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National Correspondent Rate Sheet--Best Efforts

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

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	98.777	98.777	98.764	98.690	5.750	98.596	98.569	98.526	98.269	5.000	98.696	98.696	98.691	98.274
5.875	99.399	99.399	99.386	99.312	5.875	99.173	99.146	99.102	98.846	5.125	98.914	98.914	98.908	98.491
5.990	99.635	99.635	99.622	99.398	6.000	99.765	99.737	99.694	99.438	5.250	99.458	99.458	99.452	99.036
6.000	100.003	100.003	99.990	99.916	6.125	100.298	100.270	100.227	100.171	5.375	99.764	99.764	99.758	99.342
6.125	100.450	100.450	100.437	100.412	6.250	100.212	100.184	100.141	100.085	5.500	100.172	100.172	100.166	100.149
6.250	100.618	100.618	100.605	100.581	6.375	100.503	100.476	100.433	100.376	5.625	100.390	100.390	100.384	100.368
6.375	101.165	101.165	101.152	101.128	6.500	100.777	100.749	100.706	100.650	5.750	100.568	100.562	100.549	100.524
6.500	101.650	101.650	101.637	101.612	6.625	100.992	100.965	100.922	100.865	5.875	100.916	100.909	100.896	100.871
6.625	102.015	102.015	102.002	101.978	6.750	101.094	101.059	101.009	100.944	5.990	101.060	101.053	101.040	101.015
6.750	101.926	101.919	101.898	101.866	6.875	101.282	101.248	101.197	101.132	6.000	101.081	101.074	101.061	101.036
6.875	102.408	102.401	102.381	102.348	7.000	101.512	101.477	101.427	101.362	6.125	101.197	101.190	101.177	101.152
6.990	102.480	102.473	102.453	102.421	7.125	101.714	101.679	101.629	101.564	6.250	101.189	101.183	101.170	101.145
7.000	102.784	102.777	102.756	102.724	7.250	101.962	101.935	101.883	101.810	6.375	101.461	101.455	101.442	101.417
7.125	103.144	103.138	103.117	103.085	7.375	102.514	102.487	102.435	102.363	6.500	101.708	101.701	101.689	101.663
7.250	103.123	103.110	103.082	103.041	7.500	102.839	102.811	102.760	102.687	6.625	101.647	101.640	101.627	101.602
7.375	103.552	103.538	103.510	103.470	7.625	103.159	103.131	103.080	103.007	6.750	101.897	101.870	101.836	101.786
7.500	103.808	103.794	103.766	103.725	7.750	102.842	102.814	102.776	102.727	6.875	102.094	102.068	102.033	101.983
7.625	104.111	104.097	104.069	104.029						7.000	102.277	102.251	102.216	102.166
7.750	103.840	103.812	103.773	103.725										

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	97.296	97.296	97.291	96.874	5.750	98.349	98.341	98.333	98.034	4.750	96.209	95.776	96.168	95.882
5.125	97.659	97.659	97.653	97.236	5.875	99.017	99.009	98.999	98.701	4.875	96.472	96.040	96.430	96.145
5.250	98.003	98.003	97.997	97.581	6.000	99.620	99.615	99.598	99.306	5.000	97.008	96.578	96.965	96.682
5.375	98.339	98.339	98.333	97.917	6.125	100.162	100.157	100.138	99.848	5.125	97.581	97.152	97.541	97.259
5.500	98.677	98.677	98.671	98.654	6.250	100.170	100.153	100.146	99.862	5.250	97.742	97.326	97.718	97.422
5.625	98.975	98.975	98.969	98.953	6.375	100.759	100.742	100.733	100.449	5.375	98.071	98.056	98.046	98.022
5.750	99.083	99.063	99.036	98.994	6.500	101.262	101.248	101.233	100.951	5.500	98.444	98.431	98.417	98.395
5.875	99.381	99.361	99.333	99.292	6.625	101.718	101.704	101.690	101.408	5.625	99.172	99.161	99.143	99.123
6.000	99.886	99.866	99.838	99.797	6.750	101.498	101.491	101.479	101.463	5.750	98.802	98.781	98.741	98.718
6.125	100.131	100.111	100.084	100.042	6.875	101.999	101.993	101.981	101.964	5.875	99.094	99.076	99.032	99.011
6.250	99.898	99.864	99.833	99.808	7.000	102.409	102.402	102.389	102.372	6.000	99.412	99.395	99.351	99.331
6.375	100.140	100.106	100.076	100.051	7.125	102.812	102.806	102.791	102.775	6.125	100.053	100.037	99.986	99.968
6.500	100.367	100.333	100.302	100.277	7.250	102.522	102.498	102.475	102.460	6.250	99.472	99.454	99.411	99.395
6.625	100.575	100.542	100.511	100.486	7.375	102.997	102.974	102.950	102.931	6.375	99.707	99.689	99.646	99.630
6.750	100.530	100.503	100.468	100.418	7.500	103.401	103.378	103.353	103.333	6.500	99.934	99.917	99.873	99.857
6.875	100.727	100.700	100.666	100.615	7.625	103.743	103.721	103.694	103.674	6.625	100.382	100.365	100.320	100.306
7.000	100.435	100.408	100.374	100.323	7.750	103.241	103.217	103.196	103.143	6.750	100.254	100.232	100.172	100.160
					7.875	103.677	103.652	103.628	103.576	6.875	100.632	100.610	100.548	100.536
					8.000	102.592	102.567	102.543	102.490	7.000	100.830	100.808	100.749	100.737

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	98.248	98.276	98.306	98.139	5.500	98.507	98.526	98.546	98.369	5.750	98.373	98.383	98.391	98.204
5.375	98.607	98.631	98.656	98.485	5.625	98.871	98.887	98.901	98.721	5.875	98.732	98.738	98.742	98.551
5.500	98.954	98.974	98.995	98.820	5.750	99.195	99.206	99.217	99.032	6.000	99.091	99.092	99.092	98.896
5.625	99.299	99.316	99.332	99.352	5.875	99.488	99.495	99.501	99.311	6.125	99.448	99.445	99.441	99.241
5.750	99.579	99.591	99.602	99.618	6.000	99.779	99.782	99.784	99.590	6.250	99.727	99.720	99.711	99.507
5.875	99.810	99.818	99.825	99.837	6.125	100.069	100.068	100.065	99.867	6.375	99.953	99.942	99.928	99.920
6.000	100.040	100.044	100.046	100.053	6.250	100.258	100.253	100.245	100.042	6.500	100.190	100.175	100.157	100.143
6.125	100.268	100.267	100.265	100.267	6.375	100.374	100.364	100.351	100.344	6.625	100.430	100.411	100.388	100.370
6.250	100.443	100.439	100.431	100.429	6.500	100.500	100.486	100.468	100.456	6.750	100.683	100.660	100.632	100.610
6.375	100.585	100.576	100.564	100.557	6.625	100.631	100.612	100.590	100.573	6.875	100.948	100.921	100.888	100.862
6.500	100.736	100.722	100.706	100.694	6.750	100.826	100.803	100.776	100.754	7.000	101.218	101.186	101.150	101.119
6.625	100.892	100.874	100.853	100.837	6.875	101.074	101.047	101.015	100.989	7.125	101.490	101.454	101.413	101.378
6.750	101.087	101.064	101.038	101.017	7.000	101.326	101.295	101.259	101.228	7.250	101.665	101.624	101.578	101.538
6.875	101.314	101.287	101.257	101.231	7.125	101.582	101.547	101.506	101.471	7.375	101.761	101.716	101.666	101.621
7.000	101.545	101.514	101.479	101.449	7.250	101.754	101.714	101.669	101.629	7.500	101.855	101.806	101.750	101.700
7.125	101.779	101.744	101.704	101.670	7.375	101.862	101.818	101.767	101.723	7.625	101.947	101.893	101.832	101.778
7.250	101.896	101.857	101.812	101.773	7.500	101.967	101.918	101.862	101.813	7.750	102.096	102.038	101.972	101.913
7.375	101.921	101.877	101.827	101.783	7.625	102.068	102.014	101.954	101.900	7.875	102.297	102.235	102.164	102.101
7.500	101.942	101.893	101.838	101.789	7.750	102.242	102.184	102.119	102.061	8.000	102.497	102.429	102.355	102.286

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	93.953	93.981	94.011	93.844	5.500	94.212	94.231	94.251	94.074	5.750	94.078	94.088	94.096	93.909
5.375	94.312	94.336	94.361	94.190	5.625	94.576	94.592	94.606	94.426	5.875	94.437	94.443	94.447	94.256
5.500	94.659	94.679	94.700	94.525	5.750	94.900	94.911	94.922	94.737	6.000	94.796	94.797	94.797	94.601
5.625	95.004	95.021	95.037	95.057	5.875	95.193	95.200	95.206	95.016	6.125	95.153	95.150	95.146	94.946
5.750	95.284	95.296	95.307	95.323	6.000	95.484	95.487	95.489	95.295	6.250	95.432	95.425	95.416	95.212
5.875	95.515	95.523	95.530	95.542	6.125	95.774	95.773	95.770	95.572	6.375	95.658	95.647	95.633	95.625
6.000	95.745	95.749	95.751	95.758	6.250	95.963	95.958	95.950	95.747	6.500				

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	
BASE LOAN AMOUNT ADJUSTMENTS	20 Yr (add to 20 Yr Price) (1.250)	Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap.
40,000 - 74,999 0.000		
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		
OTHER ADJUSTMENTS	*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	
MANDATORY COMMITMENT IMPROVE PRICE BY 0.000		
MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000		

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

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

Loans meeting Duty to Serve requirements

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

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



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	100.453	100.440	100.427	100.364	4.375	97.004	97.025	97.045	97.066	5.625	100.453	100.440	100.427	100.364
5.750	100.994	100.815	100.635	100.406	4.500	97.552	97.573	97.593	97.614	5.750	100.994	100.815	100.635	100.406
5.875	101.467	101.288	101.109	100.880	4.625	98.103	98.123	98.144	98.165	5.875	101.467	101.288	101.109	100.880
5.990	101.820	101.641	101.461	101.232	4.750	98.614	98.635	98.655	98.626	5.990	101.820	101.641	101.461	101.232
6.000	101.985	101.806	101.626	101.397	4.875	98.908	98.929	98.950	98.921	6.000	101.985	101.806	101.626	101.397
6.125	102.389	102.209	102.030	101.801	5.000	99.336	99.357	99.378	99.348	6.125	102.389	102.209	102.030	101.801
6.250	102.700	102.521	102.342	102.113	5.125	99.627	99.647	99.668	99.639	6.250	102.700	102.521	102.342	102.113
6.375	102.127	102.106	102.085	102.015	5.250	99.769	99.769	99.769	99.719	6.375	102.127	102.106	102.085	102.015
6.500	102.620	102.600	102.579	102.508	5.375	99.866	99.866	99.866	99.816	6.500	102.620	102.600	102.579	102.508
6.625	102.798	102.778	102.757	102.686	5.500	100.266	100.266	100.266	100.216	6.625	102.798	102.778	102.757	102.686
6.750	103.268	103.233	103.199	103.164	5.625	100.673	100.673	100.673	100.623	6.750	103.268	103.233	103.199	103.164
6.875	102.971	102.936	102.902	102.867	5.750	100.618	100.604	100.590	100.526	6.875	102.971	102.936	102.902	102.867
6.990	103.299	103.264	103.230	103.195	5.875	100.892	100.878	100.864	100.800	6.990	103.299	103.264	103.230	103.195
7.000	103.394	103.359	103.325	103.290	6.000	101.233	101.219	101.205	101.141	7.000	103.394	103.359	103.325	103.290
7.125	103.598	103.563	103.529	103.494	6.125	101.539	101.525	101.512	101.448	7.125	103.598	103.563	103.529	103.494
7.250	103.810	103.699	103.589	103.479	6.250	101.326	101.319	101.312	101.305	7.250	103.810	103.699	103.589	103.479
7.375	103.478	103.368	103.257	103.147	6.375	101.583	101.576	101.569	101.563	7.375	103.478	103.368	103.257	103.147
7.500	103.731	103.621	103.510	103.400	6.500	102.013	102.006	101.999	101.992	7.500	103.731	103.621	103.510	103.400
7.625	104.002	103.892	103.781	103.671	6.625	102.155	102.148	102.141	102.134	7.625	104.002	103.892	103.781	103.671

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	99.608	99.595	99.582	99.519	4.375	93.174	93.195	93.215	93.236	5.625	98.266	98.253	98.239	97.676
5.750	100.424	100.245	100.065	99.836	4.500	93.452	93.473	93.493	93.514	5.750	99.588	99.408	99.229	98.500
5.875	100.827	100.648	100.469	100.240	4.625	94.103	94.123	94.144	94.165	5.875	100.061	99.882	99.703	98.973
5.990	101.090	100.911	100.731	100.502	4.750	94.676	94.697	94.718	94.688	5.990	100.414	100.234	100.055	99.326
6.000	101.505	101.326	101.146	100.917	4.875	94.971	94.992	95.012	94.983	6.000	100.579	100.399	100.220	99.491
6.125	101.819	101.639	101.460	101.231	5.000	95.399	95.420	95.440	95.411	6.125	100.982	100.803	100.624	100.245
6.250	102.043	101.864	101.684	101.455	5.125	95.689	95.710	95.731	95.701	6.250	101.544	101.365	101.186	100.806
6.375	101.139	101.119	101.098	101.027	5.250	96.894	96.894	96.894	96.844	6.375	100.971	100.950	100.929	100.709
6.500	101.633	101.612	101.591	101.521	5.375	96.991	96.991	96.991	96.941	6.500	101.464	101.443	101.423	101.202
6.625	101.811	101.790	101.770	101.699	5.500	97.391	97.391	97.391	97.341	6.625	101.642	101.622	101.601	101.380
6.750	102.268	102.233	102.199	102.164	5.625	97.798	97.798	97.798	97.748	6.750	101.736	101.702	101.667	101.633
6.875	101.721	101.686	101.652	101.617	5.750	98.305	98.291	98.278	98.214	6.875	101.439	101.405	101.370	101.336
6.990	102.049	102.014	101.980	101.945	5.875	98.579	98.565	98.551	98.488	6.990	101.767	101.733	101.698	101.664
7.000	102.144	102.109	102.075	102.040	6.000	98.920	98.906	98.893	98.829	7.000	101.862	101.828	101.793	101.759
7.125	102.348	102.313	102.279	102.244	6.125	99.227	99.213	99.199	99.135					
7.250	101.403	101.293	101.183	101.072	6.250	99.514	99.507	99.500	99.493					
7.375	101.072	100.961	100.851	100.741	6.375	99.771	99.764	99.757	99.750					
7.500	101.325	101.214	101.104	100.994	6.500	100.200	100.193	100.186	100.180					
7.625	101.596	101.485	101.375	101.265	6.625	100.342	100.335	100.328	100.321					

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	99.655	99.476	99.296	99.067	4.250	94.228	94.201	94.173	94.146	3.750	93.599	93.489	93.379	93.269
5.990	100.007	99.828	99.649	99.420	4.375	94.833	94.806	94.778	94.751	3.875	94.204	94.094	93.984	93.874
6.000	100.172	99.993	99.814	99.585	4.500	95.416	95.416	95.388	95.361	4.000	94.814	94.704	94.594	94.484
6.125	100.576	100.397	100.218	99.988	4.625	96.010	95.982	95.955	95.927	4.125	95.381	95.271	95.161	95.050
6.250	101.138	100.959	100.779	100.550	4.750	95.697	95.669	95.642	95.614	4.250	94.693	94.583	94.473	94.362
6.375	101.564	100.544	100.523	100.452	4.875	96.302	96.274	96.247	96.219	4.375	95.298	95.188	95.078	94.967
6.500	101.058	101.037	101.016	100.946	5.000	96.912	96.884	96.857	96.829	4.500	95.908	95.798	95.688	95.577
6.625	101.236	101.215	101.195	101.124	5.125	97.479	97.451	97.424	97.396	4.625	96.475	96.364	96.254	96.144
6.750	101.330	101.296	101.261	101.227	5.250	97.041	97.013	96.986	96.958	4.750	95.787	95.677	95.566	95.406
6.875	101.033	100.999	100.964	100.930	5.375	97.630	97.603	97.575	97.548	4.875	96.392	96.282	96.171	96.011
6.990	101.361	101.327	101.292	101.258	5.500	98.208	98.180	98.153	98.125	5.000	97.002	96.892	96.781	96.621
7.000	101.456	101.422	101.387	101.353	5.625	98.727	98.700	98.672	98.644	5.125	97.569	97.458	97.348	97.188
7.125	101.660	101.626	101.591	101.557	5.750	98.325	98.297	98.270	98.242	5.250	96.756	96.645	96.535	96.375
7.250	101.528	101.418	101.308	101.197	5.875	98.881	98.854	98.826	98.799	5.375	97.345	97.235	97.125	96.964
					6.000	99.397	99.370	99.342	99.315	5.500	97.923	97.813	97.702	97.542
					6.125	99.851	99.824	99.796	99.768	5.625	99.742	99.632	99.521	99.361

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	99.903	99.890	99.877	99.814	5.625	99.058	99.045	99.032	98.969
5.750	100.444	100.265	100.085	99.856	5.750	99.874	99.695	99.515	99.286
5.875	100.917	100.738	100.559	100.330	5.875	100.277	100.098	99.919	99.690
5.990	101.270	101.091	100.911	100.682	5.990	100.540	100.361	100.181	99.952
6.000	101.435	101.256	101.076	100.847	6.000	100.955	100.776	100.596	100.367
6.125	101.839	101.659	101.480	101.251	6.125	101.269	101.089	100.910	100.681
6.250	102.150	101.971	101.792	101.563	6.250	101.493	101.314	101.134	100.905
6.375	101.577	101.556	101.535	101.465	6.375	100.589	100.569	100.548	100.477
6.500	102.070	102.050	102.029	101.958	6.500	101.083	101.062	101.041	100.971
6.625	102.248	102.228	102.207	102.136	6.625	101.261	101.240	101.220	101.149
6.750	102.718	102.683	102.649	102.614	6.750	101.718	101.683	101.649	101.614
6.875	102.421	102.386	102.352	102.317	6.875	101.171	101.136	101.102	101.067
6.990	102.749	102.714	102.680	102.645	6.990	101.499	101.464	101.430	101.395
7.000	102.844	102.809	102.775	102.740	7.000	101.594	101.559	101.525	101.490
7.125	103.								

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. *Fixed Rates Only
Floor: 2.00%		VA ID #: 5199980000	203k ARM's (0.500)	
Caps: 1/1/5%		All borrowers must be checked against CAIVRS		
Index: T-Bill				
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products				



STATE ADJUSTMENTS (All Products)

	Adjustment
REGION 1: AK, AI, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	0.000
REGION 1: NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	0.000
REGION 2: PR	-0.250
REGION 3: AR, NE, NY, PA, TX, VA, OH, MI, FL	0.125
REGION 4: NV, UT, CO	-0.06

ADMIN FEES

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+	9.449	9.649	9.849	10.049	10.449	10.849	N/A	N/A
740-759	9.649	9.849	10.049	10.349	10.649	10.999	N/A	N/A
720-739	9.849	10.049	10.349	10.649	10.849	11.349	N/A	N/A
700-719	10.599	10.699	10.925	11.125	11.425	11.675	N/A	N/A
680-699	10.649	10.775	11.125	11.275	11.525	12.275	N/A	N/A
660-679	11.649	11.875	12.375	12.925	13.525	13.775	N/A	N/A
640-659	13.149	13.349	13.649	13.849	14.149	14.449	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+	9.249	9.549	9.649	9.849	10.249	10.649	N/A	N/A
740-759	9.549	9.649	9.849	10.049	10.449	10.849	N/A	N/A
720-739	9.749	9.849	10.049	10.449	10.649	11.049	N/A	N/A
700-719	10.049	10.249	10.249	10.649	10.849	10.875	N/A	N/A
680-699	10.649	10.749	10.925	11.125	11.375	12.025	N/A	N/A
660-679	11.425	11.849	12.349	12.849	13.349	13.525	N/A	N/A
640-659	12.949	13.149	13.449	13.649	13.849	14.249	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

7/26/2024 9:56 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

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	98.957	98.957	98.944	98.919	5.750	100.276	100.249	100.206	100.149	5.750	100.408	100.380	100.337	100.281
5.875	99.662	99.662	100.070	99.874	5.875	100.968	100.940	100.897	100.841	5.875	101.117	101.089	101.046	100.990
5.990	100.318	100.318	100.788	100.764	5.990	101.587	101.560	101.933	101.877	5.990	101.754	101.726	101.683	101.627
6.000	100.381	100.381	100.850	100.593	6.000	101.642	101.615	101.572	101.515	6.000	101.809	101.781	101.738	101.682
6.125	101.036	101.036	101.562	101.249	6.125	102.257	102.230	102.187	102.130	6.125	102.440	102.412	102.369	102.313
6.250	100.916	100.888	101.325	101.063	6.250	102.961	102.934	102.882	102.809	6.250	103.150	103.123	103.071	102.998
6.375	101.553	101.525	102.018	101.745	6.375	103.557	103.530	103.478	103.405	6.375	103.762	103.735	103.683	103.610
6.500	102.158	102.130	102.680	102.306	6.500	104.119	104.091	104.039	103.967	6.500	104.339	104.311	104.260	104.187
6.625	102.723	102.696	103.302	102.871	6.625	104.633	104.605	104.553	104.481	6.625	104.866	104.839	104.787	104.714
6.750	102.414	102.379	102.934	102.489	6.750	104.643	104.608	104.549	104.468	6.750	104.913	104.878	104.819	104.738
6.875	102.978	102.944	103.558	103.478	6.875	105.155	105.121	105.062	104.981	6.875	105.440	105.406	105.347	105.266
6.990	103.466	103.431	104.108	104.027	6.990	105.593	105.558	105.254	106.173	6.990	105.892	105.857	105.798	105.717
7.000	103.514	103.479	104.156	104.075	7.000	105.632	105.598	105.538	106.213	7.000	105.931	105.896	105.837	105.756
7.125	104.061	104.026	104.217	104.704	7.125	106.105	106.070	106.011	106.705	7.125	106.423	106.388	106.329	106.248
7.250	103.629	103.588	103.771	104.179	7.250	106.133	106.091	106.025	106.792	7.250	106.346	106.304	106.238	106.149
7.375	104.175	104.134	104.317	104.229	7.375	106.609	106.568	106.501	106.412	7.375	106.842	106.800	106.734	106.645
7.500	104.709	104.667	104.851	105.427	7.500	106.912	106.871	106.804	107.575	7.500	107.128	107.087	107.020	106.931

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	100.221	100.193	100.150	100.093	5.750	100.033	100.005	99.962	99.906	5.750	99.908	99.880	99.837	99.781
5.875	100.930	100.902	100.859	100.802	5.875	100.742	100.714	100.671	100.615	5.875	100.617	100.589	100.546	100.490
5.990	101.566	101.539	101.496	101.439	5.990	101.379	101.351	101.308	101.252	5.990	101.254	101.226	101.183	101.127
6.000	101.622	101.594	101.551	101.494	6.000	101.434	101.406	101.363	101.307	6.000	101.309	101.281	101.238	101.182
6.125	102.252	102.225	102.182	102.125	6.125	102.065	102.037	101.994	101.938	6.125	101.940	101.912	101.869	101.813
6.250	102.913	102.885	102.834	102.761	6.250	102.644	102.617	102.565	102.492	6.250	102.425	102.398	102.346	102.273
6.375	103.525	103.497	103.445	103.373	6.375	103.256	103.228	103.177	103.104	6.375	103.037	103.010	102.958	102.885
6.500	104.101	104.074	104.022	103.949	6.500	103.833	103.805	103.753	103.681	6.500	103.614	103.586	103.535	103.462
6.625	104.629	104.601	104.550	104.477	6.625	104.360	104.333	104.281	104.208	6.625	104.141	104.114	104.062	103.989
6.750	104.550	104.516	104.456	104.376	6.750	104.219	104.184	104.125	104.044	6.750	103.969	103.934	103.875	103.794
6.875	105.072	105.038	104.978	104.898	6.875	104.741	104.706	104.647	104.566	6.875	104.491	104.456	104.397	104.316
6.990	105.519	105.484	105.425	105.344	6.990	105.187	105.153	105.094	105.013	6.990	104.937	104.903	104.844	104.763
7.000	105.558	105.523	105.464	105.383	7.000	105.226	105.192	105.133	105.052	7.000	104.976	104.942	104.883	104.802
7.125	106.044	106.010	105.951	105.870	7.125	105.713	105.679	105.620	105.539	7.125	105.463	105.429	105.370	105.289
7.250	106.108	106.066	106.000	105.911	7.250	105.745	105.704	105.637	105.548	7.250	105.276	105.235	105.168	105.079
7.375	106.600	106.558	106.492	106.403	7.375	106.237	106.196	106.129	106.040	7.375	105.769	105.727	105.661	105.572
7.500	106.880	106.838	106.772	106.683	7.500	106.517	106.476	106.409	106.320	7.500	106.048	106.007	105.940	105.851

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	99.729	99.701	99.658	99.602	5.750	99.504	99.476	99.433	99.377	5.750	99.327	99.314	99.294	99.270
5.875	100.420	100.393	100.350	100.293	5.875	100.195	100.168	100.125	100.068	5.875	100.019	100.005	99.986	99.961
5.990	101.040	101.012	100.969	100.913	5.990	100.815	100.787	100.744	100.688	5.990	100.638	100.625	100.605	100.581
6.000	101.094	101.066	101.023	100.966	6.000	100.869	100.841	100.798	100.741	6.000	100.692	100.678	100.659	100.635
6.125	101.710	101.682	101.639	101.582	6.125	101.485	101.457	101.414	101.357	6.125	101.308	101.294	101.275	101.251
6.250	102.060	102.033	101.981	101.908	6.250	101.554	101.526	101.483	101.427	6.250	101.166	101.139	101.096	101.039
6.375	102.654	102.627	102.575	102.502	6.375	102.148	102.121	102.077	102.021	6.375	101.761	101.733	101.690	101.633
6.500	103.214	103.186	103.134	103.062	6.500	102.707	102.680	102.637	102.580	6.500	102.320	102.292	102.249	102.193
6.625	103.727	103.700	103.648	103.576	6.625	103.221	103.194	103.151	103.094	6.625	102.834	102.806	102.763	102.707
6.750	103.448	103.413	103.354	103.273	6.750	102.973	102.938	102.879	102.798	6.750	102.616	102.582	102.523	102.442
6.875	103.955	103.920	103.861	103.780	6.875	103.480	103.445	103.386	103.305	6.875	103.123	103.089	103.030	102.949
6.990	104.388	104.353	104.294	104.213	6.990	103.913	103.878	103.819	103.738	6.990	103.556	103.522	103.463	103.382
7.000	104.425	104.391	104.331	104.251	7.000	103.950	103.916	103.856	103.776	7.000	103.594	103.559	103.500	103.419
7.125	104.885	104.851	104.792	104.711	7.125	104.410	104.376	104.317	104.236	7.125	104.054	104.019	103.960	103.879
7.250	104.877	104.836	104.769	104.680	7.250	104.277	104.236	104.178	104.105	7.250	103.859	103.817	103.759	103.686
7.375	105.334	105.293	105.226	105.137	7.375	104.734	104.693	104.635	104.562	7.375	104.315	104.274	104.216	104.143
7.500	105.563	105.522	105.455	105.366	7.500	105.163	105.122	105.063	104.991	7.500	104.744	104.703	104.645	104.572

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	99.241	99.241	99.228	99.203	5.750	99.644	99.644	99.631	99.607	5.750	99.114	99.101	99.081	99.057
5.875	99.900	99.900	99.887	99.863	5.875	100.296	100.296	100.283	100.259	5.875	99.775	99.761	99.741	99.717
5.990	100.491	100.491	100.478	100.453	5.990	100.879	100.879	101.112	101.088	5.990	100.363	100.349	100.702	100.678
6.000	100.542	100.542	100.529	100.505	6.000	100.931	100.931	100.918	100.893	6.000	100.417	100.403	100.384	100.359
6.125	101.131	101.131	101.118	101.093	6.125	101.512	101.512	101.499	101.475	6.125	101.004	100.990	100.971	100.946
6.250	101.038	101.010	100.984	100.960	6.250	101.588	101.588	101.575	101.551	6.250	101.239	101.211	101.185	101.161
6.375	101.609	101.582	101.556	101.532	6.375	102.152	102.152	102.139	102.115	6.375	101.805	101.777	101.751	101.727
6.500	102.160	102.132	102.106	102.082	6.500	102.692	102.692	102.679	102.655	6.500	102.337	102.310	102.284	102.260
6.625	102.657	102.630	102.604	102.580	6.625	103.183	103.183	103.170	103.145	6.625	102.827	102.799	102.774	102.749
6.750	102.458	102.424	102.365	102.284	6.750	102.903	102.882	102.855	102.823	6.750	102.505	102.484	102.449	102.400
6.875</														

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	98.571	98.565	98.491	98.464	5.750	99.652	99.642	99.571	99.564	5.750	99.291	99.280	99.210	99.202
5.875	99.235	99.232	99.152	99.132	5.875	100.395	100.385	100.313	100.306	5.875	100.039	100.028	99.956	99.948
6.000	99.841	99.838	99.755	99.736	6.000	101.137	101.127	101.053	101.046	6.000	100.785	100.775	100.701	100.694
6.125	100.381	100.380	100.294	100.276	6.125	101.808	101.798	101.725	101.716	6.125	101.455	101.445	101.370	101.362
6.250	100.614	100.600	100.527	100.516	6.250	102.672	102.662	102.585	102.578	6.250	102.102	102.091	102.015	102.008
6.375	101.201	101.190	101.110	101.101	6.375	103.277	103.270	103.187	103.182	6.375	102.951	102.943	102.860	102.855
6.500	101.706	101.695	101.614	101.606	6.500	103.824	103.816	103.732	103.728	6.500	103.519	103.511	103.427	103.422
6.625	102.161	102.151	102.071	102.063	6.625	104.317	104.310	104.228	104.223	6.625	104.010	104.002	103.917	103.912
6.750	102.205	102.187	102.106	102.090	6.750	104.467	104.454	104.367	104.356	6.750	104.113	104.099	104.014	104.002
6.875	102.707	102.689	102.608	102.591	6.875	104.978	104.965	104.877	104.866	6.875	104.631	104.617	104.531	104.519
7.000	103.117	103.100	103.016	103.000	7.000	105.435	105.422	105.333	105.322	7.000	105.086	105.072	104.984	104.972
7.125	103.520	103.503	103.418	103.402	7.125	105.926	105.913	105.823	105.812	7.125	105.578	105.564	105.475	105.463
7.250	103.449	103.411	103.318	103.302	7.250	105.432	105.397	105.301	105.298	7.250	104.971	104.935	104.841	104.834
7.375	103.923	103.886	103.792	103.771	7.375	106.259	106.226	106.128	106.119	7.375	105.569	105.534	105.437	105.426
7.500	104.328	104.291	104.195	104.175	7.500	106.777	106.744	106.644	106.636	7.500	106.293	106.258	106.159	106.148

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	99.074	99.069	98.995	98.968	5.750	98.974	98.969	98.895	98.868	5.750	98.890	98.885	98.812	98.785
5.875	99.749	99.745	99.667	99.658	5.875	99.649	99.645	99.567	99.558	5.875	99.560	99.557	99.476	99.456
6.000	100.504	100.493	100.421	100.412	6.000	100.405	100.393	100.321	100.312	6.000	100.211	100.199	100.127	100.118
6.125	101.168	101.157	101.083	101.075	6.125	101.069	101.057	100.984	100.975	6.125	100.884	100.872	100.799	100.789
6.250	101.821	101.810	101.735	101.726	6.250	101.913	101.902	101.826	101.818	6.250	101.781	101.769	101.694	101.684
6.375	102.446	102.437	102.356	102.350	6.375	102.523	102.514	102.433	102.426	6.375	102.372	102.362	102.282	102.274
6.500	103.007	102.998	102.915	102.909	6.500	103.098	103.089	103.007	103.000	6.500	102.921	102.911	102.831	102.825
6.625	103.528	103.520	103.435	103.430	6.625	103.597	103.588	103.504	103.498	6.625	103.431	103.422	103.338	103.331
6.750	103.793	103.779	103.694	103.682	6.750	103.526	103.511	103.427	103.414	6.750	103.334	103.318	103.235	103.220
6.875	104.315	104.300	104.214	104.202	6.875	104.042	104.027	103.942	103.928	6.875	103.833	103.817	103.732	103.718
7.000	104.763	104.749	104.662	104.649	7.000	104.492	104.478	104.391	104.378	7.000	104.289	104.273	104.187	104.173
7.125	105.246	105.232	105.143	105.131	7.125	104.994	104.979	104.891	104.878	7.125	104.784	104.768	104.681	104.667
7.250	104.839	104.803	104.709	104.701	7.250	104.614	104.578	104.484	104.476	7.250	104.126	104.089	103.996	103.987
7.375	105.413	105.379	105.282	105.269	7.375	105.189	105.154	105.058	105.044	7.375	104.709	104.673	104.578	104.564
7.500	106.114	106.080	105.981	105.968	7.500	105.824	105.789	105.691	105.677	7.500	105.438	105.401	105.304	105.289

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	98.801	98.795	98.721	98.694	5.750	98.720	98.714	98.640	98.614	5.750	98.560	98.554	98.480	98.453
5.875	99.476	99.473	99.393	99.372	5.875	99.384	99.381	99.300	99.280	5.875	99.225	99.221	99.141	99.120
6.000	100.100	100.098	100.015	99.995	6.000	99.989	99.987	99.904	99.885	6.000	99.830	99.827	99.744	99.725
6.125	100.666	100.664	100.580	100.561	6.125	100.531	100.529	100.444	100.426	6.125	100.372	100.369	100.284	100.266
6.250	101.452	101.440	101.366	101.355	6.250	100.915	100.902	100.827	100.817	6.250	100.744	100.730	100.657	100.645
6.375	102.053	102.042	101.962	101.954	6.375	101.645	101.634	101.554	101.546	6.375	101.330	101.318	101.238	101.229
6.500	102.618	102.607	102.526	102.518	6.500	102.194	102.184	102.101	102.094	6.500	101.895	101.884	101.802	101.793
6.625	103.121	103.111	103.027	103.020	6.625	102.708	102.698	102.618	102.610	6.625	102.111	102.100	102.020	102.012
6.750	102.915	102.898	102.815	102.800	6.750	102.550	102.532	102.451	102.435	6.750	102.231	102.212	102.132	102.115
6.875	103.428	103.412	103.328	103.313	6.875	103.065	103.048	102.966	102.950	6.875	102.465	102.446	102.366	102.348
7.000	103.880	103.863	103.779	103.764	7.000	103.500	103.482	103.398	103.382	7.000	102.875	102.857	102.774	102.757
7.125	104.343	104.326	104.240	104.225	7.125	103.727	103.710	103.625	103.609	7.125	103.278	103.260	103.176	103.159
7.250	103.939	103.901	103.808	103.798	7.250	103.563	103.525	103.432	103.416	7.250	103.140	103.101	103.009	102.992
7.375	104.506	104.469	104.374	104.359	7.375	104.038	104.001	103.907	103.886	7.375	103.614	103.576	103.483	103.461
7.500	105.060	105.024	104.927	104.911	7.500	104.442	104.405	104.309	104.288	7.500	104.019	103.981	103.887	103.865

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	98.460	98.454	98.381	98.353	5.750	98.922	98.916	98.904	98.878	5.750	98.536	98.529	98.518	98.491
5.875	99.125	99.121	99.041	99.021	5.875	99.585	99.583	99.564	99.545	5.875	99.199	99.196	99.178	99.158
6.000	99.730	99.727	99.645	99.625	6.000	100.190	100.189	100.167	100.149	6.000	99.805	99.802	99.782	99.762
6.125	100.271	100.269	100.184	100.166	6.125	100.732	100.731	100.707	100.691	6.125	100.346	100.344	100.322	100.304
6.250	100.350	100.336	100.263	100.251	6.250	101.266	101.254	101.241	101.231	6.250	100.849	100.835	100.824	100.813
6.375	100.938	100.926	100.848	100.838	6.375	101.824	101.814	101.795	101.788	6.375	101.436	101.426	101.408	101.400
6.500	101.443	101.431	101.350	101.341	6.500	102.389	102.379	102.358	102.351	6.500	101.941	101.930	101.911	101.903
6.625	101.898	101.887	101.807	101.798	6.625	102.818	102.808	102.790	102.783	6.625	102.396	102.386	102.368	102.360
6.750	101.838	101.819	101.739	101.722	6.750	102.713	102.696	102.677	102.661	6.750	102.686	102.679	102.665	102.650
6.875	102.340	102.321	102.241	102.223	6.875	103.224	103.207	103.187	103.172	6.875	103.196	103.190	103.175	103.160
7.000	102.751	102.731	102.649	102.632	7.000	103.674	103.656	103.634	103.619	7.000	103.646	103.639	103.622	103.607
7.125	103.154	103.135	103.051	103.033	7.125	104.097	104.079	104.056	104.040	7.125	104.097	104.091	104.072	104.057
7.250	102.965	102.925	102.834	102.817	7.250	103.822	103.785	103.756	103.741	7.250	103.855	103.831	103.808	103.792
7.375	103.440	103.401	103.309	103.287	7.375	104.206	104.171	104.141	104.121	7.375	104.353	104.331	104.306	104.286
7.500	103.844	103.806	103.711	103.689	7.500	104.610	104.575	104.542	104.522	7.500	104.768	104.745	104.718	104.697



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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.875	101.696	101.517	101.287	5.750	101.750	101.571	101.392	101.162	5.750	101.625	101.446	101.267	101.037
5.875	102.348	102.169	101.990	101.761	5.875	102.223	102.044	101.865	101.636	5.875	102.098	101.919	101.740	101.511
5.990	102.701	102.522	102.343	102.113	5.990	102.576	102.397	102.218	101.988	5.990	102.451	102.272	102.093	101.863
6.000	102.866	102.687	102.508	102.278	6.000	102.741	102.562	102.383	102.153	6.000	102.616	102.437	102.258	102.028
6.125	103.270	103.091	102.911	102.682	6.125	103.145	102.966	102.786	102.557	6.125	103.020	102.841	102.661	102.432
6.250	104.003	103.824	103.645	103.416	6.250	103.966	103.787	103.608	103.378	6.250	103.703	103.524	103.345	103.116
6.375	103.430	103.409	103.389	103.318	6.375	103.392	103.372	103.351	103.280	6.375	103.130	103.109	103.089	103.018
6.500	103.923	103.903	103.882	103.811	6.500	103.886	103.865	103.845	103.774	6.500	103.623	103.603	103.582	103.511
6.625	104.102	104.081	104.060	103.990	6.625	104.064	104.043	104.023	103.952	6.625	103.802	103.781	103.760	103.690
6.750	105.718	105.683	105.649	105.614	6.750	105.444	105.410	105.375	105.341	6.750	105.193	105.158	105.124	105.089
6.875	105.421	105.386	105.352	105.317	6.875	105.147	105.113	105.078	105.044	6.875	104.896	104.861	104.827	104.792
6.990	105.749	105.714	105.680	105.645	6.990	105.475	105.441	105.406	105.372	6.990	105.224	105.189	105.155	105.120
7.000	105.844	105.809	105.775	105.740	7.000	105.570	105.536	105.501	105.467	7.000	105.319	105.284	105.250	105.215
7.125	106.048	106.013	105.979	105.944	7.125	105.774	105.740	105.705	105.671	7.125	105.523	105.488	105.454	105.419
7.250	106.388	106.277	106.167	106.057	7.250	106.153	106.043	105.933	105.822	7.250	105.919	105.809	105.698	105.588
7.375	106.056	105.946	105.835	105.725	7.375	105.822	105.711	105.601	105.491	7.375	105.587	105.477	105.367	105.256
7.500	106.309	106.199	106.089	105.978	7.500	106.075	105.964	105.854	105.744	7.500	105.840	105.730	105.620	105.509
7.625	106.580	106.470	106.359	106.249	7.625	106.346	106.235	106.125	106.015	7.625	106.111	106.001	105.891	105.780

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.525	101.346	101.167	100.937	5.750	101.400	101.221	101.042	100.812	5.750	101.278	101.099	100.920	100.691
5.875	101.998	101.819	101.640	101.411	5.875	101.873	101.694	101.515	101.286	5.875	101.752	101.572	101.393	101.164
5.990	102.351	102.172	101.993	101.763	5.990	102.226	102.047	101.868	101.638	5.990	102.104	101.925	101.746	101.517
6.000	102.516	102.337	102.158	101.928	6.000	102.391	102.212	102.033	101.803	6.000	102.269	102.090	101.911	101.682
6.125	102.920	102.741	102.561	102.332	6.125	102.795	102.616	102.436	102.207	6.125	102.673	102.494	102.315	102.085
6.250	103.478	103.299	103.120	102.891	6.250	103.357	103.177	102.998	102.769	6.250	103.319	103.140	102.961	102.731
6.375	102.905	102.884	102.864	102.793	6.375	102.783	102.762	102.742	102.671	6.375	102.746	102.725	102.704	102.634
6.500	103.398	103.378	103.357	103.286	6.500	103.277	103.256	103.235	103.165	6.500	103.239	103.218	103.198	103.127
6.625	103.577	103.556	103.535	103.465	6.625	103.455	103.434	103.413	103.343	6.625	103.417	103.397	103.376	103.305
6.750	105.007	104.972	104.938	104.903	6.750	104.668	104.633	104.599	104.564	6.750	104.569	104.535	104.500	104.466
6.875	104.710	104.675	104.641	104.606	6.875	104.371	104.336	104.302	104.267	6.875	104.272	104.238	104.203	104.169
6.990	105.038	105.003	104.969	104.934	6.990	104.699	104.664	104.630	104.595	6.990	104.600	104.566	104.531	104.497
7.000	105.133	105.098	105.064	105.029	7.000	104.794	104.759	104.725	104.690	7.000	104.695	104.661	104.626	104.592
7.125	105.337	105.302	105.268	105.233	7.125	104.998	104.963	104.929	104.894	7.125	104.899	104.865	104.830	104.796
7.250	105.685	105.574	105.464	105.354	7.250	105.450	105.340	105.230	105.119	7.250	105.216	105.106	104.995	104.885
7.375	105.353	105.243	105.132	105.022	7.375	105.119	105.008	104.898	104.788	7.375	104.884	104.774	104.664	104.553
7.500	105.606	105.496	105.385	105.275	7.500	105.372	105.261	105.151	105.041	7.500	105.137	105.027	104.917	104.806
7.625	105.877	105.767	105.656	105.546	7.625	105.643	105.532	105.422	105.312	7.625	105.408	105.298	105.188	105.077

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.175	100.996	100.817	100.587	5.750	101.100	100.921	100.742	100.512	5.750	101.053	100.874	100.695	100.466
5.875	101.648	101.469	101.290	101.061	5.875	101.573	101.394	101.215	100.986	5.875	101.527	101.347	101.168	100.939
5.990	102.001	101.822	101.643	101.413	5.990	101.926	101.747	101.568	101.338	5.990	101.879	101.700	101.521	101.292
6.000	102.166	101.987	101.808	101.578	6.000	102.091	101.912	101.733	101.503	6.000	102.044	101.865	101.686	101.457
6.125	102.570	102.391	102.211	101.982	6.125	102.495	102.316	102.136	101.907	6.125	102.448	102.269	102.090	101.860
6.250	103.183	103.004	102.825	102.595	6.250	103.099	102.920	102.740	102.511	6.250	103.019	102.840	102.661	102.431
6.375	102.610	102.589	102.568	102.498	6.375	102.525	102.505	102.484	102.413	6.375	102.446	102.425	102.404	102.334
6.500	103.103	103.082	103.062	102.991	6.500	103.019	102.998	102.977	102.907	6.500	102.939	102.918	102.898	102.827
6.625	103.281	103.261	103.240	103.169	6.625	103.197	103.176	103.156	103.085	6.625	103.117	103.097	103.076	103.005
6.750	104.482	104.447	104.413	104.378	6.750	104.296	104.261	104.227	104.192	6.750	104.252	104.218	104.183	104.149
6.875	104.185	104.150	104.116	104.081	6.875	103.999	103.964	103.930	103.895	6.875	103.955	103.921	103.886	103.852
6.990	104.513	104.478	104.444	104.409	6.990	104.327	104.292	104.258	104.223	6.990	104.283	104.248	104.214	104.180
7.000	104.608	104.573	104.539	104.504	7.000	104.422	104.387	104.353	104.318	7.000	104.378	104.343	104.309	104.275
7.125	104.812	104.777	104.743	104.708	7.125	104.626	104.591	104.557	104.522	7.125	104.582	104.548	104.513	104.479
7.250	105.075	104.965	104.855	104.744	7.250	105.005	104.895	104.784	104.674	7.250	104.841	104.731	104.620	104.510
7.375	104.744	104.633	104.523	104.413	7.375	104.673	104.563	104.453	104.342	7.375	104.509	104.399	104.289	104.178
7.500	104.997	104.886	104.776	104.666	7.500	104.926	104.816	104.706	104.595	7.500	104.762	104.652	104.542	104.431
7.625	105.268	105.157	105.047	104.937	7.625	105.197	105.087	104.977	104.866	7.625	105.033	104.923	104.813	104.702

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.025	100.846	100.667	100.437	5.750	101.207	101.028	100.849	100.619
5.875	101.498	101.319	101.140	100.911	5.875	101.681	101.501	101.322	101.093
5.990	101.851	101.672	101.493	101.263	5.990	102.033	101.854	101.675	101.445
6.000	102.0								

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.104	100.925	100.746	100.516	5.750	101.088	100.909	100.730	100.501	5.750	101.073	100.893	100.714	100.485
5.875	101.577	101.398	101.219	100.990	5.875	101.562	101.383	101.203	100.974	5.875	101.546	101.367	101.188	100.958
5.990	101.930	101.751	101.572	101.342	5.990	101.914	101.735	101.556	101.327	5.990	101.899	101.720	101.540	101.311
6.000	102.095	101.916	101.737	101.507	6.000	102.079	101.900	101.721	101.492	6.000	102.064	101.885	101.705	101.476
6.125	102.499	102.320	102.140	101.911	6.125	102.483	102.304	102.125	101.895	6.125	102.468	102.288	102.109	101.880
6.250	103.026	102.847	102.668	102.438	6.250	103.017	102.838	102.658	102.429	6.250	102.951	102.772	102.593	102.363
6.375	102.453	102.432	102.411	102.341	6.375	102.443	102.423	102.402	102.331	6.375	102.378	102.357	102.336	102.266
6.500	102.946	102.925	102.905	102.834	6.500	102.937	102.916	102.895	102.825	6.500	102.871	102.850	102.830	102.759
6.625	103.124	103.104	103.083	103.012	6.625	103.115	103.094	103.074	103.003	6.625	103.049	103.029	103.008	102.937
6.750	103.793	103.758	103.724	103.689	6.750	103.890	103.855	103.821	103.786	6.750	103.818	103.783	103.749	103.714
6.875	103.496	103.461	103.427	103.392	6.875	103.593	103.558	103.524	103.489	6.875	103.521	103.486	103.452	103.417
6.990	103.824	103.789	103.755	103.720	6.990	103.920	103.886	103.851	103.817	6.990	103.849	103.814	103.780	103.745
7.000	103.919	103.884	103.850	103.815	7.000	104.015	103.981	103.946	103.912	7.000	103.944	103.909	103.875	103.840
7.125	104.123	104.088	104.054	104.019	7.125	104.220	104.185	104.151	104.116	7.125	104.148	104.113	104.079	104.044
7.250	104.841	104.731	104.620	104.510	7.250	104.747	104.637	104.527	104.416	7.250	104.653	104.543	104.433	104.322
7.375	104.509	104.399	104.289	104.178	7.375	104.415	104.305	104.195	104.085	7.375	104.322	104.211	104.101	103.991
7.500	104.762	104.652	104.542	104.431	7.500	104.668	104.558	104.448	104.338	7.500	104.575	104.464	104.354	104.244
7.625	105.033	104.923	104.813	104.702	7.625	104.939	104.829	104.719	104.609	7.625	104.846	104.735	104.625	104.515

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.060	100.881	100.702	100.473	5.750	101.045	100.865	100.686	100.457	5.750	101.029	100.850	100.671	100.442
5.875	101.534	101.354	101.175	100.946	5.875	101.518	101.339	101.160	100.930	5.875	101.503	101.324	101.144	100.915
5.990	101.886	101.707	101.528	101.299	5.990	101.871	101.691	101.512	101.283	5.990	101.855	101.676	101.497	101.268
6.000	102.051	101.872	101.693	101.464	6.000	102.036	101.856	101.677	101.448	6.000	102.020	101.841	101.662	101.433
6.125	102.455	102.276	102.097	101.867	6.125	102.439	102.260	102.081	101.852	6.125	102.424	102.245	102.066	101.836
6.250	102.895	102.716	102.536	102.307	6.250	102.864	102.685	102.506	102.277	6.250	102.855	102.676	102.497	102.267
6.375	102.321	102.301	102.280	102.209	6.375	102.291	102.270	102.250	102.179	6.375	102.282	102.261	102.240	102.169
6.500	102.815	102.794	102.774	102.703	6.500	102.784	102.764	102.743	102.672	6.500	102.775	102.754	102.734	102.663
6.625	102.993	102.972	102.952	102.881	6.625	102.963	102.942	102.921	102.851	6.625	102.953	102.932	102.912	102.841
6.750	103.765	103.730	103.696	103.661	6.750	103.668	103.633	103.599	103.564	6.750	103.640	103.605	103.571	103.536
6.875	103.468	103.433	103.399	103.364	6.875	103.371	103.336	103.302	103.267	6.875	103.343	103.308	103.274	103.239
6.990	103.795	103.761	103.726	103.692	6.990	103.699	103.664	103.630	103.595	6.990	103.670	103.636	103.601	103.567
7.000	103.890	103.856	103.821	103.787	7.000	103.794	103.759	103.725	103.690	7.000	103.765	103.731	103.696	103.662
7.125	104.095	104.060	104.026	103.991	7.125	103.998	103.963	103.929	103.894	7.125	103.970	103.935	103.901	103.866
7.250	104.560	104.449	104.339	104.229	7.250	104.466	104.356	104.245	104.135	7.250	104.372	104.262	104.152	104.041
7.375	104.228	104.118	104.007	103.897	7.375	104.134	104.024	103.914	103.803	7.375	104.040	103.930	103.820	103.710
7.500	104.481	104.371	104.260	104.150	7.500	104.387	104.277	104.167	104.056	7.500	104.293	104.183	104.073	103.963
7.625	104.752	104.642	104.531	104.421	7.625	104.658	104.548	104.438	104.327	7.625	104.564	104.454	104.344	104.234

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	101.016	100.837	100.658	100.429	5.750	101.007	100.828	100.649	100.419	5.750	101.001	100.822	100.643	100.414
5.875	101.490	101.311	101.131	100.902	5.875	101.481	101.301	101.122	100.893	5.875	101.475	101.295	101.116	100.887
5.990	101.843	101.663	101.484	101.255	5.990	101.833	101.654	101.475	101.245	5.990	101.827	101.648	101.469	101.240
6.000	102.008	101.828	101.649	101.420	6.000	101.998	101.819	101.640	101.410	6.000	101.992	101.813	101.634	101.405
6.125	102.411	102.232	102.053	101.824	6.125	102.402	102.223	102.043	101.814	6.125	102.396	102.217	102.038	101.808
6.250	102.821	102.642	102.463	102.233	6.250	102.800	102.621	102.442	102.212	6.250	102.780	102.601	102.422	102.192
6.375	102.248	102.227	102.206	102.136	6.375	102.226	102.206	102.185	102.114	6.375	102.207	102.186	102.165	102.094
6.500	102.741	102.720	102.700	102.629	6.500	102.720	102.699	102.679	102.608	6.500	102.700	102.679	102.659	102.588
6.625	102.919	102.899	102.878	102.807	6.625	102.898	102.877	102.857	102.786	6.625	102.878	102.857	102.837	102.766
6.750	103.615	103.580	103.546	103.511	6.750	103.561	103.527	103.492	103.458	6.750	103.549	103.514	103.480	103.445
6.875	103.318	103.283	103.249	103.214	6.875	103.264	103.230	103.195	103.161	6.875	103.252	103.217	103.183	103.148
6.990	103.645	103.611	103.576	103.542	6.990	103.592	103.558	103.523	103.489	6.990	103.580	103.545	103.511	103.476
7.000	103.740	103.706	103.671	103.637	7.000	103.687	103.653	103.618	103.584	7.000	103.675	103.640	103.606	103.571
7.125	103.945	103.910	103.876	103.841	7.125	103.891	103.857	103.822	103.788	7.125	103.879	103.844	103.810	103.776
7.250	104.316	104.206	104.095	103.985	7.250	104.288	104.177	104.067	103.957	7.250	104.222	104.112	104.002	103.891
7.375	103.984	103.874	103.764	103.653	7.375	103.956	103.846	103.735	103.625	7.375	103.890	103.780	103.670	103.560
7.500	104.237	104.127	104.017	103.906	7.500	104.209	104.099	103.989	103.878	7.500	104.143	104.033	103.923	103.813
7.625	104.508	104.398	104.288	104.177	7.625	104.480	104.370	104.259	104.149	7.625	104.414	104.304	104.194	104.084

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	100.453	100.440	100.427	100.364	5.625	100.453	100.440	100.427	100.364
5.750	100.998	100.881	100.702	100.473	5.750	101.027	100.847	100.668	100.439
5.875	101.471	101.354	101.175	100.946	5.875	101.500	101.321	101.142	100.912
5.990	101.824	101.707	101.528	101.299	5.990	101.853	101.673	101.494	101.265
6.000	101.989	101.872	101.693	101.464	6.000	102.018	101.838	101.659	101.430
6.125	102.393	102.276	102.097	101.867	6.125	102.421	102.242	102.063	101.834
6.250	102.773	102.716	102.536	102.307	6.250	102.995	102.815	102.636	102.407
6.375	102.199	102.301	102.280	102.209	6.375	102.421	102.400	102.380	102.309
6.500	102.693	102.794	102.774	102.703	6.500	102.914	102.894	102.873	102.802
6.625	102.871	102.972	102.952	102.881	6.625	103.093	103.072	103.051	102.981
6.750	103.4								