

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
5.500	99.740	99.720	99.700	99.630	5.500	99.069	99.037	98.991	98.744	5.000	99.814	99.794	99.774	99.354
5.625	100.230	100.210	100.190	100.120	5.625	99.657	99.625	99.579	99.332	5.125	99.973	99.953	99.933	99.513
5.750	100.537	100.517	100.497	100.427	5.750	99.659	99.611	99.571	99.332	5.250	100.474	100.454	100.434	100.014
5.875	101.041	101.021	101.001	100.931	5.875	100.185	100.137	100.097	99.858	5.375	100.728	100.708	100.688	100.268
5.990	101.150	101.130	101.110	100.890	6.000	100.699	100.650	100.610	100.371	5.500	101.072	101.052	101.032	101.012
6.000	101.511	101.491	101.471	101.401	6.125	101.150	101.101	101.062	101.023	5.625	101.214	101.194	101.174	101.154
6.125	101.902	101.882	101.862	101.842	6.250	100.650	100.601	100.561	100.522	5.750	101.258	101.238	101.218	101.198
6.250	101.768	101.748	101.728	101.708	6.375	100.883	100.834	100.795	100.756	5.875	101.531	101.511	101.491	101.471
6.375	102.211	102.191	102.171	102.151	6.500	101.083	101.035	100.995	100.956	5.990	101.605	101.585	101.565	101.545
6.500	102.630	102.610	102.590	102.570	6.625	101.265	101.216	101.176	101.137	6.000	101.620	101.600	101.580	101.560
6.625	102.953	102.933	102.913	102.893	6.750	101.531	101.475	101.427	101.380	6.125	101.702	101.682	101.662	101.642
6.750	102.724	102.716	102.701	102.685	6.875	101.696	101.640	101.592	101.545	6.250	101.647	101.627	101.607	101.587
6.875	103.128	103.120	103.105	103.089	7.000	101.910	101.854	101.806	101.759	6.375	101.887	101.867	101.847	101.827
6.990	103.152	103.144	103.129	103.114	7.125	102.088	102.032	101.984	101.937	6.500	102.118	102.098	102.078	102.058
7.000	103.453	103.445	103.430	103.414	7.250	102.295	102.231	102.190	102.151	6.625	102.019	101.999	101.979	101.959
7.125	103.744	103.735	103.720	103.705	7.375	102.828	102.763	102.722	102.683	6.750	102.214	102.194	102.174	102.154
7.250	103.719	103.686	103.655	103.624	7.500	103.137	103.072	103.032	102.993	6.875	102.413	102.393	102.373	102.353
7.375	104.028	103.995	103.964	103.933						7.000	102.592	102.572	102.552	102.532
7.500	104.268	104.235	104.204	104.173										

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	98.328	98.311	98.290	97.868	5.500	99.182	99.133	99.050	98.764	4.500	94.185	94.168	94.147	94.125
5.125	98.632	98.615	98.594	98.172	5.625	99.699	99.651	99.567	99.281	4.625	94.616	94.599	94.578	94.556
5.250	98.933	98.917	98.896	98.474	5.750	99.552	99.503	99.421	99.136	4.750	95.360	95.343	95.322	95.100
5.375	99.216	99.200	99.179	98.757	5.875	100.094	100.057	99.989	99.719	4.875	95.477	95.461	95.440	95.218
5.500	99.491	99.474	99.453	99.431	5.990	100.482	100.449	100.381	99.911	4.990	95.875	95.858	95.837	95.415
5.625	99.713	99.696	99.675	99.653	6.000	100.698	100.666	100.598	100.328	5.000	95.909	95.892	95.871	95.649
5.750	99.727	99.710	99.672	99.628	6.125	101.246	101.213	101.145	101.075	5.125	96.166	96.149	96.128	95.906
5.875	99.950	99.934	99.895	99.851	6.250	101.203	101.171	101.103	101.033	5.250	96.605	96.589	96.550	96.306
6.000	100.379	100.362	100.323	100.279	6.375	101.646	101.613	101.546	101.475	5.375	96.858	96.842	96.803	96.559
6.125	100.591	100.575	100.536	100.492	6.500	101.918	101.886	101.818	101.748	5.500	97.094	97.077	97.039	96.995
6.250	100.334	100.317	100.279	100.235	6.625	102.293	102.260	102.193	102.122	5.625	97.305	97.288	97.250	97.206
6.375	100.544	100.527	100.488	100.444	6.750	102.328	102.288	102.212	102.134	5.750	97.637	97.621	97.582	97.538
6.500	100.755	100.738	100.700	100.656	6.875	102.698	102.658	102.582	102.504	5.875	97.854	97.837	97.799	97.755
6.625	100.926	100.910	100.871	100.827	6.990	102.946	102.906	102.830	102.752	5.990	98.019	98.003	97.964	97.920
6.750	100.792	100.775	100.725	100.666	7.000	102.882	102.842	102.766	102.688	6.000	98.034	98.017	97.979	97.935
6.875	100.990	100.974	100.924	100.865	7.125	103.170	103.129	103.054	102.975	6.125	98.183	98.166	98.127	98.083
7.000	100.695	100.678	100.628	100.569	7.250	103.128	103.063	102.971	102.878	6.250	98.322	98.305	98.267	98.223
					7.375	103.400	103.335	103.243	103.150	6.375	98.465	98.449	98.409	98.363
					7.500	103.640	103.576	103.484	103.390	6.500	98.608	98.591	98.549	98.501

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	98.930	98.829	98.735	98.650	5.500	99.514	99.414	99.320	99.234	5.500	98.546	98.445	98.351	98.266
5.375	99.271	99.170	99.076	98.991	5.625	99.844	99.744	99.650	99.564	5.625	99.016	98.916	98.822	98.736
5.500	99.610	99.510	99.416	99.330	5.750	100.126	100.025	99.931	99.846	5.750	99.417	99.316	99.222	99.137
5.625	99.948	99.848	99.753	99.668	5.875	100.317	100.217	100.123	100.037	5.875	99.694	99.594	99.499	99.414
5.750	100.244	100.143	100.049	99.964	6.000	100.483	100.383	100.288	100.203	6.000	99.958	99.858	99.764	99.678
5.875	100.459	100.358	100.264	100.179	6.125	100.640	100.540	100.446	100.360	6.125	100.233	100.132	100.038	99.953
6.000	100.635	100.535	100.441	100.355	6.250	100.793	100.693	100.598	100.513	6.250	100.484	100.384	100.289	100.204
6.125	100.785	100.684	100.590	100.505	6.375	100.929	100.829	100.735	100.649	6.375	100.691	100.590	100.496	100.411
6.250	100.945	100.845	100.751	100.665	6.500	101.062	100.962	100.868	100.782	6.500	100.888	100.787	100.693	100.608
6.375	101.113	101.012	100.918	100.833	6.625	101.191	101.091	100.997	100.911	6.625	101.071	100.971	100.877	100.791
6.500	101.255	101.155	101.061	100.975										
6.625	101.361	101.261	101.166	101.081										
6.750	101.447	101.347	101.252	101.167										

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	94.635	94.534	94.440	94.355	5.500	95.219	95.119	95.025	94.939	5.500	94.251	94.150	94.056	93.971
5.375	94.976	94.875	94.781	94.696	5.625	95.549	95.449	95.355	95.269	5.625	94.721	94.621	94.527	94.441
5.500	95.315	95.215	95.121	95.035	5.750	95.831	95.730	95.636	95.551	5.750	95.122	95.021	94.927	94.842
5.625	95.653	95.553	95.458	95.373	5.875	96.022	95.922	95.828	95.742	5.875	95.399	95.299	95.204	95.119
5.750	95.949	95.848	95.754	95.669	6.000	96.188	96.088	95.993	95.908	6.000	95.663	95.563	95.469	95.383
5.875	96.164	96.063	95.969	95.884	6.125	96.345	96.245	96.151	96.065	6.125	95.938	95.837	95.743	95.658
6.000	96.340	96.240	96.146	96.060	6.250	96.498	96.398	96.303	96.218	6.250	96.189	96.089	95.994	95.909
6.125	96.490	96.389	96.295	96.210	6.375	96.634	96.534	96.440	96.354	6.375	96.396	96.295	96.201	96.116
6.250	96.650	96.550	96.456	96.370	6.500	96.767	96.667	96.573	96.487	6.500	96.593	96.492	96.398	96.313
6.375	96.818	96.717	96.623	96.538	6.625	96.896	96.796	96.702	96.616	6.625	96.776	96.676	96.582	96.496
6.500	96.960	96.860	96.766	96.680										
6.625	97.066	96.966	96.871	96.786										
6.750	97.152	97.052	96.957	96.872										





National Correspondent Rate Sheet--Best Efforts

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Table with 3 main sections: CONFORMING 30 YEAR FIXED, CONFORMING 20 YEAR FIXED, and CONFORMING 15 YEAR FIXED. Each section has 5 sub-columns for 15, 30, 45, and 60 day rates, plus a RATE column. Contains 20 rows of data.

Table with 3 main sections: CONFORMING 10 YEAR FIXED, SUPER CONFORMING 30 YEAR FIXED, and SUPER CONFORMING 15 YEAR FIXED. Each section has 5 sub-columns for 15, 30, 45, and 60 day rates, plus a RATE column. Contains 20 rows of data.

Table with 3 main sections: CONFORMING 5/6m SOFR ARM, CONFORMING 7/6m SOFR ARM, and CONFORMING 10/6m SOFR ARM. Each section has 5 sub-columns for 15, 30, 45, and 60 day rates, plus a RATE column. Contains 20 rows of data.

Table with 3 main sections: SUPER CONFORMING 5/6m SOFR ARM, SUPER CONFORMING 7/6m SOFR ARM, and SUPER CONFORMING 10/6m SOFR ARM. Each section has 5 sub-columns for 15, 30, 45, and 60 day rates, plus a RATE column. Contains 20 rows of data.



Rate sheets are intended for use by mortgage professionals only.

**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. <table border="1"> <thead> <tr> <th>LTV/FICO</th> <th>LLPA Cap</th> </tr> </thead> <tbody> <tr> <td>LTV &gt; 80% and FICO &gt;= 680</td> <td>0.000</td> </tr> <tr> <td>All other LTV and FICO combinations</td> <td>0.000</td> </tr> </tbody> </table>	LTV/FICO	LLPA Cap	LTV > 80% and FICO >= 680	0.000	All other LTV and FICO combinations	0.000
LTV/FICO	LLPA Cap							
LTV > 80% and FICO >= 680	0.000							
All other LTV and FICO combinations	0.000							
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)	HomeStyle/Choice Renovation <sup>1</sup> (0.500)						
No Escrow (Non CA) (0.250)	*270 Day Lock 0.375% (3.000)	Adverse Market Refinance Fee 0.000						
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
5.250	101.102	101.043	100.984	100.876	4.375	97.773	97.756	97.740	97.724	5.250	101.102	101.043	100.984	100.876
5.375	101.285	101.226	101.168	101.059	4.500	98.309	98.293	98.277	98.261	5.375	101.285	101.226	101.168	101.059
5.500	101.748	101.690	101.631	101.522	4.625	98.847	98.831	98.815	98.799	5.500	101.748	101.690	101.631	101.522
5.625	102.289	102.231	102.172	102.063	4.750	99.603	99.587	99.571	99.555	5.625	102.289	102.231	102.172	102.063
5.750	102.737	102.520	102.302	102.034	4.875	99.860	99.843	99.827	99.761	5.750	102.737	102.520	102.302	102.034
5.875	102.280	102.062	101.844	101.577	5.000	100.237	100.221	100.205	100.139	5.875	102.280	102.062	101.844	101.577
5.990	102.564	102.347	102.129	101.861	5.125	100.469	100.453	100.437	100.371	5.990	102.564	102.347	102.129	101.861
6.000	102.729	102.512	102.294	102.026	5.250	100.510	100.494	100.478	100.411	6.000	102.729	102.512	102.294	102.026
6.125	103.225	103.008	102.790	102.523	5.375	100.535	100.519	100.503	100.437	6.125	103.225	103.008	102.790	102.523
6.250	103.449	103.231	103.013	102.746	5.500	100.875	100.859	100.843	100.777	6.250	103.449	103.231	103.013	102.746
6.375	102.898	102.873	102.848	102.773	5.625	101.221	101.205	101.189	101.122	6.375	102.898	102.873	102.848	102.773
6.500	103.221	103.196	103.171	103.096	5.750	101.288	101.271	101.255	101.189	6.500	103.221	103.196	103.171	103.096
6.625	103.664	103.639	103.614	103.539	5.875	101.465	101.449	101.433	101.367	6.625	103.664	103.639	103.614	103.539
6.750	103.961	103.911	103.861	103.811	6.000	101.739	101.723	101.707	101.641	6.750	103.961	103.911	103.861	103.811
6.875	103.540	103.489	103.439	103.389	6.125	101.969	101.953	101.937	101.871	6.875	103.540	103.489	103.439	103.389
6.990	103.774	103.724	103.674	103.623	6.250	101.774	101.758	101.742	101.726	6.990	103.774	103.724	103.674	103.623
7.000	103.869	103.819	103.769	103.718	6.375	101.761	101.745	101.729	101.713	7.000	103.869	103.819	103.769	103.718
7.125	104.059	104.009	103.959	103.908	6.500	102.136	102.120	102.104	102.088	7.125	104.059	104.009	103.959	103.908
7.250	104.214	104.133	104.053	103.973	6.625	102.237	102.221	102.204	102.188	7.250	104.214	104.133	104.053	103.973

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
5.250	100.203	100.144	100.086	99.977	4.375	93.943	93.926	93.910	93.894	5.500	99.561	99.502	99.444	98.835
5.375	100.236	100.178	100.119	100.011	4.500	94.209	94.193	94.177	94.161	5.625	100.102	100.043	99.984	99.376
5.500	100.574	100.516	100.457	100.349	4.625	94.847	94.831	94.815	94.799	5.750	101.331	101.113	100.896	100.128
5.625	101.030	100.972	100.913	100.805	4.750	95.665	95.649	95.633	95.567	5.875	100.873	100.656	100.438	99.670
5.750	101.948	101.731	101.513	101.245	4.875	95.922	95.906	95.890	95.824	5.990	101.158	100.940	100.723	99.955
5.875	101.421	101.203	100.986	100.718	5.000	96.300	96.284	96.268	96.202	6.000	101.323	101.105	100.888	100.120
5.990	101.616	101.398	101.180	100.913	5.125	96.531	96.515	96.499	96.433	6.125	101.819	101.602	101.384	100.966
6.000	101.961	101.743	101.525	101.258	5.250	97.635	97.619	97.603	97.536	6.250	102.292	102.075	101.857	101.440
6.125	102.437	102.219	102.001	101.734	5.375	97.660	97.644	97.628	97.562	6.375	101.742	101.717	101.692	101.467
6.250	102.586	102.369	102.151	101.883	5.500	98.000	97.984	97.968	97.902	6.500	102.065	102.040	102.015	101.789
6.375	101.956	101.931	101.906	101.831	5.625	98.346	98.330	98.314	98.247	6.625	102.508	102.483	102.458	102.233
6.500	102.358	102.333	102.308	102.233	5.750	98.975	98.959	98.943	98.877	6.750	102.430	102.380	102.330	102.279
6.625	102.802	102.776	102.751	102.676	5.875	99.153	99.137	99.121	99.055	6.875	102.008	101.958	101.908	101.858
6.750	102.944	102.894	102.843	102.793	6.000	99.427	99.411	99.395	99.329	6.990	102.243	102.193	102.142	102.092
6.875	102.352	102.302	102.252	102.201	6.125	99.657	99.641	99.624	99.558					
6.990	102.587	102.536	102.486	102.436	6.250	99.962	99.946	99.929	99.913					
7.000	102.682	102.631	102.581	102.531	6.375	99.948	99.932	99.916	99.900					
7.125	102.872	102.821	102.771	102.721	6.500	100.324	100.308	100.292	100.276					
7.250	102.089	102.008	101.928	101.848	6.625	100.424	100.408	100.392	100.376					

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
5.500	99.154	99.096	99.037	98.929	4.250	95.609	95.576	95.542	95.509	3.750	94.652	94.518	94.384	94.250
5.625	99.695	99.637	99.578	99.470	4.375	96.220	96.186	96.152	96.119	3.875	95.262	95.128	94.994	94.860
5.750	100.925	100.707	100.489	100.222	4.500	96.835	96.801	96.768	96.734	4.000	95.877	95.743	95.610	95.476
5.875	100.467	100.249	100.032	99.764	4.625	97.407	97.374	97.340	97.307	4.125	96.450	96.316	96.182	96.048
5.990	100.752	100.534	100.317	100.049	4.750	97.078	97.044	97.011	96.978	4.250	95.746	95.612	95.478	95.344
6.000	100.917	100.699	100.482	100.214	4.875	97.675	97.641	97.608	97.574	4.375	96.356	96.222	96.088	95.954
6.125	101.413	101.195	100.978	100.710	5.000	98.253	98.220	98.186	98.153	4.500	96.971	96.837	96.703	96.569
6.250	101.886	101.669	101.451	101.183	5.125	98.777	98.744	98.711	98.677	4.625	97.544	97.410	97.276	97.142
6.375	101.336	101.311	101.286	101.211	5.250	98.389	98.356	98.322	98.289	4.750	96.839	96.705	96.571	96.388
6.500	101.658	101.633	101.608	101.533	5.375	98.950	98.917	98.883	98.850	4.875	97.436	97.302	97.168	96.984
6.625	102.102	102.076	102.051	101.976	5.500	99.490	99.457	99.423	99.390	5.000	98.014	97.880	97.747	97.563
6.750	102.024	101.974	101.923	101.873	5.625	99.948	99.915	99.881	99.848	5.125	98.539	98.405	98.271	98.087
6.875	101.602	101.552	101.502	101.451	5.750	99.657	99.624	99.590	99.557	5.250	97.776	97.642	97.508	97.324
6.990	101.837	101.786	101.736	101.686	5.875	100.151	100.117	100.084	100.050	5.375	98.337	98.203	98.069	97.885
					6.000	100.614	100.580	100.547	100.513	5.500	98.876	98.742	98.609	98.425
					6.125	101.025	100.991	100.958	100.924	5.625	100.634	100.500	100.367	100.183

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
5.250	100.552	100.493	100.434	100.326	5.250	99.653	99.594	99.536	99.427
5.375	100.735	100.676	100.618	100.509	5.375	99.686	99.628	99.569	99.461
5.500	101.198	101.140	101.081	100.972	5.500	100.024	99.966	99.907	99.799
5.625	101.739	101.681	101.622	101.513	5.625	100.480	100.422	100.363	100.255
5.750	102.187	101.970	101.752	101.484	5.750	101.398	101.181	100.963	100.695
5.875	101.730	101.512	101.294	101.027	5.875	100.871	100.653	100.436	100.168
5.990	102.014	101.797	101.579	101.311	5.990	101.066	100.848	100.630	100.363
6.000	102.179	101.962	101.744	101.476	6.000	101.411	101.193	100.975	100.708
6.125	102.675	102.458	102.240	101.973	6.125	101.887	101.669	101.451	101.184
6.250	102.899	102.681	102.463	102.196	6.250	102.036	101.819	101.601	101.333
6.375	102.348	102.323	102.298	102.223	6.375	101.406	101.381	101.356	101.281
6.500	102.671	102.646	102.621	102.546	6.500	101.808	101.783	101.758	101.683
6.625	103.114	103.089	103.064	102.989	6.625	102.252	102.226	102.201	

# 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.		
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)	*Fixed Rates Only		
Index:	T-Bill									
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products										





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

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**National Correspondent Rate Sheet--Best Efforts**

8/30/2024 9:53 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

**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+	9.449	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	<b>11.675</b>	N/A	N/A
680-699	10.649	10.775	11.125	11.275	11.525	<b>12.275</b>	N/A	N/A
660-679	11.649	11.875	12.375	12.925	13.525	<b>13.775</b>	N/A	N/A
640-659	<b>13.149</b>	<b>13.349</b>	<b>13.649</b>	<b>13.849</b>	<b>14.149</b>	<b>14.449</b>	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	<b>10.875</b>	N/A	N/A
680-699	10.649	10.749	10.925	11.125	11.375	<b>12.025</b>	N/A	N/A
660-679	11.425	11.849	12.349	12.849	13.349	<b>13.525</b>	N/A	N/A
640-659	<b>12.949</b>	<b>13.149</b>	<b>13.449</b>	<b>13.649</b>	<b>13.849</b>	<b>14.249</b>	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

8/30/2024 9:53 EST

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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
5.500	99.825	99.805	99.785	99.765	5.500	100.935	100.902	100.864	100.825	5.500	101.018	100.986	100.947	100.908
5.625	100.465	100.445	100.425	100.405	5.625	101.622	101.590	101.551	101.512	5.625	101.747	101.715	101.676	101.637
5.750	100.711	100.691	100.671	100.651	5.750	102.151	102.119	102.080	102.041	5.750	102.437	102.404	102.366	102.327
5.875	101.327	101.307	101.287	101.267	5.875	102.765	102.733	102.694	102.655	5.875	103.073	103.041	103.002	102.963
5.990	101.871	101.851	101.831	101.811	5.990	103.283	103.250	103.212	103.173	5.990	103.613	103.581	103.542	103.503
6.000	101.924	101.904	101.884	101.864	6.000	103.330	103.298	103.259	103.220	6.000	103.660	103.628	103.589	103.550
6.125	102.467	102.447	102.427	102.407	6.125	103.838	103.806	103.767	103.728	6.125	104.189	104.157	104.118	104.079
6.250	102.289	102.257	102.233	102.209	6.250	104.115	104.083	104.030	103.975	6.250	104.672	104.640	104.587	104.532
6.375	102.831	102.799	102.775	102.751	6.375	104.622	104.590	104.537	104.482	6.375	105.199	105.167	105.114	105.059
6.500	103.333	103.300	103.276	103.253	6.500	105.081	105.049	104.996	104.941	6.500	105.677	105.644	105.591	105.536
6.625	103.830	103.797	103.773	103.750	6.625	105.546	105.513	105.460	105.405	6.625	106.163	106.130	106.077	106.022
6.750	103.482	103.441	103.380	103.318	6.750	105.463	105.423	105.362	105.299	6.750	105.906	105.866	105.805	105.742
6.875	103.986	103.946	103.885	103.822	6.875	105.923	105.883	105.822	105.760	6.875	106.385	106.344	106.283	106.221
6.990	104.425	104.385	104.324	104.261	6.990	106.328	106.288	106.227	106.162	6.990	106.810	106.770	106.709	106.646
7.000	104.468	104.428	104.367	104.304	7.000	106.365	106.325	106.264	106.201	7.000	106.847	106.807	106.746	106.683
7.125	104.916	104.876	104.815	104.752	7.125	106.783	106.742	106.681	106.619	7.125	107.286	107.245	107.184	107.122
7.250	104.636	104.571	104.494	104.416	7.250	106.864	106.799	106.722	106.644	7.250	107.351	107.286	107.209	107.131

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
5.500	100.718	100.698	100.678	100.658	5.500	100.589	100.569	100.549	100.529	5.500	100.542	100.522	100.502	100.482
5.625	101.441	101.421	101.401	101.381	5.625	101.264	101.244	101.224	101.204	5.625	101.195	101.175	101.155	101.135
5.750	102.124	102.104	102.084	102.064	5.750	101.937	101.917	101.897	101.877	5.750	101.780	101.748	101.709	101.670
5.875	102.756	102.724	102.685	102.646	5.875	102.568	102.548	102.528	102.508	5.875	102.412	102.380	102.341	102.302
5.990	103.291	103.259	103.220	103.181	5.990	103.103	103.083	103.063	103.043	5.990	102.947	102.915	102.876	102.837
6.000	103.338	103.305	103.267	103.228	6.000	103.150	103.130	103.110	103.090	6.000	102.994	102.962	102.923	102.884
6.125	103.862	103.829	103.791	103.752	6.125	103.674	103.654	103.634	103.614	6.125	103.518	103.486	103.447	103.408
6.250	104.185	104.153	104.099	104.045	6.250	103.885	103.865	103.845	103.825	6.250	103.666	103.634	103.581	103.526
6.375	104.707	104.675	104.621	104.567	6.375	104.407	104.375	104.321	104.267	6.375	104.188	104.156	104.103	104.048
6.500	105.179	105.147	105.094	105.039	6.500	104.879	104.847	104.794	104.739	6.500	104.660	104.628	104.575	104.520
6.625	105.660	105.628	105.575	105.520	6.625	105.360	105.328	105.275	105.220	6.625	105.141	105.109	105.056	105.001
6.750	105.544	105.503	105.442	105.380	6.750	105.119	105.078	105.017	104.955	6.750	104.837	104.797	104.736	104.673
6.875	106.019	105.978	105.917	105.855	6.875	105.594	105.553	105.492	105.430	6.875	105.312	105.272	105.211	105.148
6.990	106.438	106.398	106.337	106.274	6.990	106.013	105.973	105.912	105.849	6.990	105.732	105.692	105.631	105.568
7.000	106.475	106.434	106.373	106.311	7.000	106.050	106.009	105.948	105.886	7.000	105.769	105.728	105.667	105.605
7.125	106.908	106.868	106.807	106.744	7.125	106.483	106.443	106.382	106.319	7.125	106.202	106.161	106.100	106.038
7.250	106.738	106.673	106.596	106.518	7.250	106.407	106.342	106.265	106.187	7.250	105.876	105.811	105.734	105.656

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
5.500	100.365	100.345	100.325	100.305	5.500	100.202	100.182	100.162	100.142	5.500	100.140	100.120	100.100	100.080
5.625	100.989	100.969	100.949	100.929	5.625	100.826	100.806	100.786	100.766	5.625	100.764	100.744	100.724	100.704
5.750	101.480	101.448	101.409	101.370	5.750	101.130	101.098	101.059	101.020	5.750	100.988	100.972	100.964	100.956
5.875	102.083	102.051	102.012	101.973	5.875	101.733	101.701	101.662	101.623	5.875	101.591	101.575	101.567	101.559
5.990	102.592	102.560	102.521	102.482	5.990	102.242	102.210	102.171	102.132	5.990	102.100	102.083	102.075	102.067
6.000	102.636	102.604	102.565	102.526	6.000	102.286	102.254	102.215	102.176	6.000	102.144	102.128	102.120	102.112
6.125	103.135	103.103	103.064	103.025	6.125	102.785	102.753	102.714	102.675	6.125	102.643	102.627	102.619	102.611
6.250	103.272	103.240	103.187	103.132	6.250	102.735	102.703	102.664	102.625	6.250	102.347	102.315	102.276	102.237
6.375	103.769	103.737	103.684	103.629	6.375	103.232	103.200	103.161	103.122	6.375	102.844	102.812	102.773	102.734
6.500	104.219	104.187	104.134	104.079	6.500	103.682	103.649	103.611	103.572	6.500	103.294	103.262	103.223	103.184
6.625	104.665	104.633	104.580	104.525	6.625	104.128	104.095	104.057	104.018	6.625	103.740	103.708	103.669	103.630
6.750	104.444	104.403	104.342	104.280	6.750	103.812	103.772	103.711	103.648	6.750	103.425	103.384	103.323	103.261
6.875	104.891	104.851	104.790	104.727	6.875	104.260	104.219	104.158	104.096	6.875	103.872	103.832	103.771	103.708
6.990	105.281	105.240	105.179	105.117	6.990	104.650	104.609	104.548	104.486	6.990	104.262	104.222	104.161	104.098
7.000	105.315	105.274	105.213	105.151	7.000	104.684	104.643	104.582	104.520	7.000	104.296	104.256	104.195	104.132
7.125	105.707	105.666	105.605	105.543	7.125	105.076	105.035	104.974	104.912	7.125	104.688	104.648	104.587	104.524
7.250	105.607	105.542	105.465	105.387	7.250	105.069	105.005	104.942	104.880	7.250	104.651	104.586	104.523	104.461

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
5.500	100.043	100.023	100.003	99.983	5.500	100.347	100.327	100.307	100.287	5.500	99.352	99.332	99.312	99.292
5.625	100.646	100.626	100.606	100.586	5.625	100.942	100.922	100.902	100.882	5.625	99.976	99.956	99.936	99.916
5.750	100.908	100.888	100.868	100.848	5.750	101.360	101.340	101.320	101.300	5.750	100.329	100.313	100.305	100.297
5.875	101.488	101.468	101.448	101.428	5.875	101.932	101.912	101.892	101.872	5.875	100.906	100.890	100.881	100.874
5.990	101.977	101.957	101.937	101.917	5.990	102.414	102.394	102.374	102.354	5.990	101.173	101.157	101.148	101.141
6.000	102.019	101.999	101.979	101.959	6.000	102.457	102.437	102.417	102.397	6.000	101.217	101.201	101.193	101.185
6.125	102.515	102.495	102.475	102.455	6.125	102.943	102.923	102.903	102.883	6.125	101.731	101.715	101.707	101.699
6.250	102.254	102.221	102.212	102.204	6.250	102.683	102.663	102.643	102.623	6.250	101.999	101.967	101.957	101.949
6.375	102.746	102.713	102.704	102.696	6.375	103.166	103.146	103.126	103.106	6.375	102.473	102.440	102.431	102.423
6.500	103.20													



# 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
5.500	99.292	99.278	99.268	99.243	5.500	100.597	100.518	100.511	100.484	5.500	100.282	100.205	100.196	100.170
5.625	99.858	99.843	99.832	99.807	5.625	101.192	101.113	101.104	101.077	5.625	100.879	100.801	100.791	100.765
5.750	100.141	100.072	100.070	100.050	5.750	101.679	101.609	101.609	101.587	5.750	101.358	101.288	101.287	101.266
5.875	100.744	100.669	100.670	100.645	5.875	102.316	102.239	102.242	102.215	5.875	101.964	101.887	101.889	101.863
6.000	101.287	101.211	101.211	101.185	6.000	102.908	102.831	102.833	102.806	6.000	102.538	102.461	102.462	102.435
6.125	101.767	101.689	101.691	101.664	6.125	103.517	103.439	103.439	103.412	6.125	103.211	103.133	103.133	103.105
6.250	102.018	101.945	101.931	101.921	6.250	103.791	103.717	103.704	103.696	6.250	103.545	103.471	103.458	103.451
6.375	102.541	102.464	102.453	102.431	6.375	104.331	104.253	104.243	104.225	6.375	104.105	104.026	104.017	103.997
6.500	102.982	102.904	102.893	102.868	6.500	104.801	104.723	104.712	104.693	6.500	104.572	104.493	104.482	104.462
6.625	103.386	103.308	103.296	103.270	6.625	105.258	105.179	105.167	105.148	6.625	105.047	104.968	104.956	104.934
6.750	103.220	103.149	103.116	103.105	6.750	105.228	105.152	105.123	105.110	6.750	104.794	104.720	104.686	104.681
6.875	103.703	103.631	103.604	103.582	6.875	105.700	105.625	105.595	105.581	6.875	105.282	105.207	105.178	105.162
7.000	104.068	103.996	103.968	103.945	7.000	106.139	106.063	106.032	106.018	7.000	105.721	105.646	105.616	105.599
7.125	104.428	104.356	104.331	104.306	7.125	106.569	106.493	106.462	106.447	7.125	106.158	106.083	106.052	106.035
7.250	104.432	104.367	104.319	104.286	7.250	106.001	105.942	105.887	105.867	7.250	105.567	105.507	105.453	105.430

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
5.500	100.106	100.028	100.019	99.993	5.500	100.097	100.019	100.010	99.984	5.500	99.888	99.812	99.801	99.777
5.625	100.692	100.614	100.604	100.578	5.625	100.683	100.604	100.595	100.568	5.625	100.483	100.406	100.395	100.370
5.750	101.180	101.111	101.110	101.089	5.750	101.063	100.994	100.992	100.971	5.750	100.938	100.869	100.868	100.847
5.875	101.813	101.737	101.738	101.712	5.875	101.692	101.617	101.618	101.592	5.875	101.575	101.499	101.501	101.476
6.000	102.407	102.330	102.331	102.304	6.000	102.285	102.208	102.209	102.183	6.000	102.158	102.082	102.082	102.056
6.125	102.931	102.854	102.854	102.826	6.125	102.863	102.786	102.785	102.758	6.125	102.674	102.597	102.596	102.569
6.250	103.178	103.105	103.091	103.086	6.250	102.957	102.885	102.870	102.865	6.250	102.800	102.729	102.714	102.709
6.375	103.727	103.650	103.639	103.621	6.375	103.510	103.434	103.422	103.405	6.375	103.356	103.280	103.268	103.251
6.500	104.202	104.124	104.112	104.094	6.500	103.969	103.892	103.879	103.861	6.500	103.826	103.749	103.736	103.718
6.625	104.656	104.578	104.565	104.545	6.625	104.423	104.346	104.332	104.313	6.625	104.285	104.207	104.197	104.177
6.750	104.529	104.456	104.422	104.417	6.750	104.183	104.111	104.076	104.072	6.750	104.009	103.937	103.905	103.893
6.875	105.014	104.940	104.911	104.895	6.875	104.694	104.620	104.590	104.575	6.875	104.494	104.422	104.390	104.377
7.000	105.443	105.369	105.339	105.322	7.000	105.126	105.052	105.022	105.005	7.000	104.912	104.839	104.809	104.795
7.125	105.898	105.824	105.793	105.775	7.125	105.553	105.479	105.448	105.431	7.125	105.357	105.284	105.251	105.236
7.250	105.188	105.127	105.074	105.050	7.250	104.989	104.929	104.875	104.851	7.250	104.543	104.484	104.429	104.407

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
5.500	99.790	99.713	99.704	99.678	5.500	99.656	99.578	99.569	99.544	5.500	99.292	99.278	99.268	99.243
5.625	100.367	100.289	100.279	100.253	5.625	100.221	100.143	100.133	100.107	5.625	99.858	99.843	99.832	99.807
5.750	100.807	100.739	100.737	100.717	5.750	100.535	100.466	100.464	100.444	5.750	100.325	100.257	100.255	100.234
5.875	101.404	101.329	101.329	101.304	5.875	101.150	101.074	101.075	101.049	5.875	100.915	100.840	100.840	100.815
6.000	101.968	101.892	101.892	101.866	6.000	101.726	101.648	101.649	101.622	6.000	101.473	101.396	101.396	101.370
6.125	102.478	102.401	102.400	102.374	6.125	102.234	102.155	102.158	102.131	6.125	101.965	101.887	101.889	101.862
6.250	102.564	102.493	102.477	102.472	6.250	102.153	102.081	102.066	102.059	6.250	101.853	101.782	101.766	101.758
6.375	103.045	102.970	102.957	102.940	6.375	102.649	102.572	102.561	102.538	6.375	102.370	102.294	102.282	102.261
6.500	103.489	103.413	103.400	103.381	6.500	103.116	103.039	103.027	103.003	6.500	102.821	102.745	102.732	102.708
6.625	103.922	103.846	103.832	103.812	6.625	103.547	103.468	103.456	103.430	6.625	103.250	103.173	103.159	103.134
6.750	103.672	103.601	103.566	103.561	6.750	103.231	103.160	103.128	103.117	6.750	102.943	102.874	102.840	102.830
6.875	104.156	104.084	104.053	104.038	6.875	103.722	103.650	103.623	103.602	6.875	103.430	103.359	103.332	103.311
7.000	104.572	104.499	104.468	104.452	7.000	104.134	104.062	104.034	104.010	7.000	103.841	103.770	103.741	103.719
7.125	104.977	104.904	104.873	104.855	7.125	104.535	104.463	104.438	104.413	7.125	104.243	104.172	104.145	104.122
7.250	104.458	104.398	104.344	104.320	7.250	104.305	104.241	104.192	104.160	7.250	104.149	104.085	104.035	104.003

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
5.500	99.292	99.278	99.268	99.243	5.500	99.292	99.278	99.268	99.243	5.500	99.292	99.278	99.268	99.243
5.625	99.858	99.843	99.832	99.807	5.625	99.956	99.950	99.950	99.930	5.625	99.858	99.843	99.832	99.807
5.750	100.165	100.097	100.095	100.075	5.750	100.950	100.943	100.941	100.920	5.750	100.118	100.112	100.110	100.090
5.875	100.780	100.705	100.705	100.680	5.875	101.548	101.534	101.535	101.508	5.875	100.722	100.709	100.709	100.684
6.000	101.339	101.262	101.262	101.236	6.000	102.101	102.085	102.086	102.059	6.000	101.265	101.251	101.251	101.225
6.125	101.831	101.753	101.755	101.729	6.125	102.604	102.587	102.591	102.563	6.125	101.745	101.729	101.732	101.705
6.250	101.737	101.666	101.650	101.642	6.250	102.356	102.346	102.331	102.321	6.250	102.092	102.082	102.068	102.058
6.375	102.271	102.196	102.183	102.162	6.375	102.886	102.871	102.860	102.837	6.375	102.662	102.647	102.636	102.613
6.500	102.733	102.657	102.644	102.621	6.500	103.334	103.318	103.307	103.282	6.500	103.128	103.113	103.102	103.077
6.625	103.144	103.068	103.054	103.029	6.625	103.760	103.743	103.731	103.704	6.625	103.559	103.543	103.531	103.504
6.750	102.629	102.560	102.525	102.516	6.750	103.477	103.468	103.433	103.424	6.750	103.198	103.192	103.157	103.149
6.875	103.112	103.042	103.013	102.993	6.875	103.961	103.951	103.922	103.903	6.875	103.685	103.678	103.648	103.630
7.000	103.477	103.407	103.378	103.356	7.000	104.357	104.347	104.316	104.295	7.000	104.108	104.100	104.070	104.049
7.125	103.837	103.767	103.740	103.717	7.125	104.732	104.722	104.695	104.672	7.125	104.485	104.478	104.450	104.428
7.250	103.734	103.671	103.621	103.590	7.250	104.495	104.491	104.438	104.411	7.250	104.287	104.286	104.234	104.206



GOVERNMENT PRODUCTS

Table with columns: FHA 30 YEAR FIXED 85k, FHA 30 YEAR FIXED 110k, FHA 30 YEAR FIXED 125k. Includes Rate, 15 Day, 30 Day, 45 Day, 60 Day for various rates from 5.250 to 7.250.

Table with columns: FHA 30 YEAR FIXED 150k, FHA 30 YEAR FIXED 175k, FHA 30 YEAR FIXED 200k. Includes Rate, 15 Day, 30 Day, 45 Day, 60 Day for various rates from 5.250 to 7.250.

Table with columns: FHA 30 YEAR FIXED 225k, FHA 30 YEAR FIXED 250k, FHA 30 YEAR FIXED 275k. Includes Rate, 15 Day, 30 Day, 45 Day, 60 Day for various rates from 5.250 to 7.250.

Table with columns: FHA 30 YEAR FIXED 300k, FHA 30 YEAR FIXED New York. Includes Rate, 15 Day, 30 Day, 45 Day, 60 Day for various rates from 5.250 to 7.250.



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
5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876
5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059
5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522
5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063
5.750	102.924	102.707	102.489	102.221	5.750	102.921	102.703	102.486	102.218	5.750	102.884	102.666	102.448	102.181
5.875	102.467	102.249	102.031	101.764	5.875	102.464	102.246	102.028	101.761	5.875	102.426	102.208	101.991	101.723
5.990	102.751	102.534	102.316	102.049	5.990	102.748	102.531	102.313	102.045	5.990	102.711	102.493	102.276	102.008
6.000	102.916	102.699	102.481	102.214	6.000	102.913	102.696	102.478	102.210	6.000	102.876	102.658	102.441	102.173
6.125	103.413	103.195	102.977	102.710	6.125	103.409	103.192	102.974	102.706	6.125	103.372	103.154	102.937	102.669
6.250	103.745	103.527	103.310	103.042	6.250	103.764	103.546	103.329	103.061	6.250	103.733	103.515	103.297	103.030
6.375	103.195	103.170	103.145	103.069	6.375	103.213	103.188	103.163	103.088	6.375	103.182	103.157	103.132	103.057
6.500	103.517	103.492	103.467	103.392	6.500	103.536	103.511	103.486	103.411	6.500	103.505	103.480	103.455	103.379
6.625	103.960	103.935	103.910	103.835	6.625	103.979	103.954	103.929	103.854	6.625	103.948	103.923	103.898	103.823
6.750	104.390	104.339	104.289	104.239	6.750	104.344	104.294	104.244	104.194	6.750	104.282	104.232	104.181	104.131
6.875	103.968	103.918	103.867	103.817	6.875	103.923	103.872	103.822	103.772	6.875	103.860	103.810	103.760	103.709
6.990	104.202	104.152	104.102	104.052	6.990	104.157	104.107	104.057	104.006	6.990	104.095	104.044	103.994	103.944
7.000	104.297	104.247	104.197	104.147	7.000	104.252	104.202	104.152	104.101	7.000	104.190	104.139	104.089	104.039
7.125	104.487	104.437	104.387	104.337	7.125	104.442	104.392	104.342	104.291	7.125	104.380	104.329	104.279	104.229
7.250	104.621	104.541	104.461	104.380	7.250	104.590	104.510	104.429	104.349	7.250	104.556	104.475	104.395	104.315

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
5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876
5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059
5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522
5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063
5.750	102.868	102.650	102.433	102.165	5.750	102.857	102.639	102.422	102.154	5.750	102.839	102.621	102.404	102.136
5.875	102.410	102.193	101.975	101.708	5.875	102.400	102.182	101.964	101.697	5.875	102.382	102.164	101.946	101.679
5.990	102.695	102.478	102.260	101.992	5.990	102.684	102.467	102.249	101.981	5.990	102.666	102.449	102.231	101.963
6.000	102.860	102.643	102.425	102.157	6.000	102.849	102.632	102.414	102.146	6.000	102.831	102.614	102.396	102.128
6.125	103.356	103.139	102.921	102.653	6.125	103.345	103.128	102.910	102.642	6.125	103.327	103.110	102.892	102.624
6.250	103.686	103.468	103.250	102.983	6.250	103.653	103.435	103.218	102.950	6.250	103.611	103.393	103.175	102.908
6.375	103.135	103.110	103.085	103.010	6.375	103.103	103.077	103.052	102.977	6.375	103.060	103.035	103.010	102.935
6.500	103.458	103.433	103.408	103.333	6.500	103.425	103.400	103.375	103.300	6.500	103.383	103.358	103.333	103.258
6.625	103.901	103.876	103.851	103.776	6.625	103.868	103.843	103.818	103.743	6.625	103.826	103.801	103.776	103.701
6.750	104.260	104.210	104.159	104.109	6.750	104.232	104.182	104.131	104.081	6.750	104.204	104.153	104.103	104.053
6.875	103.838	103.788	103.738	103.688	6.875	103.810	103.760	103.710	103.659	6.875	103.782	103.732	103.681	103.631
6.990	104.073	104.023	103.972	103.922	6.990	104.045	103.994	103.944	103.894	6.990	104.017	103.966	103.916	103.866
7.000	104.168	104.118	104.067	104.017	7.000	104.140	104.089	104.039	103.989	7.000	104.112	104.061	104.011	103.961
7.125	104.358	104.307	104.257	104.207	7.125	104.330	104.279	104.229	104.179	7.125	104.301	104.251	104.201	104.151
7.250	104.521	104.441	104.361	104.280	7.250	104.478	104.397	104.317	104.237	7.250	104.468	104.388	104.308	104.227

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
5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876
5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059
5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522
5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063
5.750	102.827	102.610	102.392	102.124	5.750	102.818	102.600	102.383	102.115	5.750	102.768	102.550	102.333	102.065
5.875	102.370	102.152	101.935	101.667	5.875	102.360	102.143	101.925	101.658	5.875	102.310	102.093	101.875	101.607
5.990	102.655	102.437	102.219	101.952	5.990	102.645	102.428	102.210	101.942	5.990	102.595	102.377	102.160	101.892
6.000	102.820	102.602	102.384	102.117	6.000	102.810	102.593	102.375	102.107	6.000	102.760	102.542	102.325	102.057
6.125	103.316	103.098	102.880	102.613	6.125	103.306	103.089	102.871	102.603	6.125	103.256	103.038	102.821	102.553
6.250	103.596	103.379	103.161	102.893	6.250	103.583	103.365	103.147	102.880	6.250	103.509	103.292	103.074	102.806
6.375	103.046	103.021	102.996	102.921	6.375	103.032	103.007	102.982	102.907	6.375	102.959	102.934	102.909	102.834
6.500	103.368	103.343	103.318	103.243	6.500	103.355	103.330	103.305	103.229	6.500	103.282	103.257	103.231	103.156
6.625	103.812	103.786	103.761	103.686	6.625	103.798	103.773	103.748	103.673	6.625	103.725	103.700	103.675	103.599
6.750	104.179	104.128	104.078	104.028	6.750	104.157	104.107	104.056	104.006	6.750	104.051	104.001	103.951	103.901
6.875	103.757	103.707	103.656	103.606	6.875	103.735	103.685	103.635	103.584	6.875	103.629	103.579	103.529	103.479
6.990	103.992	103.941	103.891	103.841	6.990	103.970	103.919	103.869	103.819	6.990	103.864	103.814	103.764	103.713
7.000	104.087	104.036	103.986	103.936	7.000	104.065	104.014	103.964	103.914	7.000	103.959	103.909	103.859	103.808
7.125	104.276	104.226	104.176	104.126	7.125	104.255	104.204	104.154	104.104	7.125	104.149	104.099	104.049	103.998
7.250	104.456	104.375	104.295	104.215	7.250	104.431	104.350	104.270	104.190	7.250	104.308	104.228	104.147	104.067

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
5.250	101.102	101.043	100.984	100.876	5.250	101.102	101.043	100.984	100.876
5.375	101.285	101.226	101.168	101.059	5.375	101.285	101.226	101.168	101.059
5.500	101.748	101.690	101.631	101.522	5.500	101.748	101.690	101.631	101.522
5.625	102.289	102.231	102.172	102.063	5.625	102.289	102.231	102.172	102.063
5.750	102.762	102.650	102.433	102.165	5.750	102.818	102.600	102.383	102.115
5.875	102.305	102.193	101.975	101.708	5.875	102.360	102.143	101.925	101.658
5.990	102.589	102.478	102.260	101.992	5.990	102.645	102.428	102.210	101.942
6.000	102.754	102.643	102.425	102.157	6.000	102.810	102.593	102.375	102.107
6.125	103.250	103.139	102.921	102.653	6.125	103.306	103.089	102.871	102.603
6.250	103.503	103.468	103.250	102.983	6.250	103.686	103.468	103.250	102.983
6.375	102.9								