



National Correspondent Rate Sheet--Best Efforts

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

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5/9/2025 9:55 EST  
Lock Desk: 443-313-8929  
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FANNIE MAE CONVENTIONAL PRODUCTS

| CONFORMING 30 YEAR FIXED |         |         |         |         | CONFORMING 20 YEAR FIXED |         |         |         |         | CONFORMING 15 YEAR FIXED |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                    | 95.654  | 95.625  | 95.588  | 95.491  | 4.875                    | 93.745  | 93.701  | 93.635  | 93.348  | 4.125                    | 95.732  | 95.697  | 95.632  | 95.570  |
| 5.375                    | 96.384  | 96.356  | 96.319  | 96.221  | 5.000                    | 95.875  | 95.831  | 95.765  | 95.478  | 4.250                    | 96.020  | 95.985  | 95.920  | 95.858  |
| 5.500                    | 97.159  | 97.130  | 97.094  | 96.996  | 5.125                    | 95.079  | 95.035  | 94.969  | 94.682  | 4.375                    | 96.429  | 96.394  | 96.329  | 96.267  |
| 5.625                    | 97.754  | 97.725  | 97.688  | 97.591  | 5.250                    | 95.733  | 95.687  | 95.621  | 95.343  | 4.500                    | 96.810  | 96.775  | 96.710  | 96.648  |
| 5.750                    | 98.254  | 98.223  | 98.186  | 98.089  | 5.375                    | 96.390  | 96.344  | 96.278  | 96.000  | 4.625                    | 97.168  | 97.133  | 97.068  | 97.006  |
| 5.875                    | 98.884  | 98.853  | 98.816  | 98.719  | 5.500                    | 96.979  | 96.933  | 96.867  | 96.589  | 4.750                    | 97.933  | 97.901  | 97.860  | 97.816  |
| 5.990                    | 99.145  | 99.114  | 99.077  | 98.829  | 5.625                    | 97.640  | 97.594  | 97.528  | 97.250  | 4.875                    | 98.334  | 98.302  | 98.262  | 97.817  |
| 6.000                    | 99.483  | 99.452  | 99.416  | 99.318  | 5.750                    | 98.246  | 98.199  | 98.133  | 97.856  | 4.990                    | 98.473  | 98.441  | 98.400  | 97.556  |
| 6.125                    | 99.982  | 99.951  | 99.915  | 99.867  | 5.875                    | 98.832  | 98.786  | 98.720  | 98.442  | 5.000                    | 98.615  | 98.583  | 98.543  | 98.098  |
| 6.250                    | 100.292 | 100.253 | 100.209 | 100.154 | 6.000                    | 99.428  | 99.382  | 99.316  | 99.038  | 5.125                    | 98.842  | 98.810  | 98.770  | 98.325  |
| 6.375                    | 100.866 | 100.828 | 100.784 | 100.729 | 6.125                    | 99.965  | 99.919  | 99.853  | 99.775  | 5.250                    | 99.460  | 99.425  | 99.377  | 98.921  |
| 6.500                    | 101.405 | 101.367 | 101.323 | 101.268 | 6.250                    | 99.889  | 99.831  | 99.757  | 99.672  | 5.375                    | 99.783  | 99.749  | 99.700  | 99.245  |
| 6.625                    | 101.802 | 101.763 | 101.719 | 101.664 | 6.375                    | 100.195 | 100.137 | 100.064 | 99.978  | 5.500                    | 100.216 | 100.181 | 100.133 | 100.077 |
| 6.750                    | 102.074 | 102.017 | 101.951 | 101.878 | 6.500                    | 100.477 | 100.419 | 100.346 | 100.261 | 5.625                    | 100.448 | 100.414 | 100.365 | 100.310 |
| 6.875                    | 102.572 | 102.516 | 102.450 | 102.376 | 6.625                    | 100.710 | 100.652 | 100.579 | 100.494 | 5.750                    | 100.790 | 100.755 | 100.707 | 100.651 |
| 6.990                    | 102.704 | 102.647 | 102.581 | 102.508 | 6.750                    | 100.981 | 100.908 | 100.820 | 100.729 | 5.875                    | 101.167 | 101.132 | 101.084 | 101.028 |
| 7.000                    | 103.009 | 102.952 | 102.886 | 102.813 | 6.875                    | 101.190 | 101.117 | 101.029 | 100.938 | 5.990                    | 101.291 | 101.256 | 101.208 | 101.152 |
| 7.125                    | 103.373 | 103.317 | 103.251 | 103.177 | 7.000                    | 101.447 | 101.374 | 101.286 | 101.194 | 6.000                    | 101.310 | 101.276 | 101.227 | 101.172 |
| 7.250                    | 103.569 | 103.504 | 103.438 | 103.360 | 7.125                    | 101.653 | 101.580 | 101.492 | 101.401 | 6.125                    | 101.572 | 101.538 | 101.489 | 101.434 |
| 7.375                    | 103.944 | 103.879 | 103.813 | 103.735 | 7.250                    | 102.017 | 101.952 | 101.886 | 101.808 | 6.250                    | 101.773 | 101.739 | 101.690 | 101.635 |
| 7.500                    | 104.310 | 104.253 | 104.195 | 104.124 | 7.375                    | 102.582 | 102.523 | 102.466 | 102.401 | 6.375                    | 102.148 | 102.113 | 102.064 | 102.009 |
| 7.625                    | 104.703 | 104.658 | 104.600 | 104.530 | 7.500                    | 102.966 | 102.919 | 102.868 | 102.805 | 6.500                    | 102.630 | 102.596 | 102.547 | 102.492 |
|                          |         |         |         |         | 7.625                    | 103.323 | 103.282 | 103.230 | 103.168 | 6.625                    | 102.688 | 102.653 | 102.605 | 102.549 |
|                          |         |         |         |         |                          |         |         |         |         | 6.750                    | 102.890 | 102.856 | 102.807 | 102.752 |
|                          |         |         |         |         |                          |         |         |         |         | 6.875                    | 103.190 | 103.156 | 103.107 | 103.052 |

| CONFORMING 10 YEAR FIXED |         |         |         |         | HIGH BALANCE 30 YEAR FIXED |         |         |         |         | HIGH BALANCE 15 YEAR FIXED |        |        |        |        |
|--------------------------|---------|---------|---------|---------|----------------------------|---------|---------|---------|---------|----------------------------|--------|--------|--------|--------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                       | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                       | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 4.625                    | 95.838  | 95.801  | 95.744  | 95.678  | 5.250                      | 94.860  | 94.797  | 94.716  | 94.404  | 4.500                      | 92.554 | 92.516 | 92.460 | 92.399 |
| 4.750                    | 96.973  | 96.927  | 96.870  | 96.404  | 5.375                      | 95.557  | 95.494  | 95.413  | 95.101  | 4.625                      | 93.080 | 93.043 | 92.986 | 92.926 |
| 4.875                    | 97.175  | 97.128  | 97.072  | 96.605  | 5.500                      | 96.489  | 96.425  | 96.345  | 96.033  | 4.750                      | 94.357 | 94.311 | 94.254 | 93.994 |
| 5.000                    | 97.495  | 97.449  | 97.392  | 96.926  | 5.625                      | 97.094  | 97.031  | 96.950  | 96.638  | 4.875                      | 94.573 | 94.527 | 94.470 | 94.210 |
| 5.125                    | 97.867  | 97.821  | 97.764  | 97.298  | 5.750                      | 97.631  | 97.571  | 97.498  | 97.193  | 4.990                      | 95.038 | 94.991 | 94.935 | 94.474 |
| 5.250                    | 98.211  | 98.165  | 98.108  | 97.642  | 5.875                      | 98.271  | 98.211  | 98.138  | 97.833  | 5.000                      | 95.078 | 95.032 | 94.975 | 94.715 |
| 5.375                    | 98.545  | 98.498  | 98.442  | 97.976  | 5.990                      | 98.807  | 98.747  | 98.674  | 98.170  | 5.125                      | 95.414 | 95.367 | 95.311 | 95.050 |
| 5.500                    | 98.812  | 98.766  | 98.709  | 98.643  | 6.000                      | 98.870  | 98.810  | 98.737  | 98.433  | 5.250                      | 95.995 | 95.946 | 95.881 | 95.610 |
| 5.625                    | 99.115  | 99.068  | 99.012  | 98.946  | 6.125                      | 99.485  | 99.425  | 99.351  | 99.247  | 5.375                      | 96.322 | 96.273 | 96.208 | 95.937 |
| 5.750                    | 99.282  | 99.232  | 99.168  | 99.091  | 6.250                      | 100.058 | 99.998  | 99.925  | 99.820  | 5.500                      | 96.638 | 96.589 | 96.524 | 96.453 |
| 5.875                    | 99.608  | 99.559  | 99.494  | 99.418  | 6.375                      | 100.490 | 100.430 | 100.357 | 100.252 | 5.625                      | 96.902 | 96.853 | 96.788 | 96.717 |
| 6.000                    | 100.092 | 100.043 | 99.978  | 99.901  | 6.500                      | 100.971 | 100.911 | 100.838 | 100.734 | 5.750                      | 97.237 | 97.187 | 97.123 | 97.052 |
| 6.125                    | 100.484 | 100.435 | 100.370 | 100.293 | 6.625                      | 101.463 | 101.403 | 101.329 | 101.225 | 5.875                      | 97.482 | 97.433 | 97.368 | 97.297 |
| 6.250                    | 100.233 | 100.189 | 100.141 | 100.086 | 6.750                      | 100.532 | 100.459 | 100.372 | 100.252 | 5.990                      | 97.738 | 97.689 | 97.624 | 97.553 |
| 6.375                    | 100.577 | 100.534 | 100.485 | 100.430 | 6.875                      | 100.892 | 100.819 | 100.732 | 100.612 | 6.000                      | 97.760 | 97.711 | 97.646 | 97.575 |
| 6.500                    | 101.040 | 100.996 | 100.948 | 100.892 | 6.990                      | 101.210 | 101.137 | 101.049 | 100.930 | 6.125                      | 97.997 | 97.948 | 97.883 | 97.812 |
| 6.625                    | 101.368 | 101.324 | 101.276 | 101.220 | 7.000                      | 101.238 | 101.165 | 101.077 | 100.957 | 6.250                      | 98.257 | 98.208 | 98.144 | 98.073 |
| 6.750                    | 101.325 | 101.291 | 101.242 | 101.187 | 7.125                      | 101.524 | 101.451 | 101.363 | 101.243 | 6.375                      | 98.523 | 98.473 | 98.409 | 98.338 |
| 6.875                    | 101.625 | 101.591 | 101.542 | 101.487 | 7.250                      | 101.533 | 101.446 | 101.351 | 101.224 | 6.500                      | 98.877 | 98.828 | 98.763 | 98.692 |
| 7.000                    | 101.421 | 101.387 | 101.338 | 101.283 | 7.375                      | 101.809 | 101.722 | 101.627 | 101.500 | 6.625                      | 99.115 | 99.066 | 99.001 | 98.930 |
| 7.125                    | 101.688 | 101.653 | 101.605 | 101.549 | 7.500                      | 102.032 | 101.945 | 101.850 | 101.723 | 6.750                      | 99.138 | 99.089 | 99.025 | 98.954 |
| 7.250                    | 101.658 | 101.543 | 101.406 | 101.268 | 7.625                      | 102.205 | 102.118 | 102.023 | 101.896 | 6.875                      | 99.354 | 99.304 | 99.240 | 99.169 |
| 7.375                    | 101.933 | 101.819 | 101.681 | 101.543 |                            |         |         |         |         | 7.000                      | 99.551 | 99.502 | 99.437 | 99.366 |
| 7.500                    | 102.191 | 102.076 | 101.939 | 101.801 |                            |         |         |         |         | 7.125                      | 99.716 | 99.667 | 99.602 | 99.531 |
| 7.625                    | 102.429 | 102.314 | 102.177 | 102.039 |                            |         |         |         |         | 7.250                      | 99.632 | 99.503 | 99.349 | 99.196 |

| CONFORMING 5/6m SOFR ARM |         |         |         |         | CONFORMING 7/6m SOFR ARM |         |         |         |         | CONFORMING 10/6m SOFR ARM |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|---------------------------|---------|---------|---------|---------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                      | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.000                    | 97.639  | 97.559  | 97.463  | 97.362  | 5.000                    | 96.496  | 96.416  | 96.319  | 96.219  | 5.375                     | 95.207  | 95.126  | 95.030  | 94.929  |
| 5.125                    | 97.992  | 97.911  | 97.815  | 97.714  | 5.125                    | 96.942  | 96.862  | 96.765  | 96.665  | 5.500                     | 95.676  | 95.596  | 95.499  | 95.399  |
| 5.250                    | 98.338  | 98.257  | 98.161  | 98.061  | 5.250                    | 97.613  | 97.533  | 97.436  | 97.336  | 5.625                     | 97.120  | 97.040  | 96.943  | 96.843  |
| 5.375                    | 98.674  | 98.594  | 98.498  | 98.397  | 5.375                    | 97.997  | 97.916  | 97.820  | 97.719  | 5.750                     | 98.131  | 98.050  | 97.954  | 97.854  |
| 5.500                    | 98.983  | 98.903  | 98.806  | 98.706  | 5.500                    | 98.365  | 98.284  | 98.188  | 98.087  | 5.875                     | 98.493  | 98.413  | 98.317  | 98.216  |
| 5.625                    | 99.248  | 99.167  | 99.071  | 98.970  | 5.625                    | 98.707  | 98.627  | 98.530  | 98.430  | 6.000                     | 98.879  | 98.799  | 98.702  | 98.602  |
| 5.750                    | 99.485  | 99.404  | 99.308  | 99.207  | 5.750                    | 99.035  | 98.955  | 98.858  | 98.758  | 6.125                     | 99.282  | 99.201  | 99.105  | 99.005  |
| 5.875                    | 99.683  | 99.603  | 99.507  | 99.406  | 5.875                    | 99.343  | 99.263  | 99.166  | 99.066  | 6.250                     | 99.613  | 99.533  | 99.436  | 99.336  |
| 6.000                    | 99.893  | 99.812  | 99.716  | 99.615  | 6.000                    | 99.602  | 99.522  | 99.425  | 99.325  | 6.375                     | 99.858  | 99.778  | 99.681  | 99.581  |
| 6.125                    | 100.100 | 100.020 | 99.923  | 99.823  | 6.125                    | 99.771  | 99.690  | 99.594  | 99.493  | 6.500                     | 100.083 | 100.003 | 99.906  | 99.806  |
| 6.250                    | 100.264 | 100.184 | 100.087 | 99.987  | 6.250                    | 99.927  | 99.847  | 99.750  | 99.650  | 6.625                     | 100.273 | 100.193 | 100.097 | 99.996  |
| 6.375                    | 100.384 | 100.303 | 100.207 | 100.107 | 6.375                    | 100.086 | 100.005 | 99.909  | 99.808  | 6.750                     | 100.378 | 100.297 | 100.201 | 100.100 |
| 6.500                    | 100.553 | 100.472 | 100.376 | 100.276 | 6.500                    | 100.222 | 100.142 | 100.045 | 99.945  | 6.875                     | 100.360 | 100.280 | 100.184 | 100.083 |
| 6.625                    | 100.790 | 100.710 | 100.613 | 100.513 | 6.625                    | 100.318 | 100.238 | 100.142 | 100.041 | 7.000                     | 100.499 | 100.419 | 100.322 | 100.222 |
| 6.750                    | 100.947 | 100.867 | 100.771 | 100.670 | 6.750                    | 100.460 | 100.380 | 100.283 | 100.183 | 7.125                     | 100.867 | 100.787 | 100.690 | 100.590 |
| 6.875                    | 100.992 | 100.912 | 100.816 | 100.715 | 6.875                    | 100.677 | 100.597 | 100.500 | 100.400 | 7.250                     | 101.087 | 101.006 | 100.910 | 100.809 |
| 7.000                    | 101.006 | 100.926 | 100.830 | 100.729 | 7.000                    | 100.901 | 100.820 | 100.724 | 100.623 | 7.375                     | 101.085 | 101.005 | 100.908 | 100.808 |
| 7.125                    | 100.968 | 100.888 | 100.791 | 100.691 | 7.125                    | 101.128 | 101.047 | 100.951 | 100.850 | 7.500                     | 101.079 | 100.999 | 100.902 | 100.802 |
| 7.250                    | 100.934 | 100.854 | 100.758 | 100.657 | 7.250                    | 101.266 | 101.186 | 101.089 | 100.989 | 7.625                     | 101.058 | 100.977 | 100.881 | 100.780 |



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FREDDIE MAC CONVENTIONAL / HOME POSSIBLE / HOME ONE PRODUCTS

| CONFORMING 30 YEAR FIXED |         |         |         |         | CONFORMING 20 YEAR FIXED |         |         |         |         | CONFORMING 15 YEAR FIXED |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                    | 95.654  | 95.625  | 95.588  | 95.491  | 4.875                    | 93.745  | 93.701  | 93.635  | 93.348  | 4.125                    | 95.732  | 95.697  | 95.632  | 95.570  |
| 5.375                    | 96.384  | 96.356  | 96.319  | 96.221  | 5.000                    | 95.875  | 95.831  | 95.765  | 95.478  | 4.250                    | 96.020  | 95.985  | 95.920  | 95.858  |
| 5.500                    | 97.159  | 97.130  | 97.094  | 96.996  | 5.125                    | 95.079  | 95.035  | 94.969  | 94.682  | 4.375                    | 96.429  | 96.394  | 96.329  | 96.267  |
| 5.625                    | 97.754  | 97.725  | 97.688  | 97.591  | 5.250                    | 95.733  | 95.687  | 95.621  | 95.343  | 4.500                    | 96.810  | 96.775  | 96.710  | 96.648  |
| 5.750                    | 98.254  | 98.223  | 98.186  | 98.089  | 5.375                    | 96.390  | 96.344  | 96.278  | 96.000  | 4.625                    | 97.168  | 97.133  | 97.068  | 97.006  |
| 5.875                    | 98.884  | 98.853  | 98.816  | 98.719  | 5.500                    | 96.979  | 96.933  | 96.867  | 96.589  | 4.750                    | 97.933  | 97.901  | 97.860  | 97.416  |
| 5.990                    | 99.145  | 99.114  | 99.077  | 98.829  | 5.625                    | 97.640  | 97.594  | 97.528  | 97.250  | 4.875                    | 98.334  | 98.302  | 98.262  | 97.817  |
| 6.000                    | 99.483  | 99.452  | 99.416  | 99.318  | 5.750                    | 98.246  | 98.199  | 98.133  | 97.856  | 4.990                    | 98.473  | 98.441  | 98.400  | 97.556  |
| 6.125                    | 99.982  | 99.951  | 99.915  | 99.867  | 5.875                    | 98.832  | 98.786  | 98.720  | 98.442  | 5.000                    | 98.615  | 98.583  | 98.543  | 98.098  |
| 6.250                    | 100.292 | 100.253 | 100.209 | 100.154 | 6.000                    | 99.428  | 99.382  | 99.316  | 99.038  | 5.125                    | 98.842  | 98.810  | 98.770  | 98.325  |
| 6.375                    | 100.866 | 100.828 | 100.784 | 100.729 | 6.125                    | 99.965  | 99.919  | 99.853  | 99.775  | 5.250                    | 99.460  | 99.425  | 99.377  | 98.921  |
| 6.500                    | 101.405 | 101.367 | 101.323 | 101.268 | 6.250                    | 99.889  | 99.831  | 99.757  | 99.672  | 5.375                    | 99.783  | 99.749  | 99.700  | 99.245  |
| 6.625                    | 101.802 | 101.763 | 101.719 | 101.664 | 6.375                    | 100.195 | 100.137 | 100.064 | 99.978  | 5.500                    | 100.216 | 100.181 | 100.133 | 100.077 |
| 6.750                    | 102.074 | 102.017 | 101.951 | 101.878 | 6.500                    | 100.477 | 100.419 | 100.346 | 100.261 | 5.625                    | 100.448 | 100.414 | 100.365 | 100.310 |
| 6.875                    | 102.572 | 102.516 | 102.450 | 102.376 | 6.625                    | 100.710 | 100.652 | 100.579 | 100.494 | 5.750                    | 100.790 | 100.755 | 100.707 | 100.651 |
| 6.990                    | 102.704 | 102.647 | 102.581 | 102.508 | 6.750                    | 100.981 | 100.908 | 100.820 | 100.729 | 5.875                    | 101.167 | 101.132 | 101.084 | 101.028 |
| 7.000                    | 103.009 | 102.952 | 102.886 | 102.813 | 6.875                    | 101.190 | 101.117 | 101.029 | 100.938 | 5.990                    | 101.291 | 101.256 | 101.208 | 101.152 |
| 7.125                    | 103.373 | 103.317 | 103.251 | 103.177 | 7.000                    | 101.447 | 101.374 | 101.286 | 101.194 | 6.000                    | 101.310 | 101.276 | 101.227 | 101.172 |
| 7.250                    | 103.569 | 103.504 | 103.438 | 103.360 | 7.125                    | 101.653 | 101.580 | 101.492 | 101.401 | 6.125                    | 101.572 | 101.538 | 101.489 | 101.434 |
| 7.375                    | 103.944 | 103.879 | 103.813 | 103.735 | 7.250                    | 102.017 | 101.952 | 101.886 | 101.808 | 6.250                    | 101.773 | 101.739 | 101.690 | 101.635 |
| 7.500                    | 104.310 | 104.253 | 104.195 | 104.124 | 7.375                    | 102.582 | 102.523 | 102.466 | 102.401 | 6.375                    | 102.148 | 102.113 | 102.064 | 102.009 |
| 7.625                    | 104.703 | 104.658 | 104.600 | 104.530 | 7.500                    | 102.966 | 102.919 | 102.868 | 102.805 | 6.500                    | 102.630 | 102.596 | 102.547 | 102.492 |
|                          |         |         |         |         | 7.625                    | 103.323 | 103.282 | 103.230 | 103.168 | 6.625                    | 102.688 | 102.653 | 102.605 | 102.549 |
|                          |         |         |         |         |                          |         |         |         |         | 6.750                    | 102.890 | 102.856 | 102.807 | 102.752 |
|                          |         |         |         |         |                          |         |         |         |         | 6.875                    | 103.190 | 103.156 | 103.107 | 103.052 |

| CONFORMING 10 YEAR FIXED |         |         |         |         | SUPER CONFORMING 30 YEAR FIXED |         |         |         |         | SUPER CONFORMING 15 YEAR FIXED |         |         |         |         |
|--------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|
| RATE                     | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                           | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                           | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 4.625                    | 95.838  | 95.801  | 95.744  | 95.678  | 5.250                          | 94.749  | 94.691  | 94.670  | 94.379  | 4.750                          | 95.534  | 95.095  | 95.483  | 95.160  |
| 4.750                    | 96.973  | 96.927  | 96.870  | 96.404  | 5.375                          | 95.325  | 95.265  | 95.245  | 94.950  | 4.875                          | 96.008  | 95.561  | 95.954  | 95.620  |
| 4.875                    | 97.175  | 97.128  | 97.072  | 96.605  | 5.500                          | 96.353  | 96.290  | 96.271  | 95.971  | 5.000                          | 96.547  | 96.098  | 96.492  | 96.155  |
| 5.000                    | 97.495  | 97.449  | 97.392  | 96.926  | 5.625                          | 97.001  | 96.936  | 96.917  | 96.614  | 5.125                          | 97.143  | 96.692  | 97.086  | 96.751  |
| 5.125                    | 97.867  | 97.821  | 97.764  | 97.298  | 5.750                          | 97.285  | 97.270  | 97.223  | 96.923  | 5.250                          | 97.427  | 96.988  | 97.375  | 97.079  |
| 5.250                    | 98.211  | 98.165  | 98.108  | 97.642  | 5.875                          | 97.996  | 97.980  | 97.934  | 97.631  | 5.375                          | 97.778  | 97.734  | 97.723  | 97.685  |
| 5.375                    | 98.545  | 98.498  | 98.442  | 97.976  | 6.000                          | 98.488  | 98.468  | 98.424  | 98.117  | 5.500                          | 98.134  | 98.090  | 98.079  | 98.038  |
| 5.500                    | 98.812  | 98.766  | 98.709  | 98.643  | 6.125                          | 99.039  | 99.018  | 98.974  | 98.664  | 5.625                          | 98.766  | 98.721  | 98.710  | 98.665  |
| 5.625                    | 99.115  | 99.068  | 99.012  | 98.946  | 6.250                          | 99.406  | 99.373  | 99.311  | 98.987  | 5.750                          | 98.785  | 98.749  | 98.708  | 98.682  |
| 5.750                    | 99.282  | 99.232  | 99.168  | 99.091  | 6.375                          | 99.991  | 99.953  | 99.894  | 99.564  | 5.875                          | 99.115  | 99.072  | 99.036  | 98.999  |
| 5.875                    | 99.608  | 99.559  | 99.494  | 99.418  | 6.500                          | 100.435 | 100.395 | 100.337 | 100.007 | 6.000                          | 99.409  | 99.365  | 99.329  | 99.289  |
| 6.000                    | 100.092 | 100.043 | 99.978  | 99.901  | 6.625                          | 100.955 | 100.913 | 100.856 | 100.522 | 6.125                          | 99.891  | 99.847  | 99.812  | 99.769  |
| 6.125                    | 100.484 | 100.435 | 100.370 | 100.293 | 6.750                          | 100.227 | 100.191 | 100.149 | 100.119 | 6.250                          | 100.039 | 100.016 | 99.966  | 99.805  |
| 6.250                    | 100.233 | 100.189 | 100.141 | 100.086 | 6.875                          | 100.816 | 100.778 | 100.736 | 100.703 | 6.375                          | 100.343 | 100.319 | 100.269 | 100.105 |
| 6.375                    | 100.577 | 100.534 | 100.485 | 100.430 | 7.000                          | 101.125 | 101.085 | 101.042 | 101.001 | 6.500                          | 100.500 | 100.474 | 100.425 | 100.261 |
| 6.500                    | 101.040 | 100.996 | 100.948 | 100.892 | 7.125                          | 101.492 | 101.453 | 101.408 | 101.365 | 6.625                          | 100.978 | 100.953 | 100.904 | 100.735 |
| 6.625                    | 101.368 | 101.324 | 101.276 | 101.220 | 7.250                          | 101.577 | 101.521 | 101.428 | 101.362 | 6.750                          | 101.120 | 101.083 | 101.033 | 100.956 |
| 6.750                    | 101.325 | 101.291 | 101.242 | 101.187 | 7.375                          | 101.976 | 101.921 | 101.829 | 101.762 | 6.875                          | 101.419 | 101.378 | 101.326 | 101.241 |
| 6.875                    | 101.625 | 101.591 | 101.542 | 101.487 | 7.500                          | 102.410 | 102.354 | 102.273 | 102.208 | 7.000                          | 101.891 | 101.850 | 101.798 | 101.710 |
| 7.000                    | 101.421 | 101.387 | 101.338 | 101.283 | 7.625                          | 102.748 | 102.691 | 102.611 | 102.547 | 7.125                          | 102.169 | 102.122 | 102.070 | 101.985 |
| 7.125                    | 101.688 | 101.653 | 101.605 | 101.549 |                                |         |         |         |         | 7.250                          | 102.210 | 102.148 | 102.067 | 101.920 |
| 7.250                    | 101.658 | 101.543 | 101.406 | 101.268 |                                |         |         |         |         | 7.375                          | 102.436 | 102.374 | 102.293 | 102.144 |
| 7.375                    | 101.933 | 101.819 | 101.681 | 101.543 |                                |         |         |         |         | 7.500                          | 102.645 | 102.578 | 102.497 | 102.350 |
| 7.500                    | 102.191 | 102.076 | 101.939 | 101.801 |                                |         |         |         |         | 7.625                          | 102.831 | 102.767 | 102.686 | 102.538 |
| 7.625                    | 102.429 | 102.314 | 102.177 | 102.039 |                                |         |         |         |         |                                |         |         |         |         |

| 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                    | 98.726  | 98.721  | 98.719  | 98.520  | 5.250                    | 98.046  | 98.040  | 98.037  | 97.836  | 5.250                     | 95.033 | 95.026 | 95.021 | 94.819 |
| 5.375                    | 99.021  | 99.012  | 99.005  | 98.802  | 5.375                    | 98.413  | 98.403  | 98.395  | 98.190  | 5.375                     | 95.647 | 95.636 | 95.627 | 95.420 |
| 5.500                    | 99.317  | 99.303  | 99.293  | 99.084  | 5.500                    | 98.780  | 98.765  | 98.753  | 98.544  | 5.500                     | 96.012 | 95.996 | 95.982 | 95.772 |
| 5.625                    | 99.610  | 99.592  | 99.577  | 99.564  | 5.625                    | 99.144  | 99.125  | 99.109  | 98.895  | 5.625                     | 97.874 | 97.854 | 97.836 | 97.621 |
| 5.750                    | 99.888  | 99.866  | 99.846  | 99.829  | 5.750                    | 99.533  | 99.510  | 99.489  | 99.271  | 5.750                     | 98.780 | 98.755 | 98.733 | 98.514 |
| 5.875                    | 100.156 | 100.129 | 100.105 | 100.083 | 5.875                    | 99.940  | 99.913  | 99.888  | 99.666  | 5.875                     | 99.043 | 99.014 | 98.987 | 98.763 |
| 6.000                    | 100.422 | 100.391 | 100.362 | 100.336 | 6.000                    | 100.346 | 100.315 | 100.285 | 100.059 | 6.000                     | 99.303 | 99.270 | 99.239 | 99.010 |
| 6.125                    | 100.667 | 100.631 | 100.598 | 100.567 | 6.125                    | 100.731 | 100.695 | 100.662 | 100.431 | 6.125                     | 99.543 | 99.505 | 99.469 | 99.236 |
| 6.250                    | 100.817 | 100.777 | 100.738 | 100.703 | 6.250                    | 100.909 | 100.869 | 100.830 | 100.595 | 6.250                     | 99.665 | 99.623 | 99.582 | 99.344 |
| 6.375                    | 100.907 | 100.863 | 100.820 | 100.779 | 6.375                    | 100.937 | 100.892 | 100.849 | 100.809 | 6.375                     | 99.708 | 99.661 | 99.616 | 99.573 |
| 6.500                    | 101.000 | 100.951 | 100.903 | 100.858 | 6.500                    | 100.968 | 100.918 | 100.870 | 100.825 | 6.500                     | 99.754 | 99.702 | 99.651 | 99.604 |
| 6.625                    | 101.091 | 101.037 | 100.984 | 100.934 | 6.625                    | 100.996 | 100.942 | 100.889 | 100.839 | 6.625                     | 99.797 | 99.740 | 99.685 | 99.632 |
| 6.750                    | 101.115 | 101.056 | 100.998 | 100.944 | 6.750                    | 101.022 | 100.963 | 100.905 | 100.850 | 6.750                     | 99.784 | 99.722 | 99.662 | 99.604 |
| 6.875                    | 101.094 | 101.030 | 100.967 | 100.908 | 6.875                    | 101.053 | 100.989 | 100.926 | 100.866 | 6.875                     | 99.733 | 99.667 | 99.601 | 99.539 |
| 7.000                    | 101.079 | 101.011 | 100.943 | 100.878 | 7.000                    | 101.090 | 101.021 | 100.953 | 100.888 | 7.000                     | 99.688 | 99.617 | 99.546 | 99.479 |
| 7.125                    | 101.068 | 100.995 | 100.922 | 100.852 | 7.125                    | 101.131 | 101.058 | 100.985 | 100.915 | 7.125                     | 99.649 | 99.573 | 99.497 | 99.424 |
| 7.250                    | 101.165 | 101.088 | 101.010 | 100.935 | 7.250                    | 101.124 | 101.047 | 100.968 | 100.894 | 7.250                     | 99.637 | 99.556 | 99.475 | 99.397 |
| 7.375                    | 101.349 | 101.266 | 101.184 | 101.105 | 7.375                    | 101.083 | 101.000 | 100.917 | 100.837 | 7.375                     | 99.650 | 99.564 | 99.478 | 99.395 |
| 7.500                    | 101.536 | 101.449 | 101.362 | 101.278 | 7.500                    | 101.047 | 100.959 | 100.870 | 100.786 | 7.500                     | 99.667 | 99.577 | 99.486 | 99.398 |

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 loanss 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                              |         |                                    |  |                                                                                                                                                                                                                                                   |  |
| No Escrow (Non CA)                             | (0.250) |                                    |  |                                                                                                                                                                                                                                                   |  |
| No Escrow (CA)                                 | (0.125) |                                    |  |                                                                                                                                                                                                                                                   |  |
| TX Property                                    | 0.000   |                                    |  |                                                                                                                                                                                                                                                   |  |
| NY Property                                    | 0.000   |                                    |  |                                                                                                                                                                                                                                                   |  |
| MANDATORY COMMITMENT IMPROVE PRICE BY 0.000    |         |                                    |  |                                                                                                                                                                                                                                                   |  |
| MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000 |         |                                    |  |                                                                                                                                                                                                                                                   |  |
|                                                |         |                                    |  |                                                                                                                                                                                                                                                   |  |
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| 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 |





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

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending  
www.PHLCorrespondent.com

5/9/2025 9:55 EST  
Lock Desk: 443-313-8929  
Lock Desk Available Until 8:00 PM EST  
Sales Support: 800-203-5719

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                | 98.705  | 98.698  | 98.691  | 98.634  | 4.250                | 97.077  | 97.084  | 97.091  | 97.098  | 5.250              | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                | 99.176  | 99.169  | 99.162  | 99.105  | 4.375                | 96.713  | 96.720  | 96.727  | 96.734  | 5.375              | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                | 99.861  | 99.854  | 99.847  | 99.790  | 4.500                | 97.264  | 97.271  | 97.278  | 97.285  | 5.500              | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                | 100.448 | 100.441 | 100.434 | 100.377 | 4.625                | 97.834  | 97.840  | 97.847  | 97.854  | 5.625              | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                | 100.971 | 100.792 | 100.613 | 100.384 | 4.750                | 98.623  | 98.616  | 98.609  | 98.553  | 5.750              | 100.971 | 100.792 | 100.613 | 100.384 |
| 5.875                | 101.373 | 101.194 | 101.015 | 100.785 | 4.875                | 98.930  | 98.923  | 98.916  | 98.859  | 5.875              | 101.373 | 101.194 | 101.015 | 100.785 |
| 5.990                | 101.736 | 101.557 | 101.378 | 101.148 | 5.000                | 99.372  | 99.365  | 99.358  | 99.301  | 5.990              | 101.736 | 101.557 | 101.378 | 101.148 |
| 6.000                | 101.901 | 101.722 | 101.543 | 101.313 | 5.125                | 99.670  | 99.663  | 99.656  | 99.599  | 6.000              | 101.901 | 101.722 | 101.543 | 101.313 |
| 6.125                | 102.377 | 102.198 | 102.019 | 101.789 | 5.250                | 100.027 | 100.013 | 99.999  | 99.935  | 6.125              | 102.377 | 102.198 | 102.019 | 101.789 |
| 6.250                | 102.507 | 102.328 | 102.148 | 101.919 | 5.375                | 100.135 | 100.121 | 100.108 | 100.044 | 6.250              | 102.507 | 102.328 | 102.148 | 101.919 |
| 6.375                | 102.623 | 102.616 | 102.609 | 102.552 | 5.500                | 100.546 | 100.532 | 100.518 | 100.454 | 6.375              | 102.623 | 102.616 | 102.609 | 102.552 |
| 6.500                | 103.088 | 103.081 | 103.074 | 103.017 | 5.625                | 100.963 | 100.949 | 100.935 | 100.871 | 6.500              | 103.088 | 103.081 | 103.074 | 103.017 |
| 6.625                | 103.663 | 103.656 | 103.649 | 103.592 | 5.750                | 101.280 | 101.259 | 101.239 | 101.168 | 6.625              | 103.663 | 103.656 | 103.649 | 103.592 |
| 6.750                | 103.903 | 103.837 | 103.771 | 103.704 | 5.875                | 101.567 | 101.546 | 101.525 | 101.455 | 6.750              | 103.903 | 103.837 | 103.771 | 103.704 |
| 6.875                | 103.866 | 103.800 | 103.734 | 103.667 | 6.000                | 101.919 | 101.899 | 101.878 | 101.807 | 6.875              | 103.866 | 103.800 | 103.734 | 103.667 |
| 6.990                | 104.301 | 104.235 | 104.168 | 104.102 | 6.125                | 102.241 | 102.220 | 102.200 | 102.129 | 6.990              | 104.301 | 104.235 | 104.168 | 104.102 |
| 7.000                | 104.376 | 104.310 | 104.243 | 104.177 | 6.250                | 102.207 | 102.186 | 102.166 | 102.145 | 7.000              | 104.376 | 104.310 | 104.243 | 104.177 |
| 7.125                | 104.772 | 104.706 | 104.640 | 104.574 | 6.375                | 102.195 | 102.174 | 102.153 | 102.133 | 7.125              | 104.772 | 104.706 | 104.640 | 104.574 |
| 7.250                | 104.655 | 104.589 | 104.523 | 104.457 | 6.500                | 102.643 | 102.622 | 102.602 | 102.581 | 7.250              | 104.655 | 104.589 | 104.523 | 104.457 |
| 7.375                | 104.480 | 104.414 | 104.348 | 104.282 | 6.625                | 102.816 | 102.796 | 102.775 | 102.754 | 7.375              | 104.480 | 104.414 | 104.348 | 104.282 |
| 7.500                | 104.793 | 104.727 | 104.661 | 104.595 |                      |         |         |         |         | 7.500              | 104.793 | 104.727 | 104.661 | 104.595 |
| 7.625                | 105.180 | 105.113 | 105.047 | 104.981 |                      |         |         |         |         | 7.625              | 105.180 | 105.113 | 105.047 | 104.981 |

| 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                       | 97.404  | 97.397  | 97.390  | 97.333  | 4.250                       | 93.577  | 93.584  | 93.591  | 93.598  | 5.250                    | 96.518  | 96.511  | 96.504  | 95.947  |
| 5.375                       | 98.214  | 98.207  | 98.200  | 98.144  | 4.375                       | 92.883  | 92.890  | 92.897  | 92.904  | 5.375                    | 96.988  | 96.981  | 96.974  | 96.417  |
| 5.500                       | 98.875  | 98.868  | 98.861  | 98.804  | 4.500                       | 93.164  | 93.171  | 93.178  | 93.185  | 5.500                    | 97.673  | 97.667  | 97.660  | 97.103  |
| 5.625                       | 99.326  | 99.320  | 99.313  | 99.256  | 4.625                       | 93.834  | 93.840  | 93.847  | 93.854  | 5.625                    | 98.260  | 98.253  | 98.246  | 97.690  |
| 5.750                       | 100.214 | 100.035 | 99.856  | 99.626  | 4.750                       | 94.686  | 94.679  | 94.672  | 94.615  | 5.750                    | 100.034 | 99.855  | 99.676  | 98.946  |
| 5.875                       | 100.796 | 100.616 | 100.437 | 100.208 | 4.875                       | 94.992  | 94.985  | 94.978  | 94.922  | 5.875                    | 100.436 | 100.256 | 100.077 | 99.348  |
| 5.990                       | 100.969 | 100.789 | 100.610 | 100.381 | 5.000                       | 95.434  | 95.427  | 95.420  | 95.363  | 5.990                    | 100.799 | 100.619 | 100.440 | 99.711  |
| 6.000                       | 101.244 | 101.064 | 100.885 | 100.656 | 5.125                       | 95.732  | 95.725  | 95.718  | 95.661  | 6.000                    | 100.964 | 100.784 | 100.605 | 99.876  |
| 6.125                       | 101.609 | 101.430 | 101.251 | 101.022 | 5.250                       | 97.152  | 97.138  | 97.124  | 97.060  | 6.125                    | 101.439 | 101.260 | 101.081 | 100.702 |
| 6.250                       | 101.894 | 101.715 | 101.536 | 101.307 | 5.375                       | 97.260  | 97.246  | 97.233  | 97.169  | 6.250                    | 101.726 | 101.546 | 101.367 | 100.988 |
| 6.375                       | 101.930 | 101.923 | 101.916 | 101.860 | 5.500                       | 97.671  | 97.657  | 97.643  | 97.579  | 6.375                    | 101.841 | 101.835 | 101.828 | 101.621 |
| 6.500                       | 102.435 | 102.428 | 102.421 | 102.365 | 5.625                       | 98.088  | 98.074  | 98.060  | 97.996  | 6.500                    | 102.306 | 102.300 | 102.293 | 102.086 |
| 6.625                       | 102.900 | 102.893 | 102.886 | 102.830 | 5.750                       | 98.968  | 98.947  | 98.926  | 98.856  | 6.625                    | 102.882 | 102.875 | 102.868 | 102.661 |
| 6.750                       | 102.760 | 102.694 | 102.628 | 102.562 | 5.875                       | 99.254  | 99.233  | 99.213  | 99.142  | 6.750                    | 102.809 | 102.743 | 102.677 | 102.611 |
| 6.875                       | 102.553 | 102.487 | 102.421 | 102.355 | 6.000                       | 99.607  | 99.586  | 99.565  | 99.495  | 6.875                    | 102.772 | 102.706 | 102.640 | 102.574 |
| 6.990                       | 102.988 | 102.922 | 102.856 | 102.790 | 6.125                       | 99.928  | 99.908  | 99.887  | 99.816  | 6.990                    | 103.207 | 103.141 | 103.075 | 103.008 |
| 7.000                       | 103.063 | 102.997 | 102.931 | 102.865 | 6.250                       | 100.394 | 100.374 | 100.353 | 100.332 | 7.000                    | 103.282 | 103.216 | 103.150 | 103.083 |
| 7.125                       | 103.460 | 103.394 | 103.327 | 103.261 | 6.375                       | 100.382 | 100.362 | 100.341 | 100.320 | 7.125                    | 103.679 | 103.612 | 103.546 | 103.480 |
| 7.250                       | 101.968 | 101.902 | 101.836 | 101.769 | 6.500                       | 100.831 | 100.810 | 100.789 | 100.769 | 7.250                    | 102.780 | 102.714 | 102.648 | 102.582 |
| 7.375                       | 101.793 | 101.727 | 101.661 | 101.594 | 6.625                       | 101.004 | 100.983 | 100.962 | 100.942 | 7.375                    | 102.605 | 102.539 | 102.473 | 102.407 |
| 7.500                       | 102.106 | 102.040 | 101.973 | 101.907 |                             |         |         |         |         | 7.500                    | 102.918 | 102.852 | 102.786 | 102.720 |
| 7.625                       | 102.492 | 102.426 | 102.360 | 102.294 |                             |         |         |         |         | 7.625                    | 103.305 | 103.238 | 103.172 | 103.106 |

| 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                     | 97.267  | 97.260  | 97.253  | 97.197  | 4.250          | 94.995  | 94.967  | 94.940  | 94.912  | 3.750          | 94.123  | 94.013  | 93.903  | 93.792  |
| 5.625                     | 97.854  | 97.847  | 97.840  | 97.783  | 4.375          | 95.647  | 95.620  | 95.592  | 95.564  | 3.875          | 94.789  | 94.679  | 94.568  | 94.458  |
| 5.750                     | 99.628  | 99.448  | 99.269  | 99.040  | 4.500          | 96.325  | 96.297  | 96.269  | 96.242  | 4.000          | 95.500  | 95.389  | 95.279  | 95.169  |
| 5.875                     | 100.029 | 99.850  | 99.671  | 99.442  | 4.625          | 96.909  | 96.882  | 96.854  | 96.827  | 4.125          | 96.121  | 96.011  | 95.900  | 95.790  |
| 5.990                     | 100.392 | 100.213 | 100.034 | 99.805  | 4.750          | 96.491  | 96.464  | 96.436  | 96.409  | 4.250          | 95.373  | 95.263  | 95.153  | 95.042  |
| 6.000                     | 100.557 | 100.378 | 100.199 | 99.970  | 4.875          | 97.124  | 97.097  | 97.069  | 97.041  | 4.375          | 96.025  | 95.915  | 95.805  | 95.695  |
| 6.125                     | 101.033 | 100.854 | 100.675 | 100.446 | 5.000          | 97.762  | 97.735  | 97.707  | 97.679  | 4.500          | 96.703  | 96.593  | 96.482  | 96.372  |
| 6.250                     | 101.319 | 101.140 | 100.961 | 100.732 | 5.125          | 98.329  | 98.302  | 98.274  | 98.246  | 4.625          | 97.288  | 97.177  | 97.067  | 96.957  |
| 6.375                     | 101.435 | 101.428 | 101.421 | 101.365 | 5.250          | 97.769  | 97.741  | 97.714  | 97.686  | 4.750          | 96.620  | 96.509  | 96.399  | 96.239  |
| 6.500                     | 101.900 | 101.893 | 101.886 | 101.830 | 5.375          | 98.382  | 98.355  | 98.327  | 98.300  | 4.875          | 97.252  | 97.142  | 97.032  | 96.872  |
| 6.625                     | 102.475 | 102.468 | 102.461 | 102.405 | 5.500          | 98.986  | 98.958  | 98.930  | 98.903  | 5.000          | 97.890  | 97.780  | 97.670  | 97.510  |
| 6.750                     | 102.403 | 102.337 | 102.271 | 102.204 | 5.625          | 99.529  | 99.501  | 99.474  | 99.446  | 5.125          | 98.457  | 98.347  | 98.237  | 98.077  |
| 6.875                     | 102.366 | 102.300 | 102.234 | 102.167 | 5.750          | 99.149  | 99.122  | 99.094  | 99.066  | 5.250          | 97.710  | 97.599  | 97.489  | 97.329  |
| 6.990                     | 102.801 | 102.735 | 102.668 | 102.602 | 5.875          | 99.727  | 99.700  | 99.672  | 99.645  | 5.375          | 98.323  | 98.213  | 98.103  | 97.942  |
| 7.000                     | 102.876 | 102.810 | 102.743 | 102.677 | 6.000          | 100.269 | 100.241 | 100.214 | 100.186 | 5.500          | 98.926  | 98.816  | 98.706  | 98.545  |
| 7.125                     | 103.272 | 103.206 | 103.140 | 103.074 | 6.125          | 100.750 | 100.723 | 100.695 | 100.668 | 5.625          | 100.770 | 100.659 | 100.549 | 100.389 |
| 7.250                     | 102.374 | 102.308 | 102.242 | 102.176 |                |         |         |         |         |                |         |         |         |         |
| 7.375                     | 102.199 | 102.133 | 102.067 | 102.001 |                |         |         |         |         |                |         |         |         |         |
| 7.500                     | 102.512 | 102.446 | 102.380 | 102.313 |                |         |         |         |         |                |         |         |         |         |

| 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                  | 98.155  | 98.148  | 98.141  | 98.084  | 5.250                               | 96.854  | 96.847  | 96.840  | 96.783  |
| 5.375                  | 98.626  | 98.619  | 98.612  | 98.555  | 5.375                               | 97.664  | 97.657  | 97.650  | 97.594  |
| 5.500                  | 99.311  | 99.304  | 99.297  | 99.240  | 5.500                               | 98.325  | 98.318  | 98.311  | 98.254  |
| 5.625                  | 99.898  | 99.891  | 99.884  | 99.827  | 5.625                               | 98.776  | 98.770  | 98.763  | 98.706  |
| 5.750                  | 100.421 | 100.242 | 100.063 | 99.834  | 5.750                               | 99.664  | 99.485  | 99.306  | 99.076  |
| 5.875                  | 100.823 | 100.644 | 100.465 | 100.235 | 5.875                               | 100.246 | 100.066 | 99.887  | 99.658  |
| 5.990                  | 101.186 | 101.007 | 100.828 | 100.598 | 5.990                               | 100.419 | 100.239 | 100.060 | 99.831  |
| 6.000                  | 101.351 | 101.172 | 100.993 | 100.763 | 6.000                               | 100.694 | 100.514 | 100.335 | 100.106 |
| 6.125                  | 101.827 | 101.648 | 101.469 | 101.239 | 6.125                               | 101.059 | 100.880 | 100.701 | 100.472 |
| 6.250                  | 101.957 | 101.778 | 101.598 | 101.369 | 6.250                               | 101.344 | 101.165 | 100.986 | 100.757 |
| 6.375                  | 102.073 | 102.066 | 102.059 | 102.002 | 6.375                               | 101.380 | 101.373 | 101.366 | 101.310 |
| 6.500                  | 102.538 | 102.531 | 102.524 | 102.467 | 6.500                               | 101.885 | 101.878 | 101.871 | 101.815 |
| 6.625                  | 103.113 | 103.106 | 103.099 | 103.042 | 6.625                               | 102.350 | 102.343 | 102.336 | 102.280 |
| 6.750                  | 103.353 | 103.287 | 103.221 | 103.154 | 6.750                               | 102.210 | 102.144 | 102.078 | 102.012 |
| 6.875                  | 103.316 | 103.250 | 103.184 | 103.117 | 6.875                               | 102.003 | 101.937 | 101.871 | 101.805 |
| 6.990                  | 103.751 | 103.685 | 103.618 | 103.552 | 6.990                               | 102.438 | 102.372 | 102.306 | 102.240 |
| 7.000                  | 103.826 | 103.760 | 103.693 | 103.627 | 7.000                               | 102.513 | 102.447 | 102.381 | 102.315 |
| 7.125                  | 104.222 | 104.156 | 104.090 | 104.024 | 7.125                               | 102.910 | 102.844 | 102.777 | 102.711 |
| 7.250                  | 104.105 | 104.039 | 103.973 | 103.907 | 7.250                               | 101.418 | 101.352 | 101.286 | 101.219 |
| 7.375                  | 103.930 | 103.864 | 103.798 | 103.732 | 7.375                               | 101.243 | 101.177 | 101.111 | 101.044 |
| 7.500                  | 104.243 | 104.177 | 104.111 | 104.045 | 7.500                               | 101.556 | 101.490 | 101.423 | 101.357 |
| 7.625                  | 104.630 | 104.563 | 104.497 | 104.431 | 7.625                               | 101.942 | 101.876 | 101.810 | 101.744 |

GOVERNMENT PRODUCTS LLPA's

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



Planet Home Lending

WE'LL GET YOU HOME

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

National Correspondent Rate Sheet--Best Efforts

5/9/2025 9:55 EST

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www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

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

| ADMIN FEES                                                                                                   | Conventional & Government Lock Extensions                                                            |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Prior Approval: \$595                                                                                        | 1-3 Days -0.02 bps/Day                                                                               |
| Delegated: \$350                                                                                             | 4-7Days -0.125                                                                                       |
| Reno Pre-Review \$350                                                                                        | 8-15 Days -0.250                                                                                     |
| Contractor Validation: \$395                                                                                 | 16- 30 Days -0.500                                                                                   |
| Renovation Loan Products: Supplemental/Draw Admin Fee Collected at Purchase                                  |                                                                                                      |
| HELOAN \$350                                                                                                 |                                                                                                      |
| MERS Organization ID                                                                                         | Note Endorsement or Allonge                                                                          |
| 1006543                                                                                                      | Pay to the order of Planet Home Lending, LLC                                                         |
|                                                                                                              | Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)                          |
| Planet Home Lending Custodian                                                                                | Delivery of Final / Trailing Docs                                                                    |
| Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans | Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905 |

Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan. Planet Home Lending, LLC NMIS #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+      | 8.949                             | 9.149  | 9.349  | 9.549  | 9.949  | 10.349 | N/A    | N/A    |
| 740-759   | 9.149                             | 9.349  | 9.549  | 9.849  | 10.149 | 10.499 | N/A    | N/A    |
| 720-739   | 9.349                             | 9.549  | 9.849  | 10.149 | 10.349 | 10.849 | N/A    | N/A    |
| 700-719   | 10.099                            | 10.199 | 10.425 | 10.625 | 10.925 | 11.175 | N/A    | N/A    |
| 680-699   | 10.149                            | 10.275 | 10.625 | 10.775 | 11.025 | 11.775 | N/A    | N/A    |
| 660-679   | 11.149                            | 11.375 | 11.875 | 12.425 | 13.025 | 13.275 | N/A    | N/A    |
| 640-659   | 12.649                            | 12.849 | 13.149 | 13.349 | 13.649 | 13.949 | N/A    | N/A    |

Note: If price is red, LTV/FICO combination is not eligible in CA, OH, IL or CO

| FICO/CLTV | 15 YR FIXED NOTE RATE ADJUSTMENTS |        |        |        |        |        |        |        |
|-----------|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|
|           | <60                               | >60-65 | >65-70 | >70-75 | >75-80 | >80-85 | >85-90 | >90-95 |
| 760+      | 8.749                             | 9.049  | 9.149  | 9.349  | 9.749  | 10.149 | N/A    | N/A    |
| 740-759   | 9.049                             | 9.149  | 9.349  | 9.549  | 9.949  | 10.349 | N/A    | N/A    |
| 720-739   | 9.249                             | 9.349  | 9.549  | 9.949  | 10.149 | 10.549 | N/A    | N/A    |
| 700-719   | 9.549                             | 9.749  | 9.749  | 10.149 | 10.349 | 10.375 | N/A    | N/A    |
| 680-699   | 10.149                            | 10.249 | 10.425 | 10.625 | 10.875 | 11.525 | N/A    | N/A    |
| 660-679   | 10.925                            | 11.349 | 11.849 | 12.349 | 12.849 | 13.025 | N/A    | N/A    |
| 640-659   | 12.049                            | 12.249 | 12.549 | 12.749 | 12.949 | 13.349 | N/A    | N/A    |

Note: If price is red, LTV/FICO combination is not eligible in CA, OH, IL or CO

| 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

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

FNMA SPEC

| 30 Year Fixed Rate - New York |         |         |         |         | 30-Year Fixed Rate - 85k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate - 110k Max Loan Amount |         |         |         |         |
|-------------------------------|---------|---------|---------|---------|------------------------------------------|---------|---------|---------|---------|-------------------------------------------|---------|---------|---------|---------|
| RATE                          | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                     | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                         | 95.845  | 95.806  | 95.754  | 95.692  | 5.250                                    | 96.682  | 96.630  | 96.564  | 96.486  | 5.250                                     | 96.443  | 96.391  | 96.325  | 96.247  |
| 5.375                         | 96.600  | 96.560  | 96.509  | 96.446  | 5.375                                    | 97.401  | 97.348  | 97.282  | 97.205  | 5.375                                     | 97.162  | 97.109  | 97.043  | 96.965  |
| 5.500                         | 97.327  | 97.287  | 97.236  | 97.173  | 5.500                                    | 98.091  | 98.039  | 97.973  | 97.895  | 5.500                                     | 97.852  | 97.800  | 97.734  | 97.656  |
| 5.625                         | 98.046  | 98.007  | 97.955  | 97.893  | 5.625                                    | 98.758  | 98.706  | 98.640  | 98.562  | 5.625                                     | 98.519  | 98.466  | 98.401  | 98.323  |
| 5.750                         | 98.464  | 98.422  | 98.371  | 98.308  | 5.750                                    | 99.425  | 99.373  | 99.307  | 99.229  | 5.750                                     | 99.186  | 99.134  | 99.068  | 98.990  |
| 5.875                         | 99.170  | 99.129  | 99.077  | 99.015  | 5.875                                    | 100.061 | 100.009 | 99.943  | 99.865  | 5.875                                     | 99.822  | 99.769  | 99.704  | 99.626  |
| 5.990                         | 99.813  | 99.771  | 99.720  | 99.657  | 5.990                                    | 100.627 | 100.574 | 100.508 | 100.430 | 5.990                                     | 100.388 | 100.335 | 100.269 | 100.191 |
| 6.000                         | 99.873  | 99.832  | 99.780  | 99.718  | 6.000                                    | 100.676 | 100.623 | 100.557 | 100.480 | 6.000                                     | 100.437 | 100.384 | 100.318 | 100.240 |
| 6.125                         | 100.512 | 100.470 | 100.419 | 100.357 | 6.125                                    | 101.252 | 101.200 | 101.134 | 101.056 | 6.125                                     | 101.013 | 100.961 | 100.895 | 100.817 |
| 6.250                         | 100.855 | 100.795 | 100.722 | 100.636 | 6.250                                    | 101.881 | 101.821 | 101.748 | 101.662 | 6.250                                     | 101.589 | 101.529 | 101.456 | 101.370 |
| 6.375                         | 101.482 | 101.422 | 101.349 | 101.264 | 6.375                                    | 102.450 | 102.390 | 102.317 | 102.232 | 6.375                                     | 102.158 | 102.098 | 102.025 | 101.939 |
| 6.500                         | 102.070 | 102.010 | 101.937 | 101.851 | 6.500                                    | 102.989 | 102.929 | 102.856 | 102.770 | 6.500                                     | 102.697 | 102.637 | 102.564 | 102.478 |
| 6.625                         | 102.627 | 102.567 | 102.494 | 102.408 | 6.625                                    | 103.515 | 103.455 | 103.381 | 103.296 | 6.625                                     | 103.223 | 103.163 | 103.089 | 103.004 |
| 6.750                         | 102.875 | 102.802 | 102.714 | 102.614 | 6.750                                    | 103.813 | 103.740 | 103.652 | 103.552 | 6.750                                     | 103.601 | 103.528 | 103.440 | 103.339 |
| 6.875                         | 103.427 | 103.354 | 103.266 | 103.165 | 6.875                                    | 104.335 | 104.262 | 104.174 | 103.674 | 6.875                                     | 104.122 | 104.050 | 103.962 | 103.861 |
| 6.990                         | 103.916 | 103.843 | 103.755 | 103.654 | 6.990                                    | 104.819 | 104.747 | 104.659 | 104.526 | 6.990                                     | 104.607 | 104.534 | 104.446 | 104.345 |
| 7.000                         | 103.963 | 103.890 | 103.802 | 103.701 | 7.000                                    | 104.863 | 104.790 | 104.702 | 104.601 | 7.000                                     | 104.650 | 104.578 | 104.490 | 104.389 |
| 7.125                         | 104.442 | 104.369 | 104.281 | 104.181 | 7.125                                    | 105.338 | 105.265 | 105.177 | 105.076 | 7.125                                     | 105.125 | 105.052 | 104.965 | 104.864 |
| 7.250                         | 104.491 | 104.405 | 104.309 | 104.201 | 7.250                                    | 105.461 | 105.374 | 105.279 | 105.170 | 7.250                                     | 105.195 | 105.108 | 105.013 | 104.905 |
| 7.375                         | 104.969 | 104.882 | 104.787 | 104.679 | 7.375                                    | 105.945 | 105.858 | 105.763 | 105.655 | 7.375                                     | 105.679 | 105.593 | 105.497 | 105.389 |
| 7.500                         | 105.407 | 105.321 | 105.226 | 105.117 | 7.500                                    | 106.398 | 106.311 | 106.216 | 106.108 | 7.500                                     | 106.132 | 106.046 | 105.950 | 105.842 |
| 7.625                         | 105.834 | 105.747 | 105.652 | 105.544 | 7.625                                    | 106.579 | 106.493 | 106.397 | 106.289 | 7.625                                     | 106.313 | 106.227 | 106.132 | 106.023 |

| 30-Year Fixed Rate - 125k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate - 150k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate - 175k Max Loan Amount |         |         |         |         |
|-------------------------------------------|---------|---------|---------|---------|-------------------------------------------|---------|---------|---------|---------|-------------------------------------------|---------|---------|---------|---------|
| RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                     | 96.364  | 96.311  | 96.245  | 96.167  | 5.250                                     | 96.284  | 96.231  | 96.166  | 96.088  | 5.250                                     | 96.204  | 96.152  | 96.086  | 96.008  |
| 5.375                                     | 97.063  | 97.010  | 96.945  | 96.867  | 5.375                                     | 96.983  | 96.931  | 96.865  | 96.787  | 5.375                                     | 96.904  | 96.851  | 96.785  | 96.707  |
| 5.500                                     | 97.773  | 97.720  | 97.654  | 97.576  | 5.500                                     | 97.693  | 97.640  | 97.575  | 97.497  | 5.500                                     | 97.613  | 97.561  | 97.495  | 97.417  |
| 5.625                                     | 98.434  | 98.381  | 98.316  | 98.238  | 5.625                                     | 98.354  | 98.302  | 98.236  | 98.158  | 5.625                                     | 98.275  | 98.222  | 98.156  | 98.078  |
| 5.750                                     | 99.107  | 99.054  | 98.988  | 98.910  | 5.750                                     | 99.027  | 98.974  | 98.909  | 98.831  | 5.750                                     | 98.947  | 98.895  | 98.829  | 98.751  |
| 5.875                                     | 99.748  | 99.695  | 99.629  | 99.551  | 5.875                                     | 99.668  | 99.615  | 99.549  | 99.471  | 5.875                                     | 99.588  | 99.536  | 99.470  | 99.392  |
| 5.990                                     | 100.328 | 100.275 | 100.209 | 100.131 | 5.990                                     | 100.248 | 100.195 | 100.130 | 100.052 | 5.990                                     | 100.168 | 100.116 | 100.050 | 99.972  |
| 6.000                                     | 100.378 | 100.326 | 100.260 | 100.182 | 6.000                                     | 100.299 | 100.246 | 100.180 | 100.102 | 6.000                                     | 100.219 | 100.166 | 100.101 | 100.023 |
| 6.125                                     | 100.962 | 100.910 | 100.844 | 100.766 | 6.125                                     | 100.883 | 100.830 | 100.764 | 100.686 | 6.125                                     | 100.803 | 100.750 | 100.685 | 100.607 |
| 6.250                                     | 101.456 | 101.396 | 101.323 | 101.237 | 6.250                                     | 101.297 | 101.237 | 101.164 | 101.078 | 6.250                                     | 101.244 | 101.184 | 101.110 | 101.025 |
| 6.375                                     | 102.035 | 101.975 | 101.902 | 101.816 | 6.375                                     | 101.875 | 101.816 | 101.742 | 101.657 | 6.375                                     | 101.822 | 101.762 | 101.689 | 101.604 |
| 6.500                                     | 102.583 | 102.523 | 102.450 | 102.364 | 6.500                                     | 102.424 | 102.364 | 102.290 | 102.205 | 6.500                                     | 102.370 | 102.311 | 102.237 | 102.152 |
| 6.625                                     | 103.118 | 103.058 | 102.985 | 102.900 | 6.625                                     | 102.959 | 102.899 | 102.826 | 102.740 | 6.625                                     | 102.906 | 102.846 | 102.773 | 102.687 |
| 6.750                                     | 103.441 | 103.368 | 103.281 | 103.180 | 6.750                                     | 103.282 | 103.209 | 103.121 | 103.020 | 6.750                                     | 103.149 | 103.076 | 102.988 | 102.888 |
| 6.875                                     | 103.963 | 103.890 | 103.802 | 103.702 | 6.875                                     | 103.804 | 103.731 | 103.643 | 103.542 | 6.875                                     | 103.671 | 103.598 | 103.510 | 103.409 |
| 6.990                                     | 104.447 | 104.375 | 104.287 | 104.186 | 6.990                                     | 104.288 | 104.215 | 104.127 | 104.027 | 6.990                                     | 104.155 | 104.082 | 103.995 | 103.894 |
| 7.000                                     | 104.491 | 104.418 | 104.330 | 104.230 | 7.000                                     | 104.332 | 104.259 | 104.171 | 104.070 | 7.000                                     | 104.199 | 104.126 | 104.038 | 103.937 |
| 7.125                                     | 104.966 | 104.893 | 104.805 | 104.704 | 7.125                                     | 104.806 | 104.734 | 104.646 | 104.545 | 7.125                                     | 104.674 | 104.601 | 104.513 | 104.412 |
| 7.250                                     | 104.982 | 104.896 | 104.801 | 104.692 | 7.250                                     | 104.903 | 104.816 | 104.721 | 104.613 | 7.250                                     | 104.797 | 104.710 | 104.615 | 104.506 |
| 7.375                                     | 105.459 | 105.373 | 105.278 | 105.169 | 7.375                                     | 105.380 | 105.293 | 105.198 | 105.089 | 7.375                                     | 105.273 | 105.187 | 105.092 | 104.983 |
| 7.500                                     | 105.892 | 105.806 | 105.710 | 105.602 | 7.500                                     | 105.812 | 105.726 | 105.631 | 105.522 | 7.500                                     | 105.706 | 105.620 | 105.524 | 105.416 |
| 7.625                                     | 106.060 | 105.973 | 105.878 | 105.769 | 7.625                                     | 105.980 | 105.893 | 105.798 | 105.690 | 7.625                                     | 105.874 | 105.787 | 105.692 | 105.584 |

| 30-Year Fixed Rate - 200k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate - 225k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate - 250k Max Loan Amount |         |         |         |         |
|-------------------------------------------|---------|---------|---------|---------|-------------------------------------------|---------|---------|---------|---------|-------------------------------------------|---------|---------|---------|---------|
| RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                     | 95.992  | 95.939  | 95.873  | 95.795  | 5.250                                     | 95.885  | 95.833  | 95.767  | 95.689  | 5.250                                     | 95.806  | 95.753  | 95.687  | 95.617  |
| 5.375                                     | 96.710  | 96.658  | 96.592  | 96.514  | 5.375                                     | 96.604  | 96.551  | 96.486  | 96.408  | 5.375                                     | 96.524  | 96.472  | 96.406  | 96.328  |
| 5.500                                     | 97.401  | 97.348  | 97.282  | 97.204  | 5.500                                     | 97.294  | 97.242  | 97.176  | 97.098  | 5.500                                     | 97.215  | 97.162  | 97.096  | 97.018  |
| 5.625                                     | 98.067  | 98.015  | 97.949  | 97.871  | 5.625                                     | 97.961  | 97.909  | 97.843  | 97.765  | 5.625                                     | 97.881  | 97.829  | 97.763  | 97.685  |
| 5.750                                     | 98.735  | 98.682  | 98.616  | 98.538  | 5.750                                     | 98.586  | 98.533  | 98.468  | 98.390  | 5.750                                     | 98.506  | 98.454  | 98.388  | 98.310  |
| 5.875                                     | 99.370  | 99.318  | 99.252  | 99.174  | 5.875                                     | 99.222  | 99.169  | 99.103  | 99.025  | 5.875                                     | 99.142  | 99.089  | 99.024  | 98.946  |
| 5.990                                     | 99.946  | 99.893  | 99.827  | 99.749  | 5.990                                     | 99.835  | 99.783  | 99.717  | 99.639  | 5.990                                     | 99.756  | 99.703  | 99.637  | 99.559  |
| 6.000                                     | 99.996  | 99.943  | 99.877  | 99.800  | 6.000                                     | 99.890  | 99.837  | 99.771  | 99.693  | 6.000                                     | 99.810  | 99.757  | 99.692  | 99.614  |
| 6.125                                     | 100.578 | 100.525 | 100.459 | 100.381 | 6.125                                     | 100.471 | 100.419 | 100.353 | 100.275 | 6.125                                     | 100.392 | 100.339 | 100.273 | 100.195 |
| 6.250                                     | 101.084 | 101.024 | 100.951 | 100.856 | 6.250                                     | 100.909 | 100.849 | 100.776 | 100.690 | 6.250                                     | 100.734 | 100.674 | 100.600 | 100.515 |
| 6.375                                     | 101.653 | 101.593 | 101.520 | 101.425 | 6.375                                     | 101.478 | 101.418 | 101.345 | 101.259 | 6.375                                     | 101.303 | 101.243 | 101.170 | 101.084 |
| 6.500                                     | 102.192 | 102.132 | 102.059 | 101.964 | 6.500                                     | 102.017 | 101.957 | 101.884 | 101.798 | 6.500                                     | 101.841 | 101.781 | 101.708 | 101.623 |
| 6.625                                     | 102.705 | 102.645 | 102.572 | 102.477 | 6.625                                     | 102.530 | 102.470 | 102.397 | 102.311 | 6.625                                     | 102.354 | 102.294 | 102.221 | 102.136 |
| 6.750                                     | 102.990 | 102.917 | 102.829 | 102.728 | 6.750                                     | 102.841 | 102.768 | 102.680 | 102.580 | 6.750                                     | 102.639 | 102.566 | 102.478 | 102.378 |
| 6.875                                     | 103.499 | 103.426 | 103.338 | 103.237 | 6.875                                     | 103.350 | 103.277 | 103.189 | 103.089 | 6.875                                     | 103.148 | 103.075 | 102.987 | 102.887 |
| 6.990                                     | 103.964 | 103.891 | 103.803 | 103.702 | 6.990                                     | 103.815 | 103.742 | 103.655 | 103.554 | 6.990                                     | 103.613 | 103.540 | 103.453 | 103.352 |
| 7.000                                     | 104.005 | 103.933 | 103.845 | 103.744 | 7.000                                     | 103.857 | 103.784 | 103.696 | 103.595 | 7.000                                     | 103.655 | 103.582 | 103.494 | 103.393 |
| 7.125                                     | 104.454 | 104.381 | 104.293 | 104.192 | 7.125                                     | 104.305 | 104.232 | 104.144 | 104.043 | 7.125                                     | 104.103 | 104.030 | 103.942 | 103.842 |
| 7.250                                     | 104.504 | 104.418 | 104.323 | 104.214 | 7.250                                     | 104.409 | 104.322 | 104.227 | 104.119 | 7.250                                     | 104.233 | 104.147 | 104.052 | 103.943 |
| 7.375                                     | 104.959 | 104.872 | 104.777 | 104.669 | 7.375                                     | 104.863 | 104.777 | 104.681 | 104.573 | 7.375                                     | 104.688 | 104.601 | 104.506 | 104.398 |
| 7.500                                     | 105.363 | 105.276 | 105.181 | 105.073 | 7.500                                     | 105.267 | 105.181 | 105.086 | 104.977 | 7.500                                     | 105.092 | 105.005 | 104.910 | 104.802 |
| 7.625                                     | 105.511 | 105.425 | 105.330 | 105.221 | 7.625                                     | 105.501 | 105.414 | 105.319 | 105.211 | 7.625                                     | 105.368 | 105.281 | 105.186 | 105.078 |

| 30-Year Fixed Rate - 275k Max Loan Amount |         |         |         |         | 30-Year Fixed Rate Homeready |         |         |         |         | 30 Year Fixed Rate - Investment Property |         |         |         |         |
|-------------------------------------------|---------|---------|---------|---------|------------------------------|---------|---------|---------|---------|------------------------------------------|---------|---------|---------|---------|
| RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                         | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                     | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                     | 95.703  | 95.653  | 95.587  | 95.528  | 5.250                        | 95.679  | 95.650  | 95.613  | 95.566  | 5.250                                    | 95.621  | 95.592  | 95.556  | 95.499  |
| 5.375                                     | 96.380  | 96.329  | 96.263  | 96.204  | 5.375                        | 96.355  | 96.326  | 96.289  | 96.242  | 5.375                                    | 96.295  | 96.266  | 96.230  | 96.173  |
| 5.500                                     | 97.066  | 97.014  | 96.948  | 96.877  | 5.500                        | 97.007  | 96.978  | 96.942  | 96.894  | 5.500                                    | 96.945  | 96.916  | 96.880  | 96.823  |
| 5.625                                     | 97.733  | 97.680  | 97.614  | 97.536  | 5.625                        | 97.640  | 97.611  | 97.574  | 97.527  | 5.625                                    | 97.590  | 97.553  | 97.509  | 97.450  |
| 5.750                                     | 98.358  | 98.305  | 98.239  | 98.161  | 5.750                        | 98.253  | 98.222  | 98.186  | 98.138  | 5.750                                    | 98.217  | 98.175  | 98.124  | 98.061  |
| 5.875                                     | 98.988  | 98.935  | 98.869  | 98.791  | 5.875                        | 98.884  | 98.853  | 98.816  | 98.769  | 5.875                                    | 98.847  | 98.805  | 98.754  | 98.691  |
| 5.990                                     | 99.549  | 99.496  | 99.430  | 99.352  | 5.990                        | 99.445  | 99.414  | 99.377  | 99.329  | 5.990                                    | 99.416  | 99.375  | 99.323  | 99.261  |
| 6.000                                     | 99.597  | 99.545  | 99.479  | 99.401  | 6.000                        | 99.493  | 99.462  | 99.426  | 99.378  | 6.000                                    | 99.467  | 99.425  | 99.374  | 99.311  |
| 6.125                                     | 100.153 | 100.100 | 100.034 | 99.956  | 6.125                        | 100.049 | 100.018 | 99.981  | 99.933  | 6.125                                    | 100.032 | 99.990  | 99.939  | 99.876  |
| 6.250                                     | 100.526 | 100.466 | 100.393 | 100.317 | 6.250                        | 100.489 | 100.450 | 100.406 | 100.351 | 6.250                                    | 100.785 | 100.735 | 100.677 | 100.607 |
| 6.375                                     | 101.081 | 101.021 | 100.948 | 100.871 | 6.375                        | 101.043 | 101.004 | 100.961 | 100.905 | 6.375                                    | 101.340 | 101.291 | 101.232 | 101.162 |
| 6.500                                     | 101.596 | 101.536 | 101.463 | 101.387 | 6.500                        | 101.558 | 101.520 | 101.476 | 101.421 | 6.500                                    | 101.856 | 101.806 | 101.748 | 101.677 |
| 6.625                                     | 102.093 | 102.033 | 101.960 | 101.884 | 6.625                        | 102.055 | 102.017 | 101.973 | 101.918 | 6.625                                    | 102.347 | 102.298 | 102.239 | 102.169 |
| 6.750                                     | 102.379 | 102.306 | 102.218 | 102.117 | 6.750                        | 102.303 | 102.241 | 102.167 | 102.091 | 6.750                                    | 102.532 | 102.470 | 102.397 | 102.311 |
| 6.875                                     | 102.861 | 102.789 | 102.701 | 102.600 | 6.875                        | 102.785 | 102.723 | 102.650 | 102.574 | 6.875                                    | 103.020 | 102.958 | 102.885 | 102.799 |
| 6.990                                     | 103.297 | 103.224 | 103.136 | 103.035 | 6.990                        | 103.221 | 103.158 | 103.085 | 103.009 | 6.990                                    | 103.458 | 103.396 | 103.323 | 103.238 |
| 7.000                                     | 103.335 | 103.262 | 103.174 | 103.074 | 7.000                        | 103.259 | 103.197 | 103.124 | 103.048 | 7.000                                    | 103.500 | 103.438 | 103.365 | 103.279 |
| 7.125                                     | 103.760 | 103.687 | 103.599 | 103.498 | 7.125                        | 103.684 | 103.622 | 103.549 | 103.472 | 7.125                                    | 103.928 | 103.866 | 103.792 | 103.707 |
| 7.250                                     | 104.000 | 103.913 | 103.818 | 103.710 | 7.250                        | 103.804 | 103.728 | 103.648 | 103.564 | 7.250                                    | 104.027 | 103.951 | 103.871 | 103.778 |
| 7.375                                     | 104.429 | 104.342 | 104.247 | 104.138 | 7.375                        | 104.233 | 104.157 | 104.077 | 103.993 | 7.375                                    | 104.443 | 104.367 | 104.287 | 104.194 |
| 7.500                                     | 104.816 | 104.729 | 104.634 | 104.526 | 7.500                        | 104.620 | 104.544 | 104.464 | 104.380 | 7.500                                    | 104.824 | 104.748 | 104.667 | 104.574 |
| 7.625                                     | 105.198 | 105.111 | 105.016 | 104.908 | 7.625                        | 105.002 | 104.927 | 104.846 | 104.762 | 7.625                                    | 105.209 | 105.133 | 105.053 | 104.960 |

| 30-Year Fixed Rate - 300k Max Loan Amount |         |         |         |         |
|-------------------------------------------|---------|---------|---------|---------|
| RATE                                      | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                     | 95.641  | 95.612  | 95.575  | 95.528  |
| 5.375                                     | 96.317  | 96.287  | 96.251  | 96.203  |
| 5.500                                     | 97.001  | 96.957  | 96.903  | 96.848  |
| 5.625                                     | 97.666  | 97.613  | 97.547  | 97.484  |
| 5.750                                     | 98.272  | 98.220  | 98.154  | 98.076  |
| 5.875                                     | 98.901  | 98.849  | 98.783  | 98.705  |
| 5.990                                     | 99.462  | 99.410  | 99.344  | 99.266  |
| 6.000                                     | 99.511  | 99.458  | 99.392  | 99.314  |
| 6.125                                     | 100.064 | 100.011 | 99.945  | 99.867  |
| 6.250                                     | 100.405 | 100.345 | 100.272 | 100.186 |
| 6.375                                     | 100.957 | 100.897 | 100.823 | 100.738 |
| 6.500                                     | 101.467 | 101.407 | 101.334 | 101.248 |
| 6.625                                     | 101.959 | 101.899 | 101.825 | 101.740 |
| 6.750                                     | 102.240 | 102.167 | 102.079 | 101.978 |
| 6.875                                     | 102.718 | 102.645 | 102.558 | 102.457 |
| 6.990                                     | 101.931 | 101.859 | 101.771 | 101.670 |
| 7.000                                     | 103.187 | 103.114 | 103.026 | 102.926 |
| 7.125                                     | 103.608 | 103.535 | 103.447 | 103.346 |
| 7.250                                     | 103.836 | 103.749 | 103.654 | 103.546 |
| 7.375                                     | 104.255 | 104.168 | 104.073 | 103.965 |
| 7.500                                     | 104.636 | 104.550 | 104.455 | 104.346 |
| 7.625                                     | 105.015 | 104.928 | 104.833 | 104.725 |

FHLMC SPEC

| 30-Year Fixed Rate Conventional State NY |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 85000 |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 110000 |         |         |         |         |
|------------------------------------------|---------|---------|---------|---------|--------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|---------|
| RATE                                     | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                             | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                    | 95.155  | 95.094  | 95.075  | 95.051  | 5.250                                            | 95.777  | 95.653  | 95.635  | 95.608  | 5.250                                             | 95.681  | 95.558  | 95.540  | 95.513  |
| 5.375                                    | 95.933  | 95.868  | 95.850  | 95.820  | 5.375                                            | 96.556  | 96.426  | 96.410  | 96.378  | 5.375                                             | 96.460  | 96.331  | 96.315  | 96.283  |
| 5.500                                    | 96.611  | 96.545  | 96.527  | 96.495  | 5.500                                            | 97.227  | 97.128  | 97.084  | 97.054  | 5.500                                             | 97.140  | 97.009  | 96.993  | 96.960  |
| 5.625                                    | 97.259  | 97.191  | 97.173  | 97.136  | 5.625                                            | 97.950  | 97.867  | 97.823  | 97.791  | 5.625                                             | 97.820  | 97.738  | 97.694  | 97.662  |
| 5.750                                    | 97.496  | 97.477  | 97.431  | 97.400  | 5.750                                            | 98.573  | 98.489  | 98.445  | 98.412  | 5.750                                             | 98.442  | 98.359  | 98.315  | 98.282  |
| 5.875                                    | 98.384  | 98.289  | 98.229  | 98.183  | 5.875                                            | 99.412  | 99.324  | 99.284  | 99.243  | 5.875                                             | 99.219  | 99.132  | 99.091  | 99.051  |
| 6.000                                    | 99.019  | 98.922  | 98.862  | 98.809  | 6.000                                            | 100.077 | 99.977  | 99.920  | 99.864  | 6.000                                             | 99.799  | 99.710  | 99.670  | 99.628  |
| 6.125                                    | 99.630  | 99.531  | 99.472  | 99.417  | 6.125                                            | 100.714 | 100.612 | 100.555 | 100.498 | 6.125                                             | 100.340 | 100.250 | 100.210 | 100.166 |
| 6.250                                    | 100.316 | 100.215 | 100.156 | 100.099 | 6.250                                            | 101.415 | 101.312 | 101.255 | 101.196 | 6.250                                             | 101.147 | 101.045 | 100.987 | 100.929 |
| 6.375                                    | 100.957 | 100.851 | 100.795 | 100.731 | 6.375                                            | 102.062 | 101.954 | 101.900 | 101.835 | 6.375                                             | 101.794 | 101.687 | 101.632 | 101.568 |
| 6.500                                    | 101.434 | 101.338 | 101.294 | 101.258 | 6.500                                            | 102.562 | 102.452 | 102.398 | 102.332 | 6.500                                             | 102.306 | 102.197 | 102.143 | 102.077 |
| 6.625                                    | 101.956 | 101.888 | 101.844 | 101.810 | 6.625                                            | 103.090 | 102.979 | 102.926 | 102.858 | 6.625                                             | 102.840 | 102.730 | 102.676 | 102.609 |
| 6.750                                    | 102.430 | 102.330 | 102.286 | 102.250 | 6.750                                            | 103.396 | 103.296 | 103.255 | 103.222 | 6.750                                             | 103.075 | 102.975 | 102.933 | 102.901 |
| 6.875                                    | 103.083 | 102.988 | 102.912 | 102.867 | 6.875                                            | 104.030 | 103.927 | 103.884 | 103.844 | 6.875                                             | 103.681 | 103.580 | 103.537 | 103.497 |
| 7.000                                    | 103.526 | 103.435 | 103.322 | 103.253 | 7.000                                            | 104.480 | 104.375 | 104.333 | 104.291 | 7.000                                             | 104.106 | 104.002 | 103.959 | 103.918 |
| 7.125                                    | 104.005 | 103.911 | 103.801 | 103.731 | 7.125                                            | 104.967 | 104.861 | 104.818 | 104.775 | 7.125                                             | 104.557 | 104.460 | 104.389 | 104.346 |
| 7.250                                    | 104.374 | 104.280 | 104.167 | 104.096 | 7.250                                            | 105.151 | 105.054 | 104.931 | 104.857 | 7.250                                             | 104.909 | 104.813 | 104.690 | 104.617 |
| 7.375                                    | 104.785 | 104.691 | 104.590 | 104.520 | 7.375                                            | 105.663 | 105.566 | 105.452 | 105.380 | 7.375                                             | 105.431 | 105.335 | 105.223 | 105.150 |
| 7.500                                    | 105.146 | 105.051 | 104.952 | 104.880 | 7.500                                            | 106.097 | 105.999 | 105.886 | 105.812 | 7.500                                             | 105.874 | 105.778 | 105.666 | 105.593 |
| 7.625                                    | 105.475 | 105.379 | 105.281 | 105.211 | 7.625                                            | 106.339 | 106.240 | 106.128 | 106.056 | 7.625                                             | 106.048 | 105.950 | 105.839 | 105.767 |

| 30-Year Fixed Rate Conventional Max LLB <= 125000 |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 150000 |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 175000 |         |         |         |         |
|---------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|---------|
| RATE                                              | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                              | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                              | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                             | 95.621  | 95.497  | 95.479  | 95.453  | 5.250                                             | 95.585  | 95.462  | 95.443  | 95.417  | 5.250                                             | 95.478  | 95.355  | 95.337  | 95.311  |
| 5.375                                             | 96.400  | 96.271  | 96.254  | 96.223  | 5.375                                             | 96.364  | 96.235  | 96.219  | 96.187  | 5.375                                             | 96.258  | 96.129  | 96.112  | 96.081  |
| 5.500                                             | 97.079  | 96.949  | 96.933  | 96.899  | 5.500                                             | 97.044  | 96.913  | 96.897  | 96.864  | 5.500                                             | 96.937  | 96.807  | 96.790  | 96.758  |
| 5.625                                             | 97.715  | 97.631  | 97.586  | 97.555  | 5.625                                             | 97.689  | 97.607  | 97.563  | 97.531  | 5.625                                             | 97.585  | 97.453  | 97.437  | 97.402  |
| 5.750                                             | 98.336  | 98.253  | 98.208  | 98.175  | 5.750                                             | 98.312  | 98.229  | 98.185  | 98.152  | 5.750                                             | 98.147  | 98.064  | 98.020  | 97.987  |
| 5.875                                             | 99.124  | 99.037  | 98.996  | 98.956  | 5.875                                             | 99.112  | 99.025  | 98.984  | 98.944  | 5.875                                             | 98.947  | 98.861  | 98.819  | 98.780  |
| 6.000                                             | 99.699  | 99.610  | 99.570  | 99.528  | 6.000                                             | 99.702  | 99.613  | 99.573  | 99.530  | 6.000                                             | 99.556  | 99.468  | 99.427  | 99.385  |
| 6.125                                             | 100.226 | 100.136 | 100.096 | 100.051 | 6.125                                             | 100.231 | 100.141 | 100.101 | 100.057 | 6.125                                             | 100.126 | 100.036 | 99.996  | 99.952  |
| 6.250                                             | 101.084 | 100.982 | 100.923 | 100.865 | 6.250                                             | 100.938 | 100.836 | 100.778 | 100.720 | 6.250                                             | 100.887 | 100.785 | 100.727 | 100.669 |
| 6.375                                             | 101.691 | 101.584 | 101.528 | 101.465 | 6.375                                             | 101.587 | 101.480 | 101.424 | 101.361 | 6.375                                             | 101.527 | 101.420 | 101.364 | 101.301 |
| 6.500                                             | 102.213 | 102.104 | 102.049 | 101.983 | 6.500                                             | 102.116 | 102.008 | 101.953 | 101.887 | 6.500                                             | 102.047 | 101.938 | 101.883 | 101.817 |
| 6.625                                             | 102.777 | 102.666 | 102.612 | 102.544 | 6.625                                             | 102.678 | 102.567 | 102.513 | 102.445 | 6.625                                             | 102.588 | 102.481 | 102.426 | 102.359 |
| 6.750                                             | 103.058 | 102.958 | 102.916 | 102.880 | 6.750                                             | 102.940 | 102.840 | 102.798 | 102.760 | 6.750                                             | 102.844 | 102.745 | 102.702 | 102.670 |
| 6.875                                             | 103.658 | 103.555 | 103.511 | 103.471 | 6.875                                             | 103.538 | 103.436 | 103.392 | 103.352 | 6.875                                             | 103.450 | 103.349 | 103.305 | 103.265 |
| 7.000                                             | 104.014 | 103.918 | 103.861 | 103.819 | 7.000                                             | 104.001 | 103.905 | 103.785 | 103.717 | 7.000                                             | 103.868 | 103.765 | 103.721 | 103.679 |
| 7.125                                             | 104.655 | 104.559 | 104.441 | 104.369 | 7.125                                             | 104.492 | 104.396 | 104.277 | 104.206 | 7.125                                             | 104.334 | 104.230 | 104.185 | 104.141 |
| 7.250                                             | 104.793 | 104.698 | 104.577 | 104.503 | 7.250                                             | 104.711 | 104.616 | 104.495 | 104.421 | 7.250                                             | 104.574 | 104.479 | 104.356 | 104.282 |
| 7.375                                             | 105.301 | 105.206 | 105.095 | 105.024 | 7.375                                             | 105.246 | 105.151 | 105.040 | 104.968 | 7.375                                             | 105.097 | 105.002 | 104.891 | 104.818 |
| 7.500                                             | 105.730 | 105.634 | 105.525 | 105.452 | 7.500                                             | 105.669 | 105.573 | 105.463 | 105.390 | 7.500                                             | 105.536 | 105.440 | 105.330 | 105.256 |
| 7.625                                             | 105.921 | 105.826 | 105.718 | 105.645 | 7.625                                             | 105.889 | 105.794 | 105.686 | 105.612 | 7.625                                             | 105.722 | 105.626 | 105.517 | 105.443 |



| 30-Year Fixed Rate Conventional Max LLB <= 200000 |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 225000 |         |         |         |         | 30-Year Fixed Rate Conventional Max LLB <= 250000 |         |         |         |         |
|---------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|---------|
| RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                             | 95.360  | 95.238  | 95.219  | 95.193  | 5.250                                             | 95.155  | 95.094  | 95.075  | 95.051  | 5.250                                             | 95.155  | 95.094  | 95.075  | 95.051  |
| 5.375                                             | 96.140  | 96.011  | 95.994  | 95.963  | 5.375                                             | 95.933  | 95.868  | 95.850  | 95.820  | 5.375                                             | 95.933  | 95.868  | 95.850  | 95.820  |
| 5.500                                             | 96.819  | 96.689  | 96.672  | 96.640  | 5.500                                             | 96.611  | 96.545  | 96.527  | 96.495  | 5.500                                             | 96.611  | 96.545  | 96.527  | 96.495  |
| 5.625                                             | 97.459  | 97.361  | 97.316  | 97.285  | 5.625                                             | 97.259  | 97.191  | 97.173  | 97.136  | 5.625                                             | 97.259  | 97.191  | 97.173  | 97.136  |
| 5.750                                             | 98.065  | 97.983  | 97.938  | 97.905  | 5.750                                             | 97.877  | 97.795  | 97.750  | 97.718  | 5.750                                             | 97.804  | 97.723  | 97.677  | 97.645  |
| 5.875                                             | 98.865  | 98.779  | 98.737  | 98.698  | 5.875                                             | 98.675  | 98.590  | 98.547  | 98.508  | 5.875                                             | 98.603  | 98.518  | 98.476  | 98.437  |
| 6.000                                             | 99.430  | 99.343  | 99.301  | 99.260  | 6.000                                             | 99.238  | 99.151  | 99.110  | 99.069  | 6.000                                             | 99.166  | 99.079  | 99.037  | 98.996  |
| 6.125                                             | 99.966  | 99.877  | 99.836  | 99.792  | 6.125                                             | 99.762  | 99.674  | 99.633  | 99.589  | 6.125                                             | 99.689  | 99.601  | 99.560  | 99.517  |
| 6.250                                             | 100.750 | 100.649 | 100.590 | 100.532 | 6.250                                             | 100.525 | 100.424 | 100.365 | 100.307 | 6.250                                             | 100.230 | 100.130 | 100.070 | 100.013 |
| 6.375                                             | 101.363 | 101.256 | 101.201 | 101.137 | 6.375                                             | 101.269 | 101.162 | 101.106 | 101.042 | 6.375                                             | 100.872 | 100.766 | 100.710 | 100.647 |
| 6.500                                             | 101.899 | 101.791 | 101.736 | 101.671 | 6.500                                             | 101.772 | 101.663 | 101.608 | 101.544 | 6.500                                             | 101.342 | 101.234 | 101.178 | 101.115 |
| 6.625                                             | 102.449 | 102.339 | 102.284 | 102.217 | 6.625                                             | 101.952 | 101.842 | 101.787 | 101.720 | 6.625                                             | 101.877 | 101.780 | 101.736 | 101.702 |
| 6.750                                             | 102.695 | 102.597 | 102.554 | 102.521 | 6.750                                             | 102.494 | 102.395 | 102.350 | 102.314 | 6.750                                             | 102.400 | 102.301 | 102.257 | 102.221 |
| 6.875                                             | 103.285 | 103.183 | 103.139 | 103.100 | 6.875                                             | 103.168 | 103.067 | 103.020 | 102.976 | 6.875                                             | 103.019 | 102.918 | 102.872 | 102.827 |
| 7.000                                             | 103.732 | 103.630 | 103.585 | 103.542 | 7.000                                             | 103.269 | 103.166 | 103.119 | 103.072 | 7.000                                             | 103.511 | 103.407 | 103.361 | 103.313 |
| 7.125                                             | 104.202 | 104.097 | 104.052 | 104.008 | 7.125                                             | 103.662 | 103.570 | 103.500 | 103.451 | 7.125                                             | 103.691 | 103.589 | 103.542 | 103.492 |
| 7.250                                             | 104.351 | 104.257 | 104.135 | 104.061 | 7.250                                             | 104.021 | 103.928 | 103.815 | 103.743 | 7.250                                             | 103.891 | 103.799 | 103.685 | 103.613 |
| 7.375                                             | 104.850 | 104.756 | 104.645 | 104.572 | 7.375                                             | 104.431 | 104.339 | 104.236 | 104.166 | 7.375                                             | 104.302 | 104.210 | 104.108 | 104.037 |
| 7.500                                             | 105.252 | 105.157 | 105.048 | 104.974 | 7.500                                             | 104.793 | 104.700 | 104.599 | 104.527 | 7.500                                             | 104.664 | 104.571 | 104.470 | 104.398 |
| 7.625                                             | 105.428 | 105.334 | 105.226 | 105.152 | 7.625                                             | 105.122 | 105.027 | 104.928 | 104.858 | 7.625                                             | 104.993 | 104.899 | 104.799 | 104.729 |

| 30-Year Fixed Rate Conventional Max LLB <= 275000 |         |         |         |         | 30-Year Fixed Rate Conventional Home Possible |         |         |         |         | 30-Year Fixed Rate Conventional Investment |         |         |         |         |
|---------------------------------------------------|---------|---------|---------|---------|-----------------------------------------------|---------|---------|---------|---------|--------------------------------------------|---------|---------|---------|---------|
| RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                          | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                                       | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                             | 95.155  | 95.094  | 95.075  | 95.051  | 5.250                                         | 95.280  | 95.219  | 95.200  | 95.176  | 5.250                                      | 95.155  | 95.094  | 95.075  | 95.051  |
| 5.375                                             | 95.933  | 95.868  | 95.850  | 95.820  | 5.375                                         | 96.058  | 95.993  | 95.976  | 95.945  | 5.375                                      | 95.933  | 95.868  | 95.850  | 95.820  |
| 5.500                                             | 96.611  | 96.545  | 96.527  | 96.495  | 5.500                                         | 96.736  | 96.669  | 96.652  | 96.620  | 5.500                                      | 96.605  | 96.565  | 96.521  | 96.491  |
| 5.625                                             | 97.259  | 97.191  | 97.173  | 97.136  | 5.625                                         | 97.384  | 97.315  | 97.298  | 97.261  | 5.625                                      | 97.320  | 97.303  | 97.258  | 97.229  |
| 5.750                                             | 97.687  | 97.606  | 97.560  | 97.528  | 5.750                                         | 97.830  | 97.812  | 97.766  | 97.734  | 5.750                                      | 97.942  | 97.924  | 97.879  | 97.846  |
| 5.875                                             | 98.486  | 98.401  | 98.358  | 98.320  | 5.875                                         | 98.538  | 98.517  | 98.475  | 98.436  | 5.875                                      | 98.663  | 98.641  | 98.599  | 98.560  |
| 6.000                                             | 99.048  | 98.962  | 98.920  | 98.879  | 6.000                                         | 99.101  | 99.078  | 99.036  | 98.995  | 6.000                                      | 99.265  | 99.242  | 99.200  | 99.159  |
| 6.125                                             | 99.572  | 99.484  | 99.443  | 99.400  | 6.125                                         | 99.644  | 99.619  | 99.578  | 99.535  | 6.125                                      | 99.821  | 99.795  | 99.755  | 99.711  |
| 6.250                                             | 100.149 | 100.048 | 99.989  | 99.932  | 6.250                                         | 100.046 | 100.008 | 99.948  | 99.892  | 6.250                                      | 100.605 | 100.567 | 100.508 | 100.450 |
| 6.375                                             | 100.790 | 100.684 | 100.628 | 100.565 | 6.375                                         | 100.713 | 100.670 | 100.614 | 100.551 | 6.375                                      | 101.241 | 101.198 | 101.143 | 101.078 |
| 6.500                                             | 101.259 | 101.151 | 101.096 | 101.032 | 6.500                                         | 101.208 | 101.163 | 101.108 | 101.044 | 6.500                                      | 101.795 | 101.749 | 101.694 | 101.630 |
| 6.625                                             | 101.730 | 101.620 | 101.565 | 101.498 | 6.625                                         | 101.722 | 101.675 | 101.620 | 101.552 | 6.625                                      | 102.333 | 102.285 | 102.231 | 102.162 |
| 6.750                                             | 102.250 | 102.151 | 102.106 | 102.070 | 6.750                                         | 101.893 | 101.855 | 101.813 | 101.778 | 6.750                                      | 102.570 | 102.533 | 102.491 | 102.454 |
| 6.875                                             | 102.819 | 102.719 | 102.672 | 102.628 | 6.875                                         | 102.506 | 102.466 | 102.422 | 102.380 | 6.875                                      | 103.201 | 103.163 | 103.119 | 103.074 |
| 7.000                                             | 103.254 | 103.151 | 103.104 | 103.057 | 7.000                                         | 102.903 | 102.860 | 102.816 | 102.771 | 7.000                                      | 103.641 | 103.599 | 103.555 | 103.507 |
| 7.125                                             | 103.654 | 103.562 | 103.449 | 103.378 | 7.125                                         | 103.268 | 103.227 | 103.183 | 103.134 | 7.125                                      | 104.023 | 103.967 | 103.880 | 103.829 |
| 7.250                                             | 104.017 | 103.925 | 103.811 | 103.739 | 7.250                                         | 103.420 | 103.364 | 103.270 | 103.204 | 7.250                                      | 104.223 | 104.168 | 104.074 | 104.008 |
| 7.375                                             | 104.279 | 104.187 | 104.084 | 104.014 | 7.375                                         | 103.886 | 103.831 | 103.748 | 103.683 | 7.375                                      | 104.727 | 104.672 | 104.589 | 104.524 |
| 7.500                                             | 104.641 | 104.548 | 104.447 | 104.375 | 7.500                                         | 104.272 | 104.216 | 104.134 | 104.068 | 7.500                                      | 105.117 | 105.061 | 104.980 | 104.913 |
| 7.625                                             | 104.968 | 104.875 | 104.775 | 104.705 | 7.625                                         | 104.616 | 104.602 | 104.557 | 104.467 | 7.625                                      | 105.362 | 105.304 | 105.225 | 105.160 |

| 30-Year Fixed Rate Conventional Max LLB <= 300000 |         |         |         |         |
|---------------------------------------------------|---------|---------|---------|---------|
| RATE                                              | 15 Day  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                                             | 95.155  | 95.094  | 95.075  | 95.051  |
| 5.375                                             | 95.933  | 95.868  | 95.850  | 95.820  |
| 5.500                                             | 96.611  | 96.545  | 96.527  | 96.495  |
| 5.625                                             | 97.259  | 97.191  | 97.173  | 97.136  |
| 5.750                                             | 97.640  | 97.559  | 97.513  | 97.482  |
| 5.875                                             | 98.439  | 98.354  | 98.311  | 98.273  |
| 6.000                                             | 99.001  | 98.915  | 98.872  | 98.832  |
| 6.125                                             | 99.526  | 99.438  | 99.396  | 99.353  |
| 6.250                                             | 100.089 | 99.989  | 99.929  | 99.873  |
| 6.375                                             | 100.730 | 100.625 | 100.568 | 100.505 |
| 6.500                                             | 101.420 | 101.312 | 101.256 | 101.193 |
| 6.625                                             | 101.907 | 101.797 | 101.742 | 101.674 |
| 6.750                                             | 102.183 | 102.085 | 102.040 | 102.004 |
| 6.875                                             | 102.706 | 102.606 | 102.559 | 102.516 |
| 7.000                                             | 103.138 | 103.035 | 102.987 | 102.941 |
| 7.125                                             | 103.503 | 103.412 | 103.314 | 103.265 |
| 7.250                                             | 103.930 | 103.838 | 103.724 | 103.651 |
| 7.375                                             | 104.150 | 104.059 | 103.956 | 103.885 |
| 7.500                                             | 104.511 | 104.419 | 104.317 | 104.245 |
| 7.625                                             | 104.840 | 104.746 | 104.646 | 104.576 |





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|-----------------------|---------|---------|---------|---------|------------------------|---------|---------|---------|---------|------------------------|---------|---------|---------|---------|
| RATE                  | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                   | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  | RATE                   | 15 DAY  | 30 DAY  | 45 DAY  | 60 DAY  |
| 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                 | 101.743 | 101.564 | 101.385 | 101.156 | 5.750                  | 101.703 | 101.523 | 101.344 | 101.115 | 5.750                  | 101.662 | 101.483 | 101.304 | 101.074 |
| 5.875                 | 102.145 | 101.966 | 101.786 | 101.557 | 5.875                  | 102.104 | 101.925 | 101.746 | 101.517 | 5.875                  | 102.064 | 101.884 | 101.705 | 101.476 |
| 5.990                 | 102.508 | 102.329 | 102.150 | 101.920 | 5.990                  | 102.467 | 102.288 | 102.109 | 101.880 | 5.990                  | 102.427 | 102.248 | 102.068 | 101.839 |
| 6.000                 | 102.673 | 102.494 | 102.315 | 102.085 | 6.000                  | 102.632 | 102.453 | 102.274 | 102.045 | 6.000                  | 102.592 | 102.413 | 102.233 | 102.004 |
| 6.125                 | 103.149 | 102.970 | 102.790 | 102.561 | 6.125                  | 103.108 | 102.929 | 102.750 | 102.521 | 6.125                  | 103.068 | 102.888 | 102.709 | 102.480 |
| 6.250                 | 104.010 | 103.831 | 103.651 | 103.422 | 6.250                  | 103.827 | 103.648 | 103.469 | 103.239 | 6.250                  | 103.746 | 103.567 | 103.387 | 103.158 |
| 6.375                 | 104.126 | 104.119 | 104.112 | 104.055 | 6.375                  | 103.943 | 103.936 | 103.929 | 103.872 | 6.375                  | 103.862 | 103.855 | 103.848 | 103.791 |
| 6.500                 | 104.591 | 104.584 | 104.577 | 104.520 | 6.500                  | 104.408 | 104.401 | 104.394 | 104.337 | 6.500                  | 104.327 | 104.320 | 104.313 | 104.256 |
| 6.625                 | 105.166 | 105.159 | 105.152 | 105.095 | 6.625                  | 104.983 | 104.976 | 104.969 | 104.912 | 6.625                  | 104.902 | 104.895 | 104.888 | 104.831 |
| 6.750                 | 105.893 | 105.827 | 105.761 | 105.695 | 6.750                  | 105.629 | 105.563 | 105.497 | 105.431 | 6.750                  | 105.508 | 105.441 | 105.375 | 105.309 |
| 6.875                 | 105.856 | 105.790 | 105.724 | 105.658 | 6.875                  | 105.592 | 105.526 | 105.460 | 105.394 | 6.875                  | 105.471 | 105.404 | 105.338 | 105.272 |
| 6.990                 | 106.291 | 106.225 | 106.159 | 106.093 | 6.990                  | 106.027 | 105.961 | 105.895 | 105.829 | 6.990                  | 105.905 | 105.839 | 105.773 | 105.707 |
| 7.000                 | 106.366 | 106.300 | 106.234 | 106.168 | 7.000                  | 106.102 | 106.036 | 105.970 | 105.904 | 7.000                  | 105.980 | 105.914 | 105.848 | 105.782 |
| 7.125                 | 106.763 | 106.697 | 106.631 | 106.564 | 7.125                  | 106.499 | 106.433 | 106.367 | 106.300 | 7.125                  | 106.377 | 106.311 | 106.245 | 106.179 |
| 7.250                 | 106.530 | 106.464 | 106.398 | 106.332 | 7.250                  | 106.046 | 105.980 | 105.914 | 105.848 | 7.250                  | 105.968 | 105.902 | 105.836 | 105.769 |
| 7.375                 | 106.355 | 106.289 | 106.223 | 106.157 | 7.375                  | 105.871 | 105.805 | 105.739 | 105.673 | 7.375                  | 105.793 | 105.727 | 105.661 | 105.594 |
| 7.500                 | 106.668 | 106.602 | 106.536 | 106.470 | 7.500                  | 106.184 | 106.118 | 106.051 | 105.985 | 7.500                  | 106.106 | 106.040 | 105.973 | 105.907 |
| 7.625                 | 107.055 | 106.988 | 106.922 | 106.856 | 7.625                  | 106.570 | 106.504 | 106.438 | 106.372 | 7.625                  | 106.492 | 106.426 | 106.360 | 106.294 |

| 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  |
| 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                  | 101.540 | 101.361 | 101.182 | 100.953 | 5.750                  | 101.479 | 101.300 | 101.121 | 100.892 | 5.750                  | 101.459 | 101.280 | 101.101 | 100.871 |
| 5.875                  | 101.942 | 101.763 | 101.583 | 101.354 | 5.875                  | 101.881 | 101.702 | 101.522 | 101.293 | 5.875                  | 101.861 | 101.681 | 101.502 | 101.273 |
| 5.990                  | 102.305 | 102.126 | 101.946 | 101.717 | 5.990                  | 102.244 | 102.065 | 101.886 | 101.656 | 5.990                  | 102.224 | 102.044 | 101.865 | 101.636 |
| 6.000                  | 102.470 | 102.291 | 102.111 | 101.882 | 6.000                  | 102.409 | 102.230 | 102.051 | 101.821 | 6.000                  | 102.389 | 102.209 | 102.030 | 101.801 |
| 6.125                  | 102.946 | 102.767 | 102.587 | 102.358 | 6.125                  | 102.885 | 102.706 | 102.526 | 102.297 | 6.125                  | 102.864 | 102.685 | 102.506 | 102.277 |
| 6.250                  | 103.644 | 103.465 | 103.286 | 103.057 | 6.250                  | 103.583 | 103.404 | 103.225 | 102.996 | 6.250                  | 103.482 | 103.303 | 103.123 | 102.894 |
| 6.375                  | 103.760 | 103.753 | 103.746 | 103.690 | 6.375                  | 103.699 | 103.692 | 103.685 | 103.629 | 6.375                  | 103.598 | 103.591 | 103.584 | 103.527 |
| 6.500                  | 104.225 | 104.218 | 104.211 | 104.155 | 6.500                  | 104.164 | 104.157 | 104.150 | 104.094 | 6.500                  | 104.063 | 104.056 | 104.049 | 103.992 |
| 6.625                  | 104.800 | 104.793 | 104.786 | 104.730 | 6.625                  | 104.739 | 104.732 | 104.726 | 104.669 | 6.625                  | 104.638 | 104.631 | 104.624 | 104.567 |
| 6.750                  | 105.386 | 105.320 | 105.253 | 105.187 | 6.750                  | 105.284 | 105.218 | 105.152 | 105.086 | 6.750                  | 105.223 | 105.157 | 105.091 | 105.025 |
| 6.875                  | 105.349 | 105.283 | 105.216 | 105.150 | 6.875                  | 105.247 | 105.181 | 105.115 | 105.049 | 6.875                  | 105.186 | 105.120 | 105.054 | 104.988 |
| 6.990                  | 105.784 | 105.717 | 105.651 | 105.585 | 6.990                  | 105.682 | 105.616 | 105.550 | 105.483 | 6.990                  | 105.621 | 105.555 | 105.489 | 105.422 |
| 7.000                  | 105.859 | 105.792 | 105.726 | 105.660 | 7.000                  | 105.757 | 105.691 | 105.625 | 105.558 | 7.000                  | 105.696 | 105.630 | 105.564 | 105.497 |
| 7.125                  | 106.255 | 106.189 | 106.123 | 106.057 | 7.125                  | 106.154 | 106.087 | 106.021 | 105.955 | 7.125                  | 106.093 | 106.026 | 105.960 | 105.894 |
| 7.250                  | 105.874 | 105.808 | 105.742 | 105.676 | 7.250                  | 105.812 | 105.745 | 105.679 | 105.613 | 7.250                  | 105.734 | 105.667 | 105.601 | 105.535 |
| 7.375                  | 105.699 | 105.633 | 105.567 | 105.501 | 7.375                  | 105.637 | 105.570 | 105.504 | 105.438 | 7.375                  | 105.559 | 105.492 | 105.426 | 105.360 |
| 7.500                  | 106.012 | 105.946 | 105.880 | 105.813 | 7.500                  | 105.949 | 105.883 | 105.817 | 105.751 | 7.500                  | 105.871 | 105.805 | 105.739 | 105.673 |
| 7.625                  | 106.398 | 106.332 | 106.266 | 106.200 | 7.625                  | 106.336 | 106.270 | 106.203 | 106.137 | 7.625                  | 106.258 | 106.192 | 106.125 | 106.059 |

| 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  |
| 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                  | 101.398 | 101.219 | 101.040 | 100.810 | 5.750                  | 101.357 | 101.178 | 100.999 | 100.770 | 5.750                  | 101.256 | 101.077 | 100.897 | 100.668 |
| 5.875                  | 101.800 | 101.620 | 101.441 | 101.212 | 5.875                  | 101.759 | 101.580 | 101.401 | 101.171 | 5.875                  | 101.657 | 101.478 | 101.299 | 101.070 |
| 5.990                  | 102.163 | 101.983 | 101.804 | 101.575 | 5.990                  | 102.122 | 101.943 | 101.764 | 101.534 | 5.990                  | 102.021 | 101.841 | 101.662 | 101.433 |
| 6.000                  | 102.328 | 102.148 | 101.969 | 101.740 | 6.000                  | 102.287 | 102.108 | 101.929 | 101.699 | 6.000                  | 102.186 | 102.006 | 101.827 | 101.598 |
| 6.125                  | 102.804 | 102.624 | 102.445 | 102.216 | 6.125                  | 102.763 | 102.584 | 102.404 | 102.175 | 6.125                  | 102.661 | 102.482 | 102.303 | 102.074 |
| 6.250                  | 103.421 | 103.242 | 103.062 | 102.833 | 6.250                  | 103.360 | 103.181 | 103.001 | 102.772 | 6.250                  | 103.319 | 103.140 | 102.961 | 102.732 |
| 6.375                  | 103.537 | 103.530 | 103.523 | 103.466 | 6.375                  | 103.476 | 103.469 | 103.462 | 103.405 | 6.375                  | 103.435 | 103.428 | 103.421 | 103.365 |
| 6.500                  | 104.002 | 103.995 | 103.988 | 103.931 | 6.500                  | 103.941 | 103.934 | 103.927 | 103.870 | 6.500                  | 103.900 | 103.893 | 103.886 | 103.830 |
| 6.625                  | 104.577 | 104.570 | 104.563 | 104.506 | 6.625                  | 104.516 | 104.509 | 104.502 | 104.445 | 6.625                  | 104.475 | 104.468 | 104.461 | 104.405 |
| 6.750                  | 105.162 | 105.096 | 105.030 | 104.964 | 6.750                  | 105.122 | 105.055 | 104.989 | 104.923 | 6.750                  | 104.979 | 104.913 | 104.847 | 104.781 |
| 6.875                  | 105.125 | 105.059 | 104.993 | 104.927 | 6.875                  | 105.085 | 105.018 | 104.952 | 104.886 | 6.875                  | 104.942 | 104.876 | 104.810 | 104.744 |
| 6.990                  | 105.560 | 105.494 | 105.428 | 105.362 | 6.990                  | 105.519 | 105.453 | 105.387 | 105.321 | 6.990                  | 105.377 | 105.311 | 105.245 | 105.179 |
| 7.000                  | 105.635 | 105.569 | 105.503 | 105.437 | 7.000                  | 105.594 | 105.528 | 105.462 | 105.396 | 7.000                  | 105.452 | 105.386 | 105.320 | 105.254 |
| 7.125                  | 106.032 | 105.966 | 105.899 | 105.833 | 7.125                  | 105.991 | 105.925 | 105.859 | 105.793 | 7.125                  | 105.849 | 105.783 | 105.717 | 105.650 |
| 7.250                  | 105.687 | 105.620 | 105.554 | 105.488 | 7.250                  | 105.640 | 105.574 | 105.507 | 105.441 | 7.250                  | 105.624 | 105.558 | 105.492 | 105.426 |
| 7.375                  | 105.512 | 105.445 | 105.379 | 105.313 | 7.375                  | 105.465 | 105.399 | 105.332 | 105.266 | 7.375                  | 105.449 | 105.383 | 105.317 | 105.251 |
| 7.500                  | 105.824 | 105.758 | 105.692 | 105.626 | 7.500                  | 105.778 | 105.711 | 105.645 | 105.579 | 7.500                  | 105.762 | 105.696 | 105.630 | 105.563 |
| 7.625                  | 106.211 | 106.145 | 106.078 | 106.012 | 7.625                  | 106.164 | 106.098 | 106.032 | 105.965 | 7.625                  | 106.148 | 106.082 | 106.016 | 105.950 |

| 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  |
| 5.250                  | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                      | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                  | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                      | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                  | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                      | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                  | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                      | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                  | 101.175 | 100.995 | 100.816 | 100.587 | 5.750                      | 101.365 | 101.186 | 101.007 | 100.778 |
| 5.875                  | 101.576 | 101.397 | 101.218 | 100.988 | 5.875                      | 101.767 | 101.588 | 101.408 | 101.179 |
| 5.990                  | 101.939 | 101.760 | 101.581 | 101.352 | 5.990                      | 102.130 | 101.951 | 101.771 | 101.542 |
| 6.000                  | 102.104 | 101.925 | 101.746 | 101.517 | 6.000                      | 102.295 | 102.116 | 101.936 | 101.707 |
| 6.125                  | 102.580 | 102.401 | 102.222 | 101.992 | 6.125                      | 102.771 | 102.592 | 102.412 | 102.183 |
| 6.250                  | 103.258 | 103.079 | 102.900 | 102.671 | 6.250                      | 103.533 | 103.354 | 103.175 | 102.946 |
| 6.375                  | 103.374 | 103.367 | 103.360 | 103.304 | 6.375                      | 103.649 | 103.642 | 103.635 | 103.579 |
| 6.500                  | 103.839 | 103.832 | 103.825 | 103.769 | 6.500                      | 104.114 | 104.107 | 104.100 | 104.044 |
| 6.625                  | 104.414 | 104.407 | 104.401 | 104.344 | 6.625                      | 104.689 | 104.682 | 104.676 | 104.619 |
| 6.750                  | 104.918 | 104.852 | 104.786 | 104.720 | 6.750                      | 105.253 | 105.187 | 105.121 | 105.054 |
| 6.875                  | 104.881 | 104.815 | 104.749 | 104.683 | 6.875                      | 105.216 | 105.150 | 105.084 | 105.017 |
| 6.990                  | 105.316 | 105.250 | 105.184 | 105.118 | 6.990                      | 105.651 | 105.585 | 105.518 | 105.452 |
| 7.000                  | 105.391 | 105.325 | 105.259 | 105.193 | 7.000                      | 105.726 | 105.660 | 105.593 | 105.527 |
| 7.125                  | 105.788 | 105.722 | 105.656 | 105.589 | 7.125                      | 106.122 | 106.056 | 105.990 | 105.924 |
| 7.250                  | 105.593 | 105.527 | 105.461 | 105.394 | 7.250                      | 105.437 | 105.370 | 105.304 | 105.238 |
| 7.375                  | 105.418 | 105.352 | 105.286 | 105.219 | 7.375                      | 105.262 | 105.195 | 105.129 | 105.063 |
| 7.500                  | 105.731 | 105.665 | 105.598 | 105.532 | 7.500                      | 105.574 | 105.508 | 105.442 | 105.376 |
| 7.625                  | 106.117 | 106.051 | 105.985 | 105.919 | 7.625                      | 105.961 | 105.895 | 105.828 | 105.762 |

| 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                | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                | 101.268 | 101.089 | 100.910 | 100.681 | 5.750                 | 101.253 | 101.073 | 100.894 | 100.665 | 5.750                 | 101.237 | 101.058 | 100.879 | 100.649 |
| 5.875                | 101.670 | 101.491 | 101.311 | 101.082 | 5.875                 | 101.654 | 101.475 | 101.296 | 101.067 | 5.875                 | 101.639 | 101.459 | 101.280 | 101.051 |
| 5.990                | 102.033 | 101.854 | 101.675 | 101.445 | 5.990                 | 102.017 | 101.838 | 101.659 | 101.430 | 5.990                 | 102.002 | 101.823 | 101.643 | 101.414 |
| 6.000                | 102.198 | 102.019 | 101.840 | 101.610 | 6.000                 | 102.182 | 102.003 | 101.824 | 101.595 | 6.000                 | 102.167 | 101.988 | 101.808 | 101.579 |
| 6.125                | 102.674 | 102.495 | 102.315 | 102.086 | 6.125                 | 102.658 | 102.479 | 102.300 | 102.071 | 6.125                 | 102.643 | 102.463 | 102.284 | 102.055 |
| 6.250                | 103.085 | 102.906 | 102.726 | 102.497 | 6.250                 | 103.015 | 102.835 | 102.656 | 102.427 | 6.250                 | 102.983 | 102.804 | 102.625 | 102.396 |
| 6.375                | 103.201 | 103.194 | 103.187 | 103.130 | 6.375                 | 103.131 | 103.124 | 103.117 | 103.060 | 6.375                 | 103.099 | 103.092 | 103.085 | 103.029 |
| 6.500                | 103.666 | 103.659 | 103.652 | 103.595 | 6.500                 | 103.596 | 103.589 | 103.582 | 103.525 | 6.500                 | 103.564 | 103.557 | 103.550 | 103.494 |
| 6.625                | 104.241 | 104.234 | 104.227 | 104.170 | 6.625                 | 104.171 | 104.164 | 104.157 | 104.100 | 6.625                 | 104.139 | 104.132 | 104.126 | 104.069 |
| 6.750                | 104.362 | 104.296 | 104.230 | 104.164 | 6.750                 | 104.301 | 104.235 | 104.169 | 104.103 | 6.750                 | 104.273 | 104.207 | 104.141 | 104.075 |
| 6.875                | 104.325 | 104.259 | 104.193 | 104.127 | 6.875                 | 104.264 | 104.198 | 104.132 | 104.066 | 6.875                 | 104.236 | 104.170 | 104.104 | 104.038 |
| 6.990                | 104.760 | 104.694 | 104.628 | 104.562 | 6.990                 | 104.699 | 104.633 | 104.567 | 104.501 | 6.990                 | 104.671 | 104.605 | 104.539 | 104.472 |
| 7.000                | 104.835 | 104.769 | 104.703 | 104.637 | 7.000                 | 104.774 | 104.708 | 104.642 | 104.576 | 7.000                 | 104.746 | 104.680 | 104.614 | 104.547 |
| 7.125                | 105.232 | 105.166 | 105.099 | 105.033 | 7.125                 | 105.171 | 105.105 | 105.038 | 104.972 | 7.125                 | 105.143 | 105.076 | 105.010 | 104.944 |
| 7.250                | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 |
| 7.375                | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 |
| 7.500                | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 |
| 7.625                | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 |

| 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                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                 | 101.190 | 101.011 | 100.832 | 100.603 | 5.750                 | 101.167 | 100.988 | 100.808 | 100.579 | 5.750                 | 101.046 | 100.867 | 100.688 | 100.459 |
| 5.875                 | 101.592 | 101.413 | 101.233 | 101.004 | 5.875                 | 101.568 | 101.389 | 101.210 | 100.981 | 5.875                 | 101.448 | 101.269 | 101.090 | 100.860 |
| 5.990                 | 101.955 | 101.776 | 101.596 | 101.367 | 5.990                 | 101.931 | 101.752 | 101.573 | 101.344 | 5.990                 | 101.811 | 101.632 | 101.453 | 101.223 |
| 6.000                 | 102.120 | 101.941 | 101.761 | 101.532 | 6.000                 | 102.096 | 101.917 | 101.738 | 101.509 | 6.000                 | 101.976 | 101.797 | 101.618 | 101.388 |
| 6.125                 | 102.596 | 102.417 | 102.237 | 102.008 | 6.125                 | 102.572 | 102.393 | 102.214 | 101.985 | 6.125                 | 102.452 | 102.273 | 102.094 | 101.864 |
| 6.250                 | 102.944 | 102.765 | 102.586 | 102.357 | 6.250                 | 102.921 | 102.742 | 102.562 | 102.333 | 6.250                 | 102.657 | 102.478 | 102.298 | 102.069 |
| 6.375                 | 103.060 | 103.053 | 103.046 | 102.990 | 6.375                 | 103.037 | 103.030 | 103.023 | 102.966 | 6.375                 | 102.773 | 102.766 | 102.759 | 102.702 |
| 6.500                 | 103.525 | 103.518 | 103.511 | 103.455 | 6.500                 | 103.502 | 103.495 | 103.488 | 103.431 | 6.500                 | 103.238 | 103.231 | 103.224 | 103.167 |
| 6.625                 | 104.100 | 104.093 | 104.086 | 104.030 | 6.625                 | 104.077 | 104.070 | 104.063 | 104.006 | 6.625                 | 103.813 | 103.806 | 103.799 | 103.742 |
| 6.750                 | 104.245 | 104.179 | 104.113 | 104.047 | 6.750                 | 103.903 | 103.837 | 103.771 | 103.704 | 6.750                 | 104.208 | 104.141 | 104.075 | 104.009 |
| 6.875                 | 104.208 | 104.142 | 104.076 | 104.010 | 6.875                 | 103.866 | 103.800 | 103.734 | 103.667 | 6.875                 | 104.171 | 104.104 | 104.038 | 103.972 |
| 6.990                 | 104.643 | 104.577 | 104.511 | 104.444 | 6.990                 | 104.301 | 104.235 | 104.168 | 104.102 | 6.990                 | 104.605 | 104.539 | 104.473 | 104.407 |
| 7.000                 | 104.718 | 104.652 | 104.586 | 104.519 | 7.000                 | 104.376 | 104.310 | 104.243 | 104.177 | 7.000                 | 104.680 | 104.614 | 104.548 | 104.482 |
| 7.125                 | 105.115 | 105.048 | 104.982 | 104.916 | 7.125                 | 104.772 | 104.706 | 104.640 | 104.574 | 7.125                 | 105.077 | 105.011 | 104.945 | 104.879 |
| 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 |
| 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 |
| 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 |
| 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 |



| 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                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                 | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                 | 101.037 | 100.858 | 100.679 | 100.449 | 5.750                 | 101.031 | 100.852 | 100.672 | 100.443 | 5.750                 | 101.015 | 100.836 | 100.657 | 100.428 |
| 5.875                 | 101.439 | 101.259 | 101.080 | 100.851 | 5.875                 | 101.432 | 101.253 | 101.074 | 100.845 | 5.875                 | 101.417 | 101.238 | 101.058 | 100.829 |
| 5.990                 | 101.802 | 101.623 | 101.443 | 101.214 | 5.990                 | 101.796 | 101.616 | 101.437 | 101.208 | 5.990                 | 101.780 | 101.601 | 101.421 | 101.192 |
| 6.000                 | 101.967 | 101.788 | 101.608 | 101.379 | 6.000                 | 101.961 | 101.781 | 101.602 | 101.373 | 6.000                 | 101.945 | 101.766 | 101.586 | 101.357 |
| 6.125                 | 102.443 | 102.263 | 102.084 | 101.855 | 6.125                 | 102.436 | 102.257 | 102.078 | 101.849 | 6.125                 | 102.421 | 102.242 | 102.062 | 101.833 |
| 6.250                 | 102.647 | 102.468 | 102.289 | 102.060 | 6.250                 | 102.638 | 102.459 | 102.280 | 102.050 | 6.250                 | 102.632 | 102.453 | 102.273 | 102.044 |
| 6.375                 | 102.763 | 102.756 | 102.750 | 102.693 | 6.375                 | 102.754 | 102.747 | 102.740 | 102.683 | 6.375                 | 102.748 | 102.741 | 102.734 | 102.677 |
| 6.500                 | 103.228 | 103.221 | 103.215 | 103.158 | 6.500                 | 103.219 | 103.212 | 103.205 | 103.148 | 6.500                 | 103.213 | 103.206 | 103.199 | 103.142 |
| 6.625                 | 103.803 | 103.797 | 103.790 | 103.733 | 6.625                 | 103.794 | 103.787 | 103.780 | 103.723 | 6.625                 | 103.788 | 103.781 | 103.774 | 103.717 |
| 6.750                 | 104.193 | 104.127 | 104.061 | 103.995 | 6.750                 | 104.184 | 104.118 | 104.052 | 103.986 | 6.750                 | 104.151 | 104.085 | 104.019 | 103.953 |
| 6.875                 | 104.156 | 104.090 | 104.024 | 103.958 | 6.875                 | 104.147 | 104.081 | 104.015 | 103.949 | 6.875                 | 104.114 | 104.048 | 103.982 | 103.916 |
| 6.990                 | 104.591 | 104.525 | 104.459 | 104.393 | 6.990                 | 104.582 | 104.516 | 104.450 | 104.383 | 6.990                 | 104.549 | 104.483 | 104.417 | 104.351 |
| 7.000                 | 104.666 | 104.600 | 104.534 | 104.468 | 7.000                 | 104.657 | 104.591 | 104.525 | 104.458 | 7.000                 | 104.624 | 104.558 | 104.492 | 104.426 |
| 7.125                 | 105.063 | 104.997 | 104.931 | 104.864 | 7.125                 | 105.054 | 104.987 | 104.921 | 104.855 | 7.125                 | 105.021 | 104.955 | 104.888 | 104.822 |
| 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 |
| 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 |
| 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 |
| 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 |

| 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                 | 98.705  | 98.698  | 98.691  | 98.634  | 5.250                     | 98.705  | 98.698  | 98.691  | 98.634  |
| 5.375                 | 99.176  | 99.169  | 99.162  | 99.105  | 5.375                     | 99.176  | 99.169  | 99.162  | 99.105  |
| 5.500                 | 99.861  | 99.854  | 99.847  | 99.790  | 5.500                     | 99.861  | 99.854  | 99.847  | 99.790  |
| 5.625                 | 100.448 | 100.441 | 100.434 | 100.377 | 5.625                     | 100.448 | 100.441 | 100.434 | 100.377 |
| 5.750                 | 101.003 | 101.011 | 100.832 | 100.603 | 5.750                     | 101.059 | 100.880 | 100.701 | 100.471 |
| 5.875                 | 101.404 | 101.413 | 101.233 | 101.004 | 5.875                     | 101.461 | 101.281 | 101.102 | 100.873 |
| 5.990                 | 101.767 | 101.776 | 101.596 | 101.367 | 5.990                     | 101.824 | 101.644 | 101.465 | 101.236 |
| 6.000                 | 101.932 | 101.941 | 101.761 | 101.532 | 6.000                     | 101.989 | 101.809 | 101.630 | 101.401 |
| 6.125                 | 102.408 | 102.417 | 102.237 | 102.008 | 6.125                     | 102.464 | 102.285 | 102.106 | 101.877 |
| 6.250                 | 102.622 | 102.765 | 102.586 | 102.357 | 6.250                     | 102.735 | 102.556 | 102.376 | 102.147 |
| 6.375                 | 102.738 | 103.053 | 103.046 | 102.990 | 6.375                     | 102.851 | 102.844 | 102.837 | 102.780 |
| 6.500                 | 103.203 | 103.518 | 103.511 | 103.455 | 6.500                     | 103.316 | 103.309 | 103.302 | 103.245 |
| 6.625                 | 103.778 | 104.093 | 104.086 | 104.030 | 6.625                     | 103.891 | 103.884 | 103.877 | 103.820 |
| 6.750                 | 104.137 | 104.179 | 104.113 | 104.047 | 6.750                     | 104.353 | 104.287 | 104.221 | 104.154 |
| 6.875                 | 104.100 | 104.142 | 104.076 | 104.010 | 6.875                     | 104.316 | 104.250 | 104.184 | 104.117 |
| 6.990                 | 104.535 | 104.577 | 104.511 | 104.444 | 6.990                     | 104.751 | 104.685 | 104.618 | 104.552 |
| 7.000                 | 104.610 | 104.652 | 104.586 | 104.519 | 7.000                     | 104.826 | 104.760 | 104.693 | 104.627 |
| 7.125                 | 105.007 | 105.048 | 104.982 | 104.916 | 7.125                     | 105.222 | 105.156 | 105.090 | 105.024 |
| 7.250                 | 104.655 | 104.589 | 104.523 | 104.457 | 7.250                     | 104.655 | 104.589 | 104.523 | 104.457 |
| 7.375                 | 104.480 | 104.414 | 104.348 | 104.282 | 7.375                     | 104.480 | 104.414 | 104.348 | 104.282 |
| 7.500                 | 104.793 | 104.727 | 104.661 | 104.595 | 7.500                     | 104.793 | 104.727 | 104.661 | 104.595 |
| 7.625                 | 105.180 | 105.113 | 105.047 | 104.981 | 7.625                     | 105.180 | 105.113 | 105.047 | 104.981 |

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

