 99.765 |                          |         |         |         |         |

| 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 |
| 5.875                     | 98.585  | 98.394  | 98.204  | 97.963  | 4.250          | 93.047 | 93.017 | 92.988 | 92.959 | 3.750          | 92.708 | 92.591 | 92.473 | 92.356 |
| 5.990                     | 98.935  | 98.745  | 98.554  | 98.314  | 4.375          | 93.643 | 93.614 | 93.585 | 93.555 | 3.875          | 93.304 | 93.187 | 93.070 | 92.953 |
| 6.000                     | 99.100  | 98.910  | 98.719  | 98.479  | 4.500          | 94.240 | 94.210 | 94.181 | 94.152 | 4.000          | 93.901 | 93.784 | 93.666 | 93.549 |
| 6.125                     | 99.544  | 99.354  | 99.163  | 98.923  | 4.625          | 94.794 | 94.765 | 94.735 | 94.706 | 4.125          | 94.455 | 94.338 | 94.221 | 94.104 |
| 6.250                     | 100.344 | 100.154 | 99.963  | 99.723  | 4.750          | 94.515 | 94.486 | 94.457 | 94.427 | 4.250          | 93.802 | 93.684 | 93.567 | 93.450 |
| 6.375                     | 100.171 | 100.083 | 99.995  | 99.857  | 4.875          | 95.112 | 95.083 | 95.053 | 95.024 | 4.375          | 94.398 | 94.281 | 94.164 | 94.047 |
| 6.500                     | 100.716 | 100.628 | 100.540 | 100.402 | 5.000          | 95.708 | 95.679 | 95.650 | 95.620 | 4.500          | 94.995 | 94.877 | 94.760 | 94.643 |
| 6.625                     | 101.148 | 101.060 | 100.972 | 100.834 | 5.125          | 96.263 | 96.233 | 96.204 | 96.175 | 4.625          | 95.549 | 95.432 | 95.315 | 95.197 |
| 6.750                     | 100.972 | 100.877 | 100.782 | 100.687 | 5.250          | 95.859 | 95.830 | 95.800 | 95.771 | 4.750          | 94.895 | 94.778 | 94.661 | 94.494 |
| 6.875                     | 100.545 | 100.450 | 100.355 | 100.260 | 5.375          | 96.456 | 96.426 | 96.397 | 96.368 | 4.875          | 95.492 | 95.375 | 95.257 | 95.090 |
| 6.990                     | 101.029 | 100.934 | 100.839 | 100.744 | 5.500          | 97.052 | 97.023 | 96.994 | 96.964 | 5.000          | 96.088 | 95.971 | 95.854 | 95.687 |
| 7.000                     | 101.124 | 101.029 | 100.934 | 100.839 | 5.625          | 97.607 | 97.577 | 97.548 | 97.519 | 5.125          | 96.643 | 96.526 | 96.408 | 96.241 |
| 7.125                     | 101.572 | 101.477 | 101.381 | 101.286 | 5.750          | 97.163 | 97.133 | 97.104 | 97.075 | 5.250          | 95.864 | 95.747 | 95.630 | 95.463 |
| 7.250                     | 101.388 | 101.270 | 101.153 | 101.036 | 5.875          | 97.734 | 97.705 | 97.675 | 97.646 | 5.375          | 96.461 | 96.343 | 96.226 | 96.059 |
|                           |         |         |         |         | 6.000          | 98.290 | 98.260 | 98.231 | 98.202 | 5.500          | 97.057 | 96.940 | 96.823 | 96.656 |
|                           |         |         |         |         | 6.125          | 98.795 | 98.766 | 98.736 | 98.707 | 5.625          | 98.912 | 98.794 | 98.677 | 98.510 |

| 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  |
| 5.625                  | 98.421  | 98.421  | 98.421  | 98.371  | 5.625                               | 97.763  | 97.763  | 97.763  | 97.713  |
| 5.750                  | 99.402  | 99.211  | 99.021  | 98.780  | 5.750                               | 99.144  | 98.954  | 98.763  | 98.523  |
| 5.875                  | 99.847  | 99.657  | 99.466  | 99.226  | 5.875                               | 99.820  | 99.629  | 99.439  | 99.198  |
| 5.990                  | 100.198 | 100.007 | 99.817  | 99.576  | 5.990                               | 99.280  | 99.090  | 98.899  | 98.659  |
| 6.000                  | 100.363 | 100.172 | 99.982  | 99.741  | 6.000                               | 100.195 | 100.005 | 99.814  | 99.574  |
| 6.125                  | 100.807 | 100.616 | 100.426 | 100.185 | 6.125                               | 100.549 | 100.359 | 100.168 | 99.928  |
| 6.250                  | 101.357 | 101.166 | 100.976 | 100.735 | 6.250                               | 101.105 | 100.915 | 100.725 | 100.484 |
| 6.375                  | 101.184 | 101.096 | 101.008 | 100.870 | 6.375                               | 100.602 | 100.514 | 100.427 | 100.289 |
| 6.500                  | 101.729 | 101.641 | 101.553 | 101.415 | 6.500                               | 101.147 | 101.059 | 100.972 | 100.834 |
| 6.625                  | 102.160 | 102.072 | 101.984 | 101.847 | 6.625                               | 101.579 | 101.491 | 101.403 | 101.265 |
| 6.750                  | 102.360 | 102.265 | 102.169 | 102.074 | 6.750                               | 101.422 | 101.327 | 101.232 | 101.137 |
| 6.875                  | 101.933 | 101.838 | 101.742 | 101.647 | 6.875                               | 100.745 | 100.650 | 100.555 | 100.460 |
| 6.990                  | 102.417 | 102.322 | 102.226 | 102.131 | 6.990                               | 101.229 | 101.134 | 101.039 | 100.944 |
| 7.000                  | 102.512 | 102.417 | 102.321 | 102.226 | 7.000                               | 101.324 | 101.229 | 101.134 | 101.039 |
| 7.125                  | 102.959 | 102.864 | 102.769 | 102.674 | 7.125                               | 101.772 | 101.677 | 101.581 |         |

# 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  |            | 580 - 599                    | (3.000)      | Notes  |                   | Mandatory Commitment      | 0.000                | *360 Day Lock   | 0.500%     | (4.000) |
| Margin:  | 2.00%      | < 580 & No Score Streamlines | (10.000)     | FHA ID #: 27128-00009                        |                   | Puerto Rico Property      | (0.250)              | *A 1.00% upfront fee is due w/in 5 days of lock.<br><br>*Fixed Rates Only |            |         |
| Floor:   | 2.00%      |                              |              | VA ID #: 5199980000                          |                   | (Approved Sellers only)   |                      |   |            |         |
| Caps:  | 1/1/5%     |                              |              | All borrowers must be checked against CAIVRS |                   | 203k ARM's                | (0.500)              |   |            |         |
| Index:   | T-Bill     |                              |              |  |                   |                           |                      |   |            |         |
| MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products |            |                              |              |  |                   |                           |                      |   |            |         |



**STATE ADJUSTMENTS (All Products)**

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

**ADMIN FEES**

|                           |   |
|---------------------------|---|
| Prior Approval:           | \$595   |
| Delegated:                | \$350   |
| Reno Pre-Review           | \$350   |
| Contractor Validation:    | \$395   |
| Renovation Loan Products: | Supplemental/Draw Admin Fee Collected at Purchase |
| HELOAN                    | \$350   |

**Conventional & Government Lock Extensions**

|             |               |
|-------------|---------------|
| 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**

 Pay to the order of  
 Planet Home Lending, LLC

 Without Recourse  
 (Seller)  
 (Signature of Officer)  
 (Officer's Name and Title)

**MERS Organization ID**
**1006543**
**Planet Home Lending Custodian**

 Deutsche Bank  
 1761 E. Saint Andrew Place  
 Santa Ana, CA 92705  
 ATTN: Planet Home Lending - Correspondent Loans

**Delivery of Final / Trailing Docs**

 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



## Second Lien Rate Sheet

| FICO/CLTV | 30 YR FIXED NOTE RATE ADJUSTMENTS |        |        |        |        |        |        |        |
|-----------|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|
|           | <60                               | >60-65 | >65-70 | >70-75 | >75-80 | >80-85 | >85-90 | >90-95 |
| 760+      | 9.699                             | 9.899  | 10.099 | 10.299 | 10.699 | 11.099 | N/A    | N/A    |
| 740-759   | 9.899                             | 10.099 | 10.299 | 10.599 | 10.899 | 11.249 | N/A    | N/A    |
| 720-739   | 10.099                            | 10.299 | 10.599 | 10.899 | 11.099 | 11.599 | N/A    | N/A    |
| 700-719   | 10.849                            | 10.949 | 11.175 | 11.375 | 11.675 | 11.925 | N/A    | N/A    |
| 680-699   | 10.899                            | 11.025 | 11.375 | 11.525 | 11.775 | 12.525 | N/A    | N/A    |
| 660-679   | 11.899                            | 12.125 | 12.399 | 12.699 | 13.399 | 12.875 | N/A    | N/A    |
| 640-659   | 13.399                            | 13.599 | 13.899 | 14.099 | 14.399 | 14.699 | N/A    | N/A    |

| FICO/CLTV | 15 YR FIXED NOTE RATE ADJUSTMENTS |        |        |        |        |        |        |        |
|-----------|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|
|           | <60                               | >60-65 | >65-70 | >70-75 | >75-80 | >80-85 | >85-90 | >90-95 |
| 760+      | 9.499                             | 9.799  | 9.899  | 10.099 | 10.499 | 10.899 | N/A    | N/A    |
| 740-759   | 9.799                             | 9.899  | 10.099 | 10.299 | 10.699 | 11.099 | N/A    | N/A    |
| 720-739   | 9.999                             | 10.099 | 10.299 | 10.699 | 10.899 | 11.299 | N/A    | N/A    |
| 700-719   | 10.299                            | 10.499 | 10.499 | 10.899 | 11.099 | 11.125 | N/A    | N/A    |
| 680-699   | 10.899                            | 10.999 | 11.175 | 11.525 | 11.625 | 12.275 | N/A    | N/A    |
| 660-679   | 11.675                            | 12.099 | 12.599 | 13.099 | 13.599 | 13.875 | N/A    | N/A    |
| 640-659   | 13.199                            | 13.399 | 13.699 | 13.899 | 14.099 | 14.499 | N/A    | N/A    |

| Second Lien Base Rate |         |
|-----------------------|---------|
| Rate                  | 30 Day  |
| 0                     | 102.000 |

| Loan Amount     | Rate Adjustment |
|-----------------|-----------------|
| 25,000 - 35,000 | 0.750           |
| 35,001 - 49,999 | 0.500           |

| Occupancy           | Rate Adjustment |
|---------------------|-----------------|
| Second Home         | 1.000           |
| Investment Property | 1.000           |

| Property Type | Rate Adjustment |
|---------------|-----------------|
| Condo         | 0.500           |

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 Planet Home Lending, LLC NMLS #17022







# National Correspondent Rate Sheet--Best Efforts

5/30/2024 9:54 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

Lock Desk Available Until 8:00 PM EST

1924 E Deere Avenue, Suite 200, Santa Ana, CA 92705

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  |
| 5.750                         | 97.231  | 97.224  | 97.200  | 97.176  | 5.750                                    | 98.368  | 98.331  | 98.276  | 98.219  | 5.750                                     | 98.453  | 98.416  | 98.361  | 98.305  |
| 5.875                         | 97.949  | 97.942  | 98.217  | 98.094  | 5.875                                    | 99.068  | 99.032  | 98.977  | 98.920  | 5.875                                     | 99.168  | 99.131  | 99.076  | 99.019  |
| 5.990                         | 98.600  | 98.593  | 98.916  | 98.892  | 5.990                                    | 99.692  | 99.656  | 99.933  | 99.876  | 5.990                                     | 99.806  | 99.769  | 99.714  | 99.657  |
| 6.000                         | 98.661  | 98.654  | 98.977  | 98.806  | 6.000                                    | 99.748  | 99.711  | 99.656  | 99.599  | 6.000                                     | 99.861  | 99.825  | 99.770  | 99.713  |
| 6.125                         | 99.334  | 99.327  | 99.696  | 99.479  | 6.125                                    | 100.387 | 100.350 | 100.295 | 100.238 | 6.125                                     | 100.513 | 100.476 | 100.421 | 100.364 |
| 6.250                         | 99.734  | 99.691  | 100.068 | 99.794  | 6.250                                    | 101.286 | 101.242 | 101.163 | 101.082 | 6.250                                     | 101.509 | 101.465 | 101.387 | 101.306 |
| 6.375                         | 100.394 | 100.351 | 100.769 | 100.574 | 6.375                                    | 101.920 | 101.877 | 101.798 | 101.717 | 6.375                                     | 102.157 | 102.113 | 102.035 | 101.954 |
| 6.500                         | 101.020 | 100.976 | 101.439 | 101.079 | 6.500                                    | 102.515 | 102.471 | 102.393 | 102.312 | 6.500                                     | 102.765 | 102.721 | 102.642 | 102.561 |
| 6.625                         | 101.600 | 101.556 | 102.065 | 101.660 | 6.625                                    | 103.069 | 103.025 | 102.947 | 102.866 | 6.625                                     | 103.333 | 103.289 | 103.211 | 103.130 |
| 6.750                         | 101.609 | 101.558 | 101.998 | 101.567 | 6.750                                    | 103.282 | 103.230 | 103.136 | 103.039 | 6.750                                     | 103.524 | 103.473 | 103.379 | 103.282 |
| 6.875                         | 102.184 | 102.133 | 102.616 | 102.519 | 6.875                                    | 103.834 | 103.782 | 103.688 | 103.591 | 6.875                                     | 104.090 | 104.039 | 103.945 | 103.848 |
| 6.990                         | 102.680 | 102.629 | 103.156 | 103.059 | 6.990                                    | 104.313 | 104.261 | 104.170 | 104.073 | 6.990                                     | 104.584 | 104.533 | 104.439 | 104.342 |
| 7.000                         | 102.727 | 102.676 | 103.203 | 103.106 | 7.000                                    | 104.356 | 104.304 | 104.210 | 104.116 | 7.000                                     | 104.627 | 104.576 | 104.482 | 104.385 |
| 7.125                         | 103.224 | 103.172 | 103.278 | 103.643 | 7.125                                    | 104.842 | 104.790 | 104.697 | 105.219 | 7.125                                     | 105.129 | 105.078 | 104.984 | 104.887 |
| 7.250                         | 103.220 | 103.154 | 103.260 | 103.735 | 7.250                                    | 104.923 | 104.857 | 104.763 | 105.357 | 7.250                                     | 105.253 | 105.187 | 105.092 | 104.995 |
| 7.375                         | 103.725 | 103.659 | 103.764 | 103.667 | 7.375                                    | 105.416 | 105.350 | 105.255 | 105.158 | 7.375                                     | 105.761 | 105.695 | 105.600 | 105.503 |
| 7.500                         | 104.192 | 104.126 | 104.231 | 104.786 | 7.500                                    | 105.720 | 105.654 | 105.560 | 106.147 | 7.500                                     | 106.043 | 105.977 | 105.882 | 105.785 |

| 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  |
| 5.750                                     | 98.358  | 98.321  | 98.266  | 98.209  | 5.750                                     | 98.170  | 98.134  | 98.078  | 98.022  | 5.750                                     | 98.076  | 98.040  | 97.985  | 97.928  |
| 5.875                                     | 99.066  | 99.030  | 98.974  | 98.918  | 5.875                                     | 98.879  | 98.842  | 98.787  | 98.730  | 5.875                                     | 98.785  | 98.748  | 98.693  | 98.637  |
| 5.990                                     | 99.699  | 99.662  | 99.607  | 99.550  | 5.990                                     | 99.511  | 99.475  | 99.419  | 99.363  | 5.990                                     | 99.417  | 99.381  | 99.326  | 99.269  |
| 6.000                                     | 99.754  | 99.717  | 99.662  | 99.605  | 6.000                                     | 99.566  | 99.530  | 99.474  | 99.418  | 6.000                                     | 99.472  | 99.436  | 99.381  | 99.324  |
| 6.125                                     | 100.399 | 100.362 | 100.307 | 100.250 | 6.125                                     | 100.211 | 100.175 | 100.119 | 100.063 | 6.125                                     | 100.117 | 100.081 | 100.026 | 99.969  |
| 6.250                                     | 101.270 | 101.226 | 101.148 | 101.067 | 6.250                                     | 101.064 | 101.020 | 100.942 | 100.861 | 6.250                                     | 100.876 | 100.833 | 100.754 | 100.673 |
| 6.375                                     | 101.913 | 101.869 | 101.791 | 101.710 | 6.375                                     | 101.707 | 101.663 | 101.585 | 101.504 | 6.375                                     | 101.519 | 101.476 | 101.397 | 101.316 |
| 6.500                                     | 102.513 | 102.469 | 102.391 | 102.310 | 6.500                                     | 102.307 | 102.263 | 102.184 | 102.104 | 6.500                                     | 102.119 | 102.075 | 101.997 | 101.916 |
| 6.625                                     | 103.080 | 103.036 | 102.957 | 102.876 | 6.625                                     | 102.873 | 102.829 | 102.751 | 102.670 | 6.625                                     | 102.686 | 102.642 | 102.563 | 102.483 |
| 6.750                                     | 103.285 | 103.234 | 103.140 | 103.043 | 6.750                                     | 103.017 | 102.965 | 102.871 | 102.774 | 6.750                                     | 102.767 | 102.715 | 102.621 | 102.524 |
| 6.875                                     | 103.845 | 103.794 | 103.700 | 103.603 | 6.875                                     | 103.576 | 103.525 | 103.431 | 103.334 | 6.875                                     | 103.326 | 103.275 | 103.181 | 103.084 |
| 6.990                                     | 104.336 | 104.285 | 104.191 | 104.094 | 6.990                                     | 104.067 | 104.016 | 103.922 | 103.825 | 6.990                                     | 103.817 | 103.766 | 103.672 | 103.575 |
| 7.000                                     | 104.379 | 104.327 | 104.233 | 104.136 | 7.000                                     | 104.110 | 104.059 | 103.965 | 103.868 | 7.000                                     | 103.860 | 103.809 | 103.715 | 103.618 |
| 7.125                                     | 104.876 | 104.824 | 104.731 | 104.634 | 7.125                                     | 104.607 | 104.556 | 104.462 | 104.365 | 7.125                                     | 104.357 | 104.306 | 104.212 | 104.115 |
| 7.250                                     | 105.044 | 104.978 | 104.883 | 104.786 | 7.250                                     | 104.713 | 104.647 | 104.552 | 104.455 | 7.250                                     | 104.431 | 104.365 | 104.271 | 104.174 |
| 7.375                                     | 105.542 | 105.476 | 105.381 | 105.284 | 7.375                                     | 105.211 | 105.145 | 105.050 | 104.953 | 7.375                                     | 104.930 | 104.864 | 104.769 | 104.672 |
| 7.500                                     | 105.817 | 105.751 | 105.656 | 105.559 | 7.500                                     | 105.486 | 105.420 | 105.325 | 105.228 | 7.500                                     | 105.204 | 105.138 | 105.044 | 104.947 |

| 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  |
| 5.750                                     | 97.897  | 97.860  | 97.805  | 97.748  | 5.750                                     | 97.622  | 97.585  | 97.530  | 97.473  | 5.750                                     | 97.481  | 97.459  | 97.435  | 97.411  |
| 5.875                                     | 98.585  | 98.549  | 98.493  | 98.437  | 5.875                                     | 98.310  | 98.274  | 98.218  | 98.162  | 5.875                                     | 98.170  | 98.148  | 98.124  | 98.099  |
| 5.990                                     | 99.199  | 99.163  | 99.107  | 99.051  | 5.990                                     | 98.924  | 98.888  | 98.832  | 98.776  | 5.990                                     | 98.784  | 98.762  | 98.738  | 98.713  |
| 6.000                                     | 99.253  | 99.216  | 99.161  | 99.104  | 6.000                                     | 98.978  | 98.941  | 98.886  | 98.829  | 6.000                                     | 98.837  | 98.815  | 98.791  | 98.767  |
| 6.125                                     | 99.882  | 99.845  | 99.790  | 99.733  | 6.125                                     | 99.607  | 99.570  | 99.515  | 99.458  | 6.125                                     | 99.466  | 99.444  | 99.420  | 99.396  |
| 6.250                                     | 100.635 | 100.591 | 100.512 | 100.432 | 6.250                                     | 100.128 | 100.085 | 100.021 | 99.957  | 6.250                                     | 99.722  | 99.678  | 99.615  | 99.550  |
| 6.375                                     | 101.259 | 101.215 | 101.136 | 101.056 | 6.375                                     | 100.752 | 100.709 | 100.645 | 100.581 | 6.375                                     | 100.346 | 100.302 | 100.239 | 100.174 |
| 6.500                                     | 101.843 | 101.799 | 101.720 | 101.639 | 6.500                                     | 101.336 | 101.292 | 101.229 | 101.164 | 6.500                                     | 100.930 | 100.886 | 100.823 | 100.758 |
| 6.625                                     | 102.375 | 102.331 | 102.253 | 102.172 | 6.625                                     | 101.869 | 101.825 | 101.762 | 101.697 | 6.625                                     | 101.463 | 101.419 | 101.356 | 101.291 |
| 6.750                                     | 102.461 | 102.410 | 102.316 | 102.219 | 6.750                                     | 101.955 | 101.904 | 101.810 | 101.713 | 6.750                                     | 101.517 | 101.466 | 101.372 | 101.275 |
| 6.875                                     | 102.994 | 102.942 | 102.848 | 102.751 | 6.875                                     | 102.487 | 102.436 | 102.342 | 102.245 | 6.875                                     | 102.050 | 101.999 | 101.905 | 101.808 |
| 6.990                                     | 103.450 | 103.399 | 103.305 | 103.208 | 6.990                                     | 102.944 | 102.893 | 102.799 | 102.702 | 6.990                                     | 102.506 | 102.455 | 102.361 | 102.264 |
| 7.000                                     | 103.490 | 103.439 | 103.345 | 103.248 | 7.000                                     | 102.984 | 102.932 | 102.838 | 102.741 | 7.000                                     | 102.546 | 102.495 | 102.401 | 102.304 |
| 7.125                                     | 103.944 | 103.892 | 103.798 | 103.701 | 7.125                                     | 103.437 | 103.386 | 103.292 | 103.195 | 7.125                                     | 103.000 | 102.949 | 102.855 | 102.758 |
| 7.250                                     | 104.125 | 104.059 | 103.964 | 103.867 | 7.250                                     | 103.493 | 103.427 | 103.348 | 103.267 | 7.250                                     | 103.025 | 102.959 | 102.879 | 102.798 |
| 7.375                                     | 104.590 | 104.524 | 104.429 | 104.332 | 7.375                                     | 103.958 | 103.892 | 103.813 | 103.732 | 7.375                                     | 103.490 | 103.424 | 103.344 | 103.263 |
| 7.500                                     | 104.832 | 104.766 | 104.671 | 104.574 | 7.500                                     | 104.400 | 104.334 | 104.255 | 104.174 | 7.500                                     | 103.932 | 103.866 | 103.786 | 103.705 |

| 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  |
| 5.750                                     | 97.398  | 97.391  | 97.368  | 97.343  | 5.750                        | 97.913  | 97.906  | 97.883  | 97.858  | 5.750                                    | 97.337  | 97.315  | 97.291  | 97.267  |
| 5.875                                     | 98.068  | 98.061  | 98.038  | 98.014  | 5.875                        | 98.578  | 98.571  | 98.548  | 98.523  | 5.875                                    | 98.005  | 97.983  | 97.959  | 97.935  |
| 5.990                                     | 98.665  | 98.658  | 98.635  | 98.610  | 5.990                        | 99.169  | 99.162  | 99.147  | 99.123  | 5.990                                    | 98.599  | 98.577  | 98.556  | 98.532  |
| 6.000                                     | 98.717  | 98.710  | 98.686  | 98.662  | 6.000                        | 99.221  | 99.214  | 99.191  | 99.167  | 6.000                                    | 98.652  | 98.630  | 98.606  | 98.582  |
| 6.125                                     | 99.347  | 99.340  | 99.317  | 99.293  | 6.125                        | 99.843  | 99.836  | 99.813  | 99.789  | 6.125                                    | 99.263  | 99.241  | 99.217  | 99.193  |
| 6.250                                     | 99.594  | 99.550  | 99.517  | 99.485  | 6.250                        | 100.178 | 100.163 | 100.132 | 100.100 | 6.250                                    | 99.840  | 99.796  | 99.763  | 99.731  |
| 6.375                                     | 100.207 | 100.163 | 100.130 | 100.098 | 6.375                        | 100.785 | 100.770 | 100.739 | 100.707 | 6.375                                    | 100.446 | 100.402 | 100.369 | 100.337 |
| 6.500                                     | 100.791 | 100.747 | 100.714 | 100.682 | 6.500                        | 101.360 | 101.346 | 101.315 | 101.282 | 6.500                                    | 101.011 | 100.967 | 100.934 | 100.902 |
| 6.625                                     | 101.318 | 101.274 | 101.241 | 101.208 | 6.625                        | 101.881 | 101.866 | 101.835 | 101.803 | 6.625                                    | 101.527 | 101.483 | 101.450 | 101.418 |
| 6.750                                     | 101.392 | 101.341 | 101.247 | 101.150 | 6.750                        | 101.966 | 101.929 | 101.882 | 101.833 | 6.750                                    | 101.590 | 101.554 | 101.491 | 101.426 |
| 6.875                                     | 101.925 | 101.874 | 101.780 | 101.683 | 6.875                        | 102.491 | 102.454 | 102.407 | 102.358 | 6.875                                    | 102.106 | 102.069 | 102.007 | 101.942 |
| 6.990                                     | 102.381 |         |         |         |                              |         |         |         |         |  |         |         |         |         |



# 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  |
| 5.750                                    | 96.949  | 96.859  | 96.842  | 96.831  | 5.750  | 97.907  | 97.841  | 97.837  | 97.833  | 5.750   | 97.789  | 97.723  | 97.719  | 97.715  |
| 5.875                                    | 97.620  | 97.531  | 97.517  | 97.502  | 5.875  | 98.677  | 98.610  | 98.605  | 98.600  | 5.875   | 98.558  | 98.491  | 98.486  | 98.482  |
| 6.000                                    | 98.199  | 98.110  | 98.095  | 98.079  | 6.000  | 99.355  | 99.287  | 99.281  | 99.276  | 6.000   | 99.249  | 99.181  | 99.175  | 99.169  |
| 6.125                                    | 98.760  | 98.671  | 98.656  | 98.640  | 6.125  | 100.033 | 99.965  | 99.959  | 99.952  | 6.125   | 100.039 | 99.971  | 99.964  | 99.957  |
| 6.250                                    | 99.330  | 99.266  | 99.254  | 99.252  | 6.250  | 101.077 | 101.005 | 100.998 | 100.984 | 6.250   | 100.899 | 100.827 | 100.820 | 100.806 |
| 6.375                                    | 99.920  | 99.851  | 99.840  | 99.829  | 6.375  | 101.663 | 101.591 | 101.583 | 101.570 | 6.375   | 101.517 | 101.446 | 101.437 | 101.424 |
| 6.500                                    | 100.417 | 100.347 | 100.335 | 100.323 | 6.500  | 102.233 | 102.162 | 102.152 | 102.138 | 6.500   | 102.040 | 101.968 | 101.958 | 101.944 |
| 6.625                                    | 100.893 | 100.822 | 100.809 | 100.796 | 6.625  | 102.777 | 102.705 | 102.694 | 102.680 | 6.625   | 102.609 | 102.537 | 102.526 | 102.511 |
| 6.750                                    | 101.269 | 101.213 | 101.172 | 101.154 | 6.750  | 103.122 | 103.059 | 103.022 | 102.999 | 6.750   | 102.852 | 102.789 | 102.752 | 102.729 |
| 6.875                                    | 101.751 | 101.684 | 101.647 | 101.627 | 6.875  | 103.618 | 103.554 | 103.517 | 103.493 | 6.875   | 103.358 | 103.294 | 103.257 | 103.233 |
| 7.000                                    | 102.242 | 102.173 | 102.138 | 102.117 | 7.000  | 104.215 | 104.150 | 104.115 | 104.091 | 7.000   | 103.960 | 103.894 | 103.857 | 103.833 |
| 7.125                                    | 102.660 | 102.590 | 102.552 | 102.531 | 7.125  | 104.684 | 104.619 | 104.584 | 104.560 | 7.125   | 104.401 | 104.335 | 104.296 | 104.273 |
| 7.250                                    | 102.877 | 102.819 | 102.798 | 102.746 | 7.250  | 104.502 | 104.445 | 104.431 | 104.371 | 7.250   | 104.122 | 104.064 | 104.049 | 103.991 |
| 7.375                                    | 103.373 | 103.310 | 103.287 | 103.236 | 7.375  | 105.301 | 105.240 | 105.222 | 105.164 | 7.375   | 105.005 | 104.944 | 104.924 | 104.868 |
| 7.500                                    | 103.729 | 103.665 | 103.640 | 103.589 | 7.500  | 105.564 | 105.502 | 105.483 | 105.425 | 7.500   | 105.301 | 105.239 | 105.219 | 105.162 |

| 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  |
| 5.750   | 97.343  | 97.275  | 97.270  | 97.268  | 5.750   | 97.440  | 97.375  | 97.370  | 97.368  | 5.750   | 97.222  | 97.157  | 97.151  | 97.150  |
| 5.875   | 98.100  | 98.034  | 98.032  | 98.029  | 5.875   | 98.200  | 98.134  | 98.132  | 98.129  | 5.875   | 97.992  | 97.927  | 97.920  | 97.917  |
| 6.000   | 98.788  | 98.722  | 98.714  | 98.711  | 6.000   | 98.887  | 98.821  | 98.814  | 98.810  | 6.000   | 98.677  | 98.611  | 98.604  | 98.600  |
| 6.125   | 99.471  | 99.404  | 99.396  | 99.391  | 6.125   | 99.570  | 99.504  | 99.496  | 99.491  | 6.125   | 99.359  | 99.292  | 99.284  | 99.279  |
| 6.250   | 100.451 | 100.381 | 100.372 | 100.361 | 6.250   | 100.485 | 100.419 | 100.409 | 100.400 | 6.250   | 100.291 | 100.222 | 100.213 | 100.202 |
| 6.375   | 101.136 | 101.066 | 101.056 | 101.045 | 6.375   | 101.114 | 101.044 | 101.035 | 101.023 | 6.375   | 100.895 | 100.825 | 100.815 | 100.804 |
| 6.500   | 101.583 | 101.513 | 101.502 | 101.490 | 6.500   | 101.683 | 101.612 | 101.602 | 101.589 | 6.500   | 101.459 | 101.389 | 101.378 | 101.366 |
| 6.625   | 102.102 | 102.031 | 102.019 | 102.006 | 6.625   | 102.202 | 102.131 | 102.119 | 102.105 | 6.625   | 102.010 | 101.939 | 101.927 | 101.914 |
| 6.750   | 102.447 | 102.384 | 102.347 | 102.325 | 6.750   | 102.378 | 102.325 | 102.283 | 102.264 | 6.750   | 102.181 | 102.120 | 102.081 | 102.061 |
| 6.875   | 102.967 | 102.903 | 102.865 | 102.843 | 6.875   | 102.892 | 102.828 | 102.791 | 102.769 | 6.875   | 102.689 | 102.627 | 102.588 | 102.567 |
| 7.000   | 103.505 | 103.440 | 103.401 | 103.379 | 7.000   | 103.506 | 103.441 | 103.403 | 103.380 | 7.000   | 103.255 | 103.192 | 103.152 | 103.131 |
| 7.125   | 103.977 | 103.912 | 103.872 | 103.850 | 7.125   | 103.960 | 103.895 | 103.856 | 103.833 | 7.125   | 103.699 | 103.636 | 103.595 | 103.574 |
| 7.250   | 104.054 | 103.996 | 103.978 | 103.922 | 7.250   | 104.098 | 104.037 | 104.018 | 103.963 | 7.250   | 103.492 | 103.436 | 103.419 | 103.363 |
| 7.375   | 104.629 | 104.568 | 104.547 | 104.492 | 7.375   | 104.562 | 104.500 | 104.480 | 104.425 | 7.375   | 104.294 | 104.233 | 104.212 | 104.158 |
| 7.500   | 104.966 | 104.903 | 104.882 | 104.827 | 7.500   | 104.813 | 104.751 | 104.730 | 104.675 | 7.500   | 104.580 | 104.519 | 104.497 | 104.443 |

| 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  |
| 5.750   | 97.019  | 96.929  | 96.922  | 96.922  | 5.750   | 97.006  | 96.916  | 96.899  | 96.888  | 5.750   | 96.891  | 96.801  | 96.784  | 96.773  |
| 5.875   | 97.756  | 97.692  | 97.685  | 97.683  | 5.875   | 97.677  | 97.587  | 97.573  | 97.558  | 5.875   | 97.563  | 97.474  | 97.459  | 97.444  |
| 6.000   | 98.450  | 98.386  | 98.377  | 98.375  | 6.000   | 98.256  | 98.167  | 98.153  | 98.136  | 6.000   | 98.141  | 98.052  | 98.037  | 98.022  |
| 6.125   | 99.140  | 99.074  | 99.065  | 99.062  | 6.125   | 98.856  | 98.790  | 98.781  | 98.777  | 6.125   | 98.703  | 98.614  | 98.599  | 98.582  |
| 6.250   | 100.080 | 100.012 | 100.002 | 99.992  | 6.250   | 99.640  | 99.575  | 99.564  | 99.561  | 6.250   | 99.348  | 99.284  | 99.272  | 99.270  |
| 6.375   | 100.684 | 100.615 | 100.604 | 100.594 | 6.375   | 100.280 | 100.211 | 100.200 | 100.189 | 6.375   | 99.965  | 99.896  | 99.885  | 99.875  |
| 6.500   | 101.228 | 101.159 | 101.147 | 101.136 | 6.500   | 100.829 | 100.758 | 100.746 | 100.734 | 6.500   | 100.513 | 100.444 | 100.431 | 100.419 |
| 6.625   | 101.758 | 101.687 | 101.675 | 101.662 | 6.625   | 101.369 | 101.297 | 101.284 | 101.270 | 6.625   | 101.054 | 100.984 | 100.970 | 100.957 |
| 6.750   | 101.930 | 101.873 | 101.835 | 101.815 | 6.750   | 101.542 | 101.485 | 101.444 | 101.427 | 6.750   | 101.206 | 101.142 | 101.105 | 101.086 |
| 6.875   | 102.430 | 102.367 | 102.329 | 102.308 | 6.875   | 102.051 | 101.983 | 101.946 | 101.926 | 6.875   | 101.705 | 101.639 | 101.601 | 101.581 |
| 7.000   | 102.961 | 102.896 | 102.857 | 102.836 | 7.000   | 102.584 | 102.515 | 102.480 | 102.459 | 7.000   | 102.236 | 102.168 | 102.132 | 102.112 |
| 7.125   | 103.381 | 103.316 | 103.276 | 103.255 | 7.125   | 103.016 | 102.946 | 102.908 | 102.886 | 7.125   | 102.667 | 102.599 | 102.559 | 102.539 |
| 7.250   | 103.459 | 103.403 | 103.385 | 103.330 | 7.250   | 103.090 | 103.032 | 103.011 | 102.959 | 7.250   | 102.727 | 102.670 | 102.648 | 102.597 |
| 7.375   | 104.045 | 103.985 | 103.963 | 103.910 | 7.375   | 103.588 | 103.525 | 103.501 | 103.451 | 7.375   | 103.180 | 103.118 | 103.093 | 103.044 |
| 7.500   | 104.291 | 104.230 | 104.207 | 104.154 | 7.500   | 103.991 | 103.928 | 103.902 | 103.852 | 7.500   | 103.393 | 103.331 | 103.304 | 103.256 |

| 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  |
| 5.750   | 96.791  | 96.702  | 96.685  | 96.674  | 5.750   | 97.352  | 97.323  | 97.307  | 97.294  | 5.750                                      | 96.777  | 96.776  | 96.770  | 96.769  |
| 5.875   | 97.463  | 97.374  | 97.360  | 97.345  | 5.875   | 98.079  | 98.051  | 98.038  | 98.021  | 5.875                                      | 97.547  | 97.545  | 97.537  | 97.536  |
| 6.000   | 98.041  | 97.953  | 97.938  | 97.922  | 6.000   | 98.696  | 98.668  | 98.654  | 98.637  | 6.000                                      | 98.239  | 98.237  | 98.228  | 98.226  |
| 6.125   | 98.602  | 98.514  | 98.498  | 98.482  | 6.125   | 99.353  | 99.325  | 99.310  | 99.292  | 6.125                                      | 98.925  | 98.921  | 98.912  | 98.908  |
| 6.250   | 99.052  | 98.989  | 98.976  | 98.976  | 6.250   | 99.896  | 99.889  | 99.879  | 99.868  | 6.250                                      | 99.687  | 99.684  | 99.673  | 99.670  |
| 6.375   | 99.642  | 99.574  | 99.562  | 99.553  | 6.375   | 100.474 | 100.467 | 100.456 | 100.444 | 6.375                                      | 100.349 | 100.342 | 100.331 | 100.320 |
| 6.500   | 100.139 | 100.070 | 100.057 | 100.047 | 6.500   | 101.018 | 101.010 | 100.998 | 100.985 | 6.500                                      | 100.916 | 100.908 | 100.897 | 100.883 |
| 6.625   | 100.615 | 100.545 | 100.532 | 100.519 | 6.625   | 101.518 | 101.509 | 101.496 | 101.482 | 6.625                                      | 101.438 | 101.429 | 101.417 | 101.402 |
| 6.750   | 100.926 | 100.871 | 100.829 | 100.813 | 6.750   | 101.738 | 101.733 | 101.697 | 101.676 | 6.750                                      | 101.747 | 101.743 | 101.707 | 101.686 |
| 6.875   | 101.579 | 101.513 | 101.475 | 101.456 | 6.875   | 102.217 | 102.211 | 102.175 | 102.154 | 6.875                                      | 102.209 | 102.203 | 102.166 | 102.145 |
| 7.000   | 102.093 | 102.025 | 101.989 | 101.970 | 7.000   | 102.718 | 102.710 | 102.676 | 102.654 | 7.000                                      | 102.721 | 102.714 | 102.680 | 102.658 |
| 7.125   | 102.384 | 102.316 | 102.276 | 102.256 | 7.125   | 103.134 | 103.126 | 103.088 | 103.066 | 7.125                                      | 103.152 | 103.145 | 103.106 | 103.084 |
| 7.250   | 102.579 | 102.519 | 102.495 | 102.446 | 7.250   | 103.145 | 103.131 | 103.116 | 103.072 | 7.250                                      | 103.165 | 103.157 | 103.144 | 103.098 |
| 7.375   | 103.022 | 102.961 | 102.935 | 102.887 | 7.375   | 103.603 | 103.588 | 103.571 | 103.528 | 7.375                                      | 103.649 | 103.637 | 103.620 | 103.576 |
| 7.500   | 103.194 | 103.132 | 103.105 | 103.057 | 7.500   | 103.976 | 103.960 | 103.942 | 103.899 | 7.500                                      | 104.080 | 104.067 | 104.048 | 104.005 |



## 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  |
| 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                 | 100.613 | 100.422 | 100.232 | 99.991  | 5.750                  | 100.338 | 100.147 | 99.957  | 99.716  | 5.750                  | 100.238 | 100.047 | 99.857  | 99.616  |
| 5.875                 | 101.058 | 100.868 | 100.677 | 100.437 | 5.875                  | 100.783 | 100.593 | 100.402 | 100.162 | 5.875                  | 100.683 | 100.493 | 100.302 | 100.062 |
| 5.990                 | 101.409 | 101.218 | 101.028 | 100.787 | 5.990                  | 101.134 | 100.943 | 100.753 | 100.512 | 5.990                  | 101.034 | 100.843 | 100.653 | 100.412 |
| 6.000                 | 101.574 | 101.383 | 101.193 | 100.952 | 6.000                  | 101.299 | 101.108 | 100.918 | 100.677 | 6.000                  | 101.199 | 101.008 | 100.818 | 100.577 |
| 6.125                 | 102.018 | 101.827 | 101.637 | 101.396 | 6.125                  | 101.743 | 101.552 | 101.362 | 101.121 | 6.125                  | 101.643 | 101.452 | 101.262 | 101.021 |
| 6.250                 | 103.525 | 103.335 | 103.145 | 102.904 | 6.250                  | 103.307 | 103.116 | 102.926 | 102.685 | 6.250                  | 103.175 | 102.985 | 102.795 | 102.554 |
| 6.375                 | 103.352 | 103.264 | 103.177 | 103.039 | 6.375                  | 103.134 | 103.046 | 102.958 | 102.820 | 6.375                  | 103.002 | 102.914 | 102.827 | 102.689 |
| 6.500                 | 103.897 | 103.809 | 103.722 | 103.584 | 6.500                  | 103.679 | 103.591 | 103.503 | 103.365 | 6.500                  | 103.547 | 103.459 | 103.372 | 103.234 |
| 6.625                 | 104.329 | 104.241 | 104.153 | 104.015 | 6.625                  | 104.110 | 104.022 | 103.934 | 103.797 | 6.625                  | 103.979 | 103.891 | 103.803 | 103.665 |
| 6.750                 | 105.404 | 105.308 | 105.213 | 105.118 | 6.750                  | 105.097 | 105.002 | 104.907 | 104.812 | 6.750                  | 104.944 | 104.849 | 104.754 | 104.659 |
| 6.875                 | 104.977 | 104.881 | 104.786 | 104.691 | 6.875                  | 104.670 | 104.575 | 104.480 | 104.385 | 6.875                  | 104.517 | 104.422 | 104.327 | 104.232 |
| 6.990                 | 105.461 | 105.365 | 105.270 | 105.175 | 6.990                  | 105.154 | 105.059 | 104.964 | 104.869 | 6.990                  | 105.001 | 104.906 | 104.811 | 104.716 |
| 7.000                 | 105.556 | 105.460 | 105.365 | 105.270 | 7.000                  | 105.249 | 105.154 | 105.059 | 104.964 | 7.000                  | 105.096 | 105.001 | 104.906 | 104.811 |
| 7.125                 | 106.003 | 105.908 | 105.813 | 105.717 | 7.125                  | 105.697 | 105.602 | 105.506 | 105.411 | 7.125                  | 105.544 | 105.448 | 105.353 | 105.258 |
| 7.250                 | 106.094 | 105.977 | 105.859 | 105.742 | 7.250                  | 105.969 | 105.852 | 105.734 | 105.617 | 7.250                  | 105.844 | 105.727 | 105.609 | 105.492 |
| 7.375                 | 106.629 | 105.512 | 105.394 | 105.277 | 7.375                  | 105.504 | 105.387 | 105.269 | 105.152 | 7.375                  | 105.379 | 105.262 | 105.144 | 105.027 |
| 7.500                 | 106.104 | 105.986 | 105.869 | 105.752 | 7.500                  | 105.979 | 105.861 | 105.744 | 105.627 | 7.500                  | 105.854 | 105.736 | 105.619 | 105.502 |
| 7.625                 | 106.412 | 106.295 | 106.178 | 106.061 | 7.625                  | 106.287 | 106.170 | 106.053 | 105.936 | 7.625                  | 106.162 | 106.045 | 105.928 | 105.811 |

| 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  |
| 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                  | 100.088 | 99.897  | 99.707  | 99.466  | 5.750                  | 100.013 | 99.822  | 99.632  | 99.391  | 5.750                  | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                  | 100.533 | 100.343 | 100.152 | 99.912  | 5.875                  | 100.458 | 100.268 | 100.077 | 99.837  | 5.875                  | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                  | 100.884 | 100.693 | 100.503 | 100.262 | 5.990                  | 100.809 | 100.618 | 100.428 | 100.187 | 5.990                  | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                  | 101.049 | 100.858 | 100.668 | 100.427 | 6.000                  | 100.974 | 100.783 | 100.593 | 100.352 | 6.000                  | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                  | 101.493 | 101.302 | 101.112 | 100.871 | 6.125                  | 101.418 | 101.227 | 101.037 | 100.796 | 6.125                  | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                  | 103.022 | 102.832 | 102.641 | 102.401 | 6.250                  | 102.760 | 102.569 | 102.379 | 102.138 | 6.250                  | 102.475 | 102.285 | 102.095 | 101.854 |
| 6.375                  | 102.849 | 102.761 | 102.673 | 102.536 | 6.375                  | 102.587 | 102.499 | 102.411 | 102.273 | 6.375                  | 102.302 | 102.214 | 102.127 | 101.989 |
| 6.500                  | 103.394 | 103.306 | 103.218 | 103.081 | 6.500                  | 103.132 | 103.044 | 102.956 | 102.818 | 6.500                  | 102.847 | 102.759 | 102.672 | 102.534 |
| 6.625                  | 103.826 | 103.738 | 103.650 | 103.512 | 6.625                  | 103.563 | 103.475 | 103.388 | 103.250 | 6.625                  | 103.279 | 103.191 | 103.103 | 102.965 |
| 6.750                  | 104.879 | 104.783 | 104.688 | 104.593 | 6.750                  | 104.474 | 104.379 | 104.284 | 104.188 | 6.750                  | 104.332 | 104.237 | 104.141 | 104.046 |
| 6.875                  | 104.452 | 104.356 | 104.261 | 104.166 | 6.875                  | 104.047 | 103.952 | 103.857 | 103.761 | 6.875                  | 103.905 | 103.810 | 103.714 | 103.619 |
| 6.990                  | 104.936 | 104.840 | 104.745 | 104.650 | 6.990                  | 104.531 | 104.436 | 104.341 | 104.245 | 6.990                  | 104.389 | 104.294 | 104.198 | 104.103 |
| 7.000                  | 105.031 | 104.935 | 104.840 | 104.745 | 7.000                  | 104.626 | 104.531 | 104.436 | 104.340 | 7.000                  | 104.484 | 104.389 | 104.293 | 104.198 |
| 7.125                  | 105.478 | 105.383 | 105.288 | 105.192 | 7.125                  | 105.073 | 104.978 | 104.883 | 104.788 | 7.125                  | 104.931 | 104.836 | 104.741 | 104.646 |
| 7.250                  | 105.744 | 105.627 | 105.509 | 105.392 | 7.250                  | 105.369 | 105.252 | 105.134 | 105.017 | 7.250                  | 105.169 | 105.052 | 104.934 | 104.817 |
| 7.375                  | 105.279 | 105.162 | 105.044 | 104.927 | 7.375                  | 104.904 | 104.787 | 104.669 | 104.552 | 7.375                  | 104.704 | 104.587 | 104.469 | 104.352 |
| 7.500                  | 105.754 | 105.636 | 105.519 | 105.402 | 7.500                  | 105.379 | 105.261 | 105.144 | 105.027 | 7.500                  | 105.179 | 105.061 | 104.944 | 104.827 |
| 7.625                  | 106.062 | 105.945 | 105.828 | 105.711 | 7.625                  | 105.687 | 105.570 | 105.453 | 105.336 | 7.625                  | 105.487 | 105.370 | 105.253 | 105.136 |

| 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  |
| 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                  | 99.952  | 99.761  | 99.571  | 99.330  | 5.750                  | 99.952  | 99.761  | 99.571  | 99.330  | 5.750                  | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                  | 100.397 | 100.207 | 100.016 | 99.776  | 5.875                  | 100.397 | 100.207 | 100.016 | 99.776  | 5.875                  | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                  | 100.748 | 100.557 | 100.367 | 100.126 | 5.990                  | 100.748 | 100.557 | 100.367 | 100.126 | 5.990                  | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                  | 100.913 | 100.722 | 100.532 | 100.291 | 6.000                  | 100.913 | 100.722 | 100.532 | 100.291 | 6.000                  | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                  | 101.357 | 101.166 | 100.976 | 100.735 | 6.125                  | 101.357 | 101.166 | 100.976 | 100.735 | 6.125                  | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                  | 102.366 | 102.176 | 101.985 | 101.745 | 6.250                  | 102.344 | 102.154 | 101.963 | 101.723 | 6.250                  | 102.235 | 102.044 | 101.854 | 101.613 |
| 6.375                  | 102.193 | 102.105 | 102.017 | 101.879 | 6.375                  | 102.171 | 102.083 | 101.995 | 101.857 | 6.375                  | 102.062 | 101.974 | 101.886 | 101.748 |
| 6.500                  | 102.738 | 102.650 | 102.562 | 102.424 | 6.500                  | 102.716 | 102.628 | 102.540 | 102.402 | 6.500                  | 102.607 | 102.519 | 102.431 | 102.293 |
| 6.625                  | 103.170 | 103.082 | 102.994 | 102.856 | 6.625                  | 103.148 | 103.060 | 102.972 | 102.834 | 6.625                  | 103.038 | 102.950 | 102.863 | 102.725 |
| 6.750                  | 104.135 | 104.040 | 103.944 | 103.849 | 6.750                  | 104.113 | 104.018 | 103.923 | 103.827 | 6.750                  | 104.036 | 103.941 | 103.846 | 103.751 |
| 6.875                  | 103.708 | 103.613 | 103.517 | 103.422 | 6.875                  | 103.686 | 103.591 | 103.496 | 103.400 | 6.875                  | 103.609 | 103.514 | 103.419 | 103.324 |
| 6.990                  | 104.192 | 104.097 | 104.001 | 103.906 | 6.990                  | 104.170 | 104.075 | 103.980 | 103.884 | 6.990                  | 104.093 | 103.998 | 103.903 | 103.808 |
| 7.000                  | 104.287 | 104.192 | 104.096 | 104.001 | 7.000                  | 104.265 | 104.170 | 104.075 | 103.979 | 7.000                  | 104.188 | 104.093 | 103.998 | 103.903 |
| 7.125                  | 104.734 | 104.639 | 104.544 | 104.449 | 7.125                  | 104.712 | 104.617 | 104.522 | 104.427 | 7.125                  | 104.636 | 104.541 | 104.445 | 104.350 |
| 7.250                  | 104.919 | 104.802 | 104.684 | 104.567 | 7.250                  | 104.744 | 104.627 | 104.509 | 104.392 | 7.250                  | 104.719 | 104.602 | 104.484 | 104.367 |
| 7.375                  | 104.454 | 104.337 | 104.219 | 104.102 | 7.375                  | 104.279 | 104.162 | 104.044 | 103.927 | 7.375                  | 104.254 | 104.137 | 104.019 | 103.902 |
| 7.500                  | 104.929 | 104.811 | 104.694 | 104.577 | 7.500                  | 104.754 | 104.636 | 104.519 | 104.402 | 7.500                  | 104.729 | 104.611 | 104.494 | 104.377 |
| 7.625                  | 105.237 | 105.120 | 105.003 | 104.886 | 7.625                  | 105.062 | 104.945 | 104.828 | 104.711 | 7.625                  | 105.037 | 104.920 | 104.803 | 104.686 |

| 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  |
| 5.625                  | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                      | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                  | 99.952  | 99.761  | 99.571  | 99.330  | 5.750                      | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                  | 100.397 | 100.207 | 100.016 | 99.776  | 5.875                      | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                  | 100.748 | 100.557 | 100.367 | 100.126 | 5.990                      | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                  | 100.913 | 100.722 | 100.532 | 100.291 | 6.000                      | 100.913 | 100.72  |         |         |

| 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  |
| 5.625                | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                | 100.199 | 100.009 | 99.819  | 99.578  | 5.750                 | 100.096 | 99.906  | 99.716  | 99.475  | 5.750                 | 100.059 | 99.868  | 99.678  | 99.438  |
| 5.875                | 100.645 | 100.455 | 100.264 | 100.024 | 5.875                 | 100.542 | 100.351 | 100.161 | 99.921  | 5.875                 | 100.504 | 100.314 | 100.123 | 99.883  |
| 5.990                | 100.996 | 100.805 | 100.615 | 100.374 | 5.990                 | 100.892 | 100.702 | 100.512 | 100.271 | 5.990                 | 100.855 | 100.664 | 100.474 | 100.234 |
| 6.000                | 101.161 | 100.970 | 100.780 | 100.539 | 6.000                 | 101.057 | 100.867 | 100.677 | 100.436 | 6.000                 | 101.020 | 100.829 | 100.639 | 100.399 |
| 6.125                | 101.604 | 101.414 | 101.224 | 100.983 | 6.125                 | 101.501 | 101.311 | 101.121 | 100.880 | 6.125                 | 101.464 | 101.273 | 101.083 | 100.843 |
| 6.250                | 102.369 | 102.179 | 101.988 | 101.748 | 6.250                 | 102.307 | 102.116 | 101.926 | 101.685 | 6.250                 | 102.269 | 102.079 | 101.888 | 101.648 |
| 6.375                | 102.196 | 102.108 | 102.020 | 101.882 | 6.375                 | 102.134 | 102.046 | 101.958 | 101.820 | 6.375                 | 102.096 | 102.008 | 101.920 | 101.782 |
| 6.500                | 102.741 | 102.653 | 102.565 | 102.427 | 6.500                 | 102.679 | 102.591 | 102.503 | 102.365 | 6.500                 | 102.641 | 102.553 | 102.465 | 102.327 |
| 6.625                | 103.173 | 103.085 | 102.997 | 102.859 | 6.625                 | 103.110 | 103.022 | 102.934 | 102.797 | 6.625                 | 103.073 | 102.985 | 102.897 | 102.759 |
| 6.750                | 103.622 | 103.527 | 103.432 | 103.337 | 6.750                 | 103.535 | 103.440 | 103.344 | 103.249 | 6.750                 | 103.491 | 103.396 | 103.301 | 103.205 |
| 6.875                | 103.195 | 103.100 | 103.005 | 102.910 | 6.875                 | 103.108 | 103.013 | 102.917 | 102.822 | 6.875                 | 103.064 | 102.969 | 102.874 | 102.778 |
| 6.990                | 103.679 | 103.584 | 103.489 | 103.394 | 6.990                 | 103.592 | 103.497 | 103.401 | 103.306 | 6.990                 | 103.548 | 103.453 | 103.358 | 103.262 |
| 7.000                | 103.774 | 103.679 | 103.584 | 103.489 | 7.000                 | 103.687 | 103.592 | 103.496 | 103.401 | 7.000                 | 103.643 | 103.548 | 103.453 | 103.357 |
| 7.125                | 104.222 | 104.127 | 104.031 | 103.936 | 7.125                 | 104.134 | 104.039 | 103.944 | 103.849 | 7.125                 | 104.091 | 103.995 | 103.900 | 103.805 |
| 7.250                | 104.578 | 104.461 | 104.344 | 104.227 | 7.250                 | 104.531 | 104.414 | 104.297 | 104.180 | 7.250                 | 104.484 | 104.367 | 104.250 | 104.133 |
| 7.375                | 104.113 | 103.996 | 103.879 | 103.762 | 7.375                 | 104.066 | 103.949 | 103.832 | 103.715 | 7.375                 | 104.019 | 103.902 | 103.785 | 103.668 |
| 7.500                | 104.588 | 104.471 | 104.354 | 104.236 | 7.500                 | 104.541 | 104.424 | 104.307 | 104.190 | 7.500                 | 104.494 | 104.377 | 104.260 | 104.143 |
| 7.625                | 104.897 | 104.780 | 104.662 | 104.545 | 7.625                 | 104.850 | 104.733 | 104.616 | 104.498 | 7.625                 | 104.803 | 104.686 | 104.569 | 104.451 |

| 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  |
| 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                 | 100.003 | 99.812  | 99.622  | 99.381  | 5.750                 | 99.974  | 99.784  | 99.594  | 99.353  | 5.750                 | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                 | 100.448 | 100.258 | 100.067 | 99.827  | 5.875                 | 100.420 | 100.230 | 100.039 | 99.799  | 5.875                 | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                 | 100.799 | 100.608 | 100.418 | 100.177 | 5.990                 | 100.771 | 100.580 | 100.390 | 100.149 | 5.990                 | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                 | 100.964 | 100.773 | 100.583 | 100.342 | 6.000                 | 100.936 | 100.745 | 100.555 | 100.314 | 6.000                 | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                 | 101.408 | 101.217 | 101.027 | 100.786 | 6.125                 | 101.379 | 101.189 | 100.999 | 100.758 | 6.125                 | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                 | 102.225 | 102.035 | 101.845 | 101.604 | 6.250                 | 102.150 | 101.960 | 101.770 | 101.529 | 6.250                 | 102.069 | 101.879 | 101.688 | 101.448 |
| 6.375                 | 102.052 | 101.964 | 101.877 | 101.739 | 6.375                 | 101.977 | 101.889 | 101.802 | 101.664 | 6.375                 | 101.896 | 101.808 | 101.720 | 101.582 |
| 6.500                 | 102.597 | 102.509 | 102.422 | 102.284 | 6.500                 | 102.522 | 102.434 | 102.347 | 102.209 | 6.500                 | 102.441 | 102.353 | 102.265 | 102.127 |
| 6.625                 | 103.029 | 102.941 | 102.853 | 102.715 | 6.625                 | 102.954 | 102.866 | 102.778 | 102.640 | 6.625                 | 102.873 | 102.785 | 102.697 | 102.559 |
| 6.750                 | 103.472 | 103.377 | 103.282 | 103.187 | 6.750                 | 103.357 | 103.262 | 103.166 | 103.071 | 6.750                 | 103.316 | 103.221 | 103.126 | 103.030 |
| 6.875                 | 103.045 | 102.950 | 102.855 | 102.760 | 6.875                 | 102.930 | 102.835 | 102.739 | 102.644 | 6.875                 | 102.889 | 102.794 | 102.699 | 102.603 |
| 6.990                 | 103.529 | 103.434 | 103.339 | 103.244 | 6.990                 | 103.414 | 103.319 | 103.223 | 103.128 | 6.990                 | 103.373 | 103.278 | 103.183 | 103.087 |
| 7.000                 | 103.624 | 103.529 | 103.434 | 103.339 | 7.000                 | 103.509 | 103.414 | 103.318 | 103.223 | 7.000                 | 103.468 | 103.373 | 103.278 | 103.182 |
| 7.125                 | 104.072 | 103.977 | 103.881 | 103.786 | 7.125                 | 103.956 | 103.861 | 103.766 | 103.671 | 7.125                 | 103.916 | 103.820 | 103.725 | 103.630 |
| 7.250                 | 104.447 | 104.330 | 104.213 | 104.095 | 7.250                 | 104.306 | 104.189 | 104.072 | 103.955 | 7.250                 | 104.231 | 104.114 | 103.997 | 103.880 |
| 7.375                 | 103.982 | 103.865 | 103.748 | 103.630 | 7.375                 | 103.841 | 103.724 | 103.607 | 103.490 | 7.375                 | 103.766 | 103.649 | 103.532 | 103.415 |
| 7.500                 | 104.457 | 104.340 | 104.222 | 104.105 | 7.500                 | 104.316 | 104.199 | 104.082 | 103.965 | 7.500                 | 104.241 | 104.124 | 104.007 | 103.890 |
| 7.625                 | 104.766 | 104.648 | 104.531 | 104.414 | 7.625                 | 104.625 | 104.508 | 104.391 | 104.273 | 7.625                 | 104.550 | 104.433 | 104.316 | 104.198 |

| 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  |
| 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                 | 99.952  | 99.761  | 99.571  | 99.330  | 5.750                 | 99.952  | 99.761  | 99.571  | 99.330  | 5.750                 | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                 | 100.397 | 100.207 | 100.016 | 99.776  | 5.875                 | 100.397 | 100.207 | 100.016 | 99.776  | 5.875                 | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                 | 100.748 | 100.557 | 100.367 | 100.126 | 5.990                 | 100.748 | 100.557 | 100.367 | 100.126 | 5.990                 | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                 | 100.913 | 100.722 | 100.532 | 100.291 | 6.000                 | 100.913 | 100.722 | 100.532 | 100.291 | 6.000                 | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                 | 101.357 | 101.166 | 100.976 | 100.735 | 6.125                 | 101.357 | 101.166 | 100.976 | 100.735 | 6.125                 | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                 | 102.038 | 101.847 | 101.657 | 101.417 | 6.250                 | 102.032 | 101.841 | 101.651 | 101.410 | 6.250                 | 102.000 | 101.810 | 101.620 | 101.379 |
| 6.375                 | 101.865 | 101.777 | 101.689 | 101.551 | 6.375                 | 101.859 | 101.771 | 101.683 | 101.545 | 6.375                 | 101.827 | 101.739 | 101.652 | 101.514 |
| 6.500                 | 102.410 | 102.322 | 102.234 | 102.096 | 6.500                 | 102.404 | 102.316 | 102.228 | 102.090 | 6.500                 | 102.372 | 102.284 | 102.197 | 102.059 |
| 6.625                 | 102.841 | 102.754 | 102.666 | 102.528 | 6.625                 | 102.835 | 102.747 | 102.659 | 102.522 | 6.625                 | 102.804 | 102.716 | 102.628 | 102.490 |
| 6.750                 | 103.260 | 103.165 | 103.069 | 102.974 | 6.750                 | 103.254 | 103.158 | 103.063 | 102.968 | 6.750                 | 103.232 | 103.137 | 103.041 | 102.946 |
| 6.875                 | 102.833 | 102.738 | 102.642 | 102.547 | 6.875                 | 102.827 | 102.731 | 102.636 | 102.541 | 6.875                 | 102.805 | 102.710 | 102.614 | 102.519 |
| 6.990                 | 103.317 | 103.222 | 103.126 | 103.031 | 6.990                 | 103.311 | 103.215 | 103.120 | 103.025 | 6.990                 | 103.289 | 103.194 | 103.098 | 103.003 |
| 7.000                 | 103.412 | 103.317 | 103.221 | 103.126 | 7.000                 | 103.406 | 103.310 | 103.215 | 103.120 | 7.000                 | 103.384 | 103.289 | 103.193 | 103.098 |
| 7.125                 | 103.859 | 103.764 | 103.669 | 103.574 | 7.125                 | 103.853 | 103.758 | 103.663 | 103.567 | 7.125                 | 103.831 | 103.736 | 103.641 | 103.546 |
| 7.250                 | 104.138 | 104.020 | 103.903 | 103.786 | 7.250                 | 104.072 | 103.955 | 103.838 | 103.720 | 7.250                 | 104.063 | 103.945 | 103.828 | 103.711 |
| 7.375                 | 103.673 | 103.555 | 103.438 | 103.321 | 7.375                 | 103.607 | 103.490 | 103.373 | 103.255 | 7.375                 | 103.598 | 103.480 | 103.363 | 103.246 |
| 7.500                 | 104.147 | 104.030 | 103.913 | 103.796 | 7.500                 | 104.082 | 103.965 | 103.847 | 103.730 | 7.500                 | 104.072 | 103.955 | 103.838 | 103.721 |
| 7.625                 | 104.456 | 104.339 | 104.222 | 104.105 | 7.625                 | 104.391 | 104.273 | 104.156 | 104.039 | 7.625                 | 104.381 | 104.264 | 104.147 | 104.030 |

| 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  |
| 5.625                 | 98.971  | 98.971  | 98.971  | 98.921  | 5.625                     | 98.971  | 98.971  | 98.971  | 98.921  |
| 5.750                 | 99.952  | 99.812  | 99.622  | 99.381  | 5.750                     | 99.952  | 99.761  | 99.571  | 99.330  |
| 5.875                 | 100.397 | 100.258 | 100.067 | 99.827  | 5.875                     | 100.397 | 100.207 | 100.016 | 99.776  |
| 5.990                 | 100.748 | 100.608 | 100.418 | 100.177 | 5.990                     | 100.748 | 100.557 | 100.367 | 100.126 |
| 6.000                 | 100.913 | 100.773 | 100.583 | 100.342 | 6.000                     | 100.913 | 100.722 | 100.532 | 100.291 |
| 6.125                 | 101.357 | 101.217 | 101.027 | 100.786 | 6.125                     | 101.357 | 101.166 | 100.976 | 100.735 |
| 6.250                 | 101.969 | 102.035 | 101.845 | 101.604 | 6.250                     | 102.194 | 102.004 | 101.813 | 101.573 |
| 6.375                 | 101.796 | 101.964 | 101.877 | 101.739 | 6.375                     | 102.021 | 101.933 | 101.845 | 101.707 |
| 6.500                 | 102.341 | 102.509 | 102.422 | 102.284 | 6.500                     | 102.566 | 102.478 | 102.390 | 102.252 |
| 6.625                 | 102.773 | 102.941 | 102.853 | 102.715 | 6.625                     | 102.998 | 102.910 | 102.822 | 102.684 |
| 6.750                 | 103.216 | 103.377 | 103.282 | 103.187 | 6.750                     | 103.369 | 103.274 | 103.179 | 103.    |