

## Borrower Paid Rate Sheet

(Broker Comp not Included)

Effective Date  
 11/22/17 7:34 AM

### Lock Desk Information

#### HOURS

ARM and Jumbo Products: 9am to 4:30pm (Pacific Time)  
 Conventional and Government Fixed Products: 9am to 6:00pm (Pacific Time)

### Home Office Address

2030 Main Street Suite 500  
 Irvine, CA 92614  
 Direct Phone: 855-375-8626

### Loss Payee Clause

Commerce Home Mortgage, c/o LoanCare LLC  
 ISAOA/ATIMA  
 PO Box 202049  
 Florence, SC 29502

### Commerce Mortgage Fees - CA, CO, FL, MD, VA

Jumbo Programs	\$1,495.00
All Conventional Loans:	\$995.00
Government Loans:	\$995.00
FHA Streamline Loans:	\$450.00
VA IRRRLS	\$450.00

### Commerce Mortgage FHA and VA ID's

FHA - 7858400006  
 VA - 9003230000

### Commerce Mortgage Fees - AZ, TX, UT

Jumbo Programs	\$1,495.00
All Conventional and Government	\$795.00
Doc Prep only applies for TX	\$150.00
FHA Streamline Loans:	\$450.00
VA IRRRLS Loans:	\$450.00

### This rate sheet is indicative pricing only

For true pricing visit us at:  
[www.chmwholesale.com](http://www.chmwholesale.com)  
 Log in Required - Must be an approved Broker  
 Lender fee buyout available on applicable program with exact bps equivalent

### Commerce Mortgage is Proudly Lending In:

Arizona, California, Colorado, Florida, Maryland, Utah, Virginia and Texas  
 Stay tuned, more states coming in the near future!

### Licensing Information

See our website for full licensing details  
[www.chmwholesale.com](http://www.chmwholesale.com)

CHMW is Changing the Face of WHOLESALE LENDING!

Come Join the Revolution

**7 DAYS PAYS**

**CLOSE LOANS FASTER AND WE PAY EVEN MORE!**

Get your Prior-to-Docs Conditions in within 7 days  
 and  
 Get a 10 BPS Price Improvement!

## FNMA Conforming and High Balance DU Direct Programs

30YR / 25YR FIXED DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.375	1.778	1.842	1.907	1.971	
3.500	0.715	0.780	0.845	0.909	
3.625	0.019	0.084	0.148	0.212	
3.750	-0.756	-0.683	-0.610	-0.531	
3.875	-1.534	-1.461	-1.387	-1.309	
4.000	-2.171	-2.098	-2.025	-1.947	
4.125	-2.743	-2.670	-2.597	-2.518	
4.250	-3.337	-3.261	-3.223	-3.159	
4.375	-3.833	-3.776	-3.718	-3.654	
4.500	-4.314	-4.257	-4.199	-4.135	
4.625	-4.791	-4.734	-4.676	-4.612	
4.750	-5.289	-5.233	-5.175	-5.111	
4.875	-5.794	-5.738	-5.679	-5.616	
5.000	-6.004	-5.953	-5.902	-5.845	
5.125	-6.274	-6.234	-6.190	-6.133	
5.250	-6.638	-6.597	-6.553	-6.497	

20YR FIXED DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	0.884	0.949	1.016	1.094	
3.375	0.076	0.140	0.208	0.286	
3.500	-0.738	-0.674	-0.606	-0.528	
3.625	-1.296	-1.232	-1.164	-1.086	
3.750	-1.803	-1.730	-1.654	-1.566	
3.875	-2.394	-2.321	-2.244	-2.152	
4.000	-2.887	-2.814	-2.737	-2.645	
4.125	-3.315	-3.242	-3.166	-3.073	
4.250	-4.105	-4.048	-3.987	-3.909	
4.375	-4.440	-4.384	-4.323	-4.245	
4.500	-4.933	-4.877	-4.816	-4.738	
4.625	-5.342	-5.285	-5.224	-5.146	
4.750	-5.604	-5.547	-5.486	-5.408	
4.875	-5.496	-5.439	-5.378	-5.300	
5.000	-5.876	-5.835	-5.792	-5.735	
5.125	-6.380	-6.339	-6.296	-6.239	

15YR / 10YR FIXED DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.112	1.157	1.204	1.252	
2.875	0.578	0.624	0.671	0.719	
3.000	0.050	0.097	0.143	0.192	
3.125	-0.434	-0.386	-0.339	-0.291	
3.250	-1.116	-1.067	-1.020	-0.972	
3.375	-1.555	-1.505	-1.458	-1.410	
3.500	-1.948	-1.898	-1.851	-1.803	
3.625	-2.339	-2.287	-2.240	-2.192	
3.750	-2.699	-2.646	-2.599	-2.551	
3.875	-3.030	-2.977	-2.930	-2.882	
4.000	-3.293	-3.245	-3.205	-3.159	
4.125	-3.674	-3.624	-3.585	-3.538	
4.250	-4.057	-4.006	-3.967	-3.921	
4.375	-4.393	-4.341	-4.302	-4.255	
4.500	-3.755	-3.702	-3.663	-3.617	
4.625	-3.819	-3.715	-3.613	-3.541	
4.750	-4.131	-4.026	-3.925	-3.853	
4.875	-4.395	-4.289	-4.188	-4.116	
5.000	-4.668	-4.561	-4.459	-4.387	

30YR / 25 YR FIXED HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	3.610	3.675	3.742	3.820	
3.375	2.751	2.816	2.883	2.962	
3.500	1.679	1.743	1.811	1.889	
3.625	0.974	1.039	1.107	1.185	
3.750	0.405	0.470	0.537	0.615	
3.875	-0.285	-0.212	-0.135	-0.043	
4.000	-0.930	-0.857	-0.781	-0.689	
4.125	-1.507	-1.434	-1.357	-1.265	
4.250	-1.956	-1.884	-1.807	-1.715	
4.375	-2.342	-2.270	-2.193	-2.101	
4.500	-2.566	-2.496	-2.424	-2.346	
4.625	-3.024	-2.967	-2.906	-2.828	
4.750	-3.485	-3.428	-3.367	-3.289	
4.875	-3.920	-3.863	-3.802	-3.724	
5.000	-4.032	-3.976	-3.915	-3.837	
5.125	-4.045	-3.989	-3.928	-3.850	
5.250	-3.230	-3.190	-3.143	-3.072	
5.375	-3.182	-3.141	-3.095	-3.024	
5.500	-3.460	-3.420	-3.373	-3.302	

20YR FIXED HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	3.890	3.955	4.022	4.100	
3.375	3.037	3.101	3.169	3.247	
3.500	1.970	2.034	2.102	2.180	
3.625	1.270	1.334	1.402	1.480	
3.750	0.703	0.768	0.835	0.913	
3.875	0.026	0.098	0.175	0.267	
4.000	-0.621	-0.548	-0.472	-0.379	
4.125	-1.195	-1.122	-1.045	-0.953	
4.250	-1.657	-1.584	-1.508	-1.415	
4.375	-2.032	-1.959	-1.882	-1.790	
4.500	-2.279	-2.209	-2.138	-2.050	
4.625	-2.740	-2.683	-2.622	-2.544	
4.750	-3.175	-3.119	-3.058	-2.980	
4.875	-3.106	-3.049	-2.988	-2.910	
5.000	-3.249	-3.193	-3.132	-3.054	
5.125	-3.441	-3.385	-3.324	-3.246	
5.250	-2.797	-2.757	-2.710	-2.639	
5.375	-3.182	-3.141	-3.095	-3.024	
5.500	-3.460	-3.420	-3.373	-3.302	

15YR / 10 YR FIXED HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.675	1.719	1.766	1.815	
2.875	1.204	1.249	1.296	1.344	
3.000	0.741	0.788	0.835	0.883	
3.125	0.399	0.446	0.493	0.542	
3.250	0.030	0.079	0.126	0.174	
3.375	-0.397	-0.347	-0.300	-0.252	
3.500	-0.811	-0.761	-0.714	-0.666	
3.625	-1.137	-1.085	-1.038	-0.990	
3.750	-1.397	-1.344	-1.297	-1.249	
3.875	-1.633	-1.579	-1.532	-1.484	
4.000	-1.684	-1.634	-1.593	-1.546	
4.125	-1.978	-1.928	-1.889	-1.842	
4.250	-1.552	-1.511	-1.462	-1.415	
4.375	-1.794	-1.742	-1.703	-1.656	
4.500	-1.860	-1.807	-1.768	-1.721	
4.625	-2.002	-1.998	-1.979	-1.925	
4.750	-2.222	-2.117	-2.016	-1.944	
4.875	-2.410	-2.304	-2.203	-2.131	
5.000	-2.599	-2.492	-2.390	-2.318	

3/1 LIBOR ARM DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.125	2.049	2.068	2.121	2.185	
3.250	1.735	1.760	1.814	1.878	
3.375	1.449	1.479	1.534	1.599	
3.500	1.208	1.243	1.299	1.364	
3.625	0.966	1.006	1.064	1.128	
3.750	0.732	0.777	0.837	0.901	
3.875	0.482	0.533	0.594	0.658	
4.000	0.211	0.267	0.329	0.394	
4.125	-0.061	0.000	0.064	0.129	

5/1 LIBOR ARM DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	2.248	2.272	2.338	2.419	
3.375	1.875	1.905	1.972	2.053	
3.500	1.548	1.583	1.651	1.732	
3.625	1.220	1.260	1.330	1.411	
3.750	0.927	0.972	1.043	1.124	
3.875	0.615	0.665	0.738	0.819	
4.000	0.281	0.336	0.411	0.491	
4.125	-0.053	0.008	0.083	0.164	
4.250	0.123	0.189	0.266	0.346	

7/1 LIBOR ARM DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.500	2.531	2.566	2.634	2.715	
3.625	2.117	2.157	2.227	2.308	
3.750	1.742	1.787	1.858	1.939	
3.875	1.351	1.402	1.474	1.555	
4.000	0.939	0.995	1.069	1.150	
4.125	0.527	0.588	0.663	0.744	
4.250	0.659	0.725	0.802	0.883	
4.375	0.340	0.411	0.489	0.570	
4.500	0.021	0.097	0.177	0.258	

3/1 LIBOR ARM HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.125	2.249	2.268	2.321	2.385	
3.250	1.935	1.960	2.014	2.078	
3.375	1.649	1.679	1.734	1.799	
3.500	1.408	1.443	1.499	1.564	
3.625	1.166	1.206	1.264	1.328	
3.750	0.932	0.977	1.037	1.101	
3.875	0.682	0.733	0.794	0.858	
4.000	0.411	0.467	0.529	0.594	
4.125	0.139	0.200	0.264	0.329	

5/1 LIBOR ARM HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	2.448	2.472	2.538	2.619	
3.375	2.075	2.105	2.172	2.253	
3.500	1.748	1.783	1.851	1.932	
3.625	1.420	1.460	1.530	1.611	
3.750	1.127	1.172	1.243	1.324	
3.875	0.815	0.865	0.938	1.019	
4.000	0.481	0.536	0.611	0.691	
4.125	0.147	0.208	0.283	0.364	
4.250	0.323	0.389	0.466	0.546	

7/1 LIBOR ARM HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.500	2.731	2.766	2.834	2.915	
3.625	2.317	2.357	2.427	2.508	
3.750	1.942	1.987	2.058	2.139	
3.875	1.551	1.602	1.674	1.755	
4.000	1.139	1.195	1.269	1.350	
4.125	0.727	0.788	0.863	0.944	
4.250	0.859	0.925	1.002	1.083	
4.375	0.540	0.611	0.689	0.770	
4.500	0.221	0.297	0.377	0.458	

10/1 LIBOR ARM DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.875	3.065	3.115	3.188	3.269	
4.000	2.536	2.591	2.666	2.746	
4.125	2.006	2.067	2.143	2.224	
4.250	2.060	2.126	2.202	2.283	
4.375	1.631	1.702	1.781	1.861	
4.500	1.203	1.279	1.359	1.440	
4.625	0.774	0.856	0.937	1.018	
4.750	0.376	0.463	0.546	0.626	
4.875	0.057	0.149	0.233	0.314	

10/1 LIBOR ARM HB DU DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.875	3.265	3.315	3.388	3.469	
4.000	2.736	2.791	2.866	2.946	
4.125	2.206	2.267	2.343	2.424	
4.250	2.260	2.326	2.402		

## Freddie Mac Conforming and High Balance LP Direct Programs

30YR / 25 YR FIXED LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.625	-0.192	-0.138	-0.067	-0.017	
3.750	-0.971	-0.917	-0.846	-0.796	
3.875	-1.692	-1.638	-1.567	-1.517	
4.000	-2.325	-2.274	-2.203	-2.154	
4.125	-2.882	-2.817	-2.725	-2.672	
4.250	-3.510	-3.449	-3.356	-3.304	
4.375	-4.092	-4.033	-3.940	-3.889	
4.500	-4.591	-4.534	-4.441	-4.390	
4.625	-4.809	-4.778	-4.663	-4.620	
4.750	-5.322	-5.295	-5.180	-5.137	
4.875	-5.785	-5.763	-5.648	-5.609	
5.000	-6.179	-6.165	-6.050	-6.016	
5.125	-6.221	-6.248	-6.111	-6.256	
5.250	-6.475	-6.506	-6.369	-6.518	
5.375	-6.411	-6.446	-6.309	-6.460	
5.500	-6.748	-6.787	-6.650	-6.804	

20YR FIXED LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	1.331	1.447	1.517	1.624	
3.375	0.202	0.317	0.387	0.496	
3.500	-0.530	-0.413	-0.343	-0.233	
3.625	-1.235	-1.117	-1.047	-0.935	
3.750	-1.905	-1.785	-1.715	-1.600	
3.875	-2.594	-2.471	-2.379	-2.271	
4.000	-3.222	-3.097	-3.005	-2.893	
4.125	-3.307	-3.180	-3.088	-2.973	
4.250	-3.929	-3.801	-3.709	-3.591	
4.375	-4.499	-4.371	-4.279	-4.160	
4.500	-5.012	-4.887	-4.795	-4.675	
4.625	-5.486	-5.393	-5.278	-5.172	
4.750	-5.969	-5.877	-5.762	-5.655	
4.875	-5.894	-5.803	-5.689	-5.582	
5.000	-6.335	-6.247	-6.133	-6.028	
5.125	-6.093	-6.056	-5.920	-5.877	

15YR / 10YR FIXED LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.244	1.282	1.330	1.385	
2.875	0.623	0.662	0.709	0.764	
3.000	0.033	0.073	0.120	0.176	
3.125	-0.531	-0.491	-0.444	-0.388	
3.250	-1.117	-1.066	-1.066	-0.955	
3.375	-1.611	-1.559	-1.490	-1.450	
3.500	-1.912	-1.860	-1.791	-1.750	
3.625	-2.446	-2.394	-2.325	-2.285	
3.750	-2.983	-2.930	-2.860	-2.819	
3.875	-3.509	-3.457	-3.453	-3.340	
4.000	-3.364	-3.333	-3.241	-3.178	
4.125	-3.893	-3.860	-3.768	-3.704	
4.250	-3.583	-3.550	-3.458	-3.393	
4.375	-4.021	-3.989	-3.897	-3.832	

30YR / 25YR FIXED HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	3.039	3.108	3.158	3.229	
3.375	2.380	2.433	2.504	2.550	
3.500	1.366	1.420	1.491	1.539	
3.625	0.531	0.585	0.656	0.706	
3.750	-0.197	-0.143	-0.072	-0.022	
3.875	-0.840	-0.786	-0.715	-0.665	
4.000	-1.451	-1.400	-1.329	-1.280	
4.125	-1.656	-1.591	-1.499	-1.446	
4.250	-2.276	-2.215	-2.122	-2.070	
4.375	-2.833	-2.774	-2.681	-2.630	
4.500	-3.359	-3.302	-3.209	-3.158	
4.625	-3.229	-3.198	-3.083	-3.040	
4.750	-3.747	-3.720	-3.605	-3.562	
4.875	-4.217	-4.195	-4.080	-4.041	
5.000	-3.858	-3.844	-3.729	-3.695	
5.125	-2.730	-2.757	-2.620	-2.640	

20YR FIXED HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
3.250	3.443	3.512	3.562	3.633	
3.375	2.775	2.828	2.899	2.945	
3.500	1.759	1.813	1.884	1.932	
3.625	0.916	0.970	1.041	1.091	
3.750	0.140	0.194	0.265	0.315	
3.875	-0.569	-0.515	-0.444	-0.394	
4.000	-1.203	-1.152	-1.081	-1.032	
4.125	-1.429	-1.364	-1.272	-1.219	
4.250	-2.069	-2.008	-1.915	-1.863	
4.375	-2.640	-2.581	-2.488	-2.437	
4.500	-3.163	-3.106	-3.013	-2.962	
4.625	-3.024	-2.993	-2.878	-2.835	
4.750	-3.512	-3.485	-3.370	-3.327	
4.875	-3.433	-3.411	-3.296	-3.257	
5.000	-3.858	-3.844	-3.729	-3.695	
5.125	-2.730	-2.757	-2.620	-2.640	

15YR / 10 YR FIXED HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.869	1.907	1.955	2.010	
2.875	1.248	1.287	1.334	1.389	
3.000	0.658	0.698	0.745	0.801	
3.125	0.094	0.134	0.181	0.237	
3.250	-0.492	-0.441	-0.371	-0.330	
3.375	-0.611	-0.559	-0.490	-0.450	
3.500	-0.912	-0.860	-0.791	-0.750	
3.625	-1.446	-1.394	-1.325	-1.285	
3.750	-1.983	-1.930	-1.860	-1.819	
3.875	-2.509	-2.457	-2.383	-2.340	
4.000	-1.239	-1.208	-1.116	-1.053	
4.125	-1.768	-1.735	-1.643	-1.579	
4.250	-1.458	-1.425	-1.333	-1.268	
4.375	-1.896	-1.864	-1.772	-1.707	

3/1 ARM LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.085	1.135	1.174	1.213	
2.875	0.905	0.961	1.005	1.049	
3.000	0.725	0.788	0.836	0.885	
3.125	0.546	0.614	0.668	0.721	
3.250	0.322	0.396	0.454	0.512	
3.375	0.126	0.206	0.269	0.332	
3.500	0.003	0.089	0.157	0.225	
3.625	-0.107	-0.014	0.058	0.131	
3.750	-0.421	-0.322	-0.245	-0.167	
3.875	-0.642	-0.536	-0.454	-0.372	
4.000	-0.690	-0.578	-0.492	-0.405	
4.125	-0.738	-0.620	-0.529	-0.437	

5/1 ARM LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	0.283	0.332	0.371	0.410	
2.875	-0.065	-0.009	0.034	0.078	
3.000	-0.293	-0.231	-0.183	-0.134	
3.125	-0.500	-0.432	-0.379	-0.326	
3.250	-0.716	-0.642	-0.584	-0.526	
3.375	-0.893	-0.813	-0.750	-0.688	
3.500	-1.078	-0.992	-0.925	-0.858	
3.625	-1.257	-1.165	-1.093	-1.021	
3.750	-1.548	-1.449	-1.373	-1.296	
3.875	-1.756	-1.651	-1.570	-1.488	
4.000	-1.876	-1.765	-1.679	-1.592	
4.125	-2.023	-1.907	-1.816	-1.724	

7/1 ARM LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.112	1.162	1.201	1.240	
2.875	0.589	0.645	0.689	0.733	
3.000	0.284	0.346	0.395	0.443	
3.125	0.000	0.068	0.121	0.174	
3.250	-0.420	-0.342	-0.288	-0.230	
3.375	-0.746	-0.666	-0.604	-0.541	
3.500	-0.889	-0.803	-0.736	-0.668	
3.625	-1.029	-0.937	-0.865	-0.792	
3.750	-1.310	-1.212	-1.135	-1.058	
3.875	-1.562	-1.457	-1.376	-1.294	
4.000	-1.694	-1.583	-1.497	-1.410	
4.125	-1.825	-1.708	-1.617	-1.526	

10/1 ARM LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.907	1.958	1.997	2.037	
2.875	1.399	1.456	1.500	1.544	
3.000	1.049	1.111	1.160	1.209	
3.125	0.711	0.780	0.833	0.887	
3.250	0.314	0.388	0.446	0.504	
3.375	-0.028	0.052	0.115	0.178	
3.500	-0.243	-0.156	-0.089	-0.021	
3.625	-0.459	-0.367	-0.295	-0.223	
3.750	-1.086	-0.987	-0.911	-0.834	
3.875	-1.512	-1.407	-1.326	-1.244	
4.000	-1.556	-1.445	-1.359	-1.272	
4.125	-1.601	-1.484	-1.393	-1.302	

5/1 ARM HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	0.483	0.532	0.571	0.610	
2.875	0.135	0.191	0.234	0.278	
3.000	-0.093	-0.031	0.017	0.066	
3.125	-0.300	-0.232	-0.179	-0.126	
3.250	-0.516	-0.442	-0.384	-0.326	
3.375	-0.693	-0.613	-0.550	-0.488	
3.500	-0.878	-0.792	-0.725	-0.658	
3.625	-1.057	-0.965	-0.893	-0.821	
3.750	-1.348	-1.249	-1.173	-1.096	
3.875	-1.556	-1.451	-1.370	-1.288	
4.000	-1.676	-1.565	-1.479	-1.392	
4.125	-1.823	-1.707	-1.616	-1.524	

7/1 ARM HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	1.312	1.362	1.401	1.440	
2.875	0.789	0.845	0.889	0.933	
3.000	0.484	0.546	0.595	0.643	
3.125	0.200	0.268	0.321	0.374	
3.250	-0.220	-0.146	-0.088	-0.030	
3.375	-0.546	-0.466	-0.404	-0.341	
3.500	-0.689	-0.603	-0.536	-0.468	
3.625	-0.829	-0.737	-0.665	-0.592	
3.750	-1.110	-1.012	-0.935	-0.858	
3.875	-1.362	-1.257	-1.176	-1.094	
4.000	-1.494	-1.383	-1.297	-1.210	
4.125	-1.625	-1.508	-1.417	-1.326	

10/1 ARM HB LP DIRECT					
Rate	15-Day	30-Day	45-Day	60-Day	
2.750	3.607	3.658	3.697	3.737	
2.875	3.099	3.156	3.200	3.244	
3.000	2.749	2.811	2.860	2.909	
3.125	2.411	2.480	2.533	2.587	
3.250	2.014	2.088	2.146	2.204	
3.375	1.672	1.752	1.815	1.878	
3.500	1.457	1.544	1.611	1.679	
3.625	1.241	1.333	1.405	1.477	
3.750	0.614	0.713	0.789	0.866	
3.875	0.188	0.293	0.374	0.456	
4.000	0.144	0.255	0.341	0.428	
4.125	0.099	0.216	0.307	0.398	

Home Possible Adjustments		
>95 & ≤97% CLTV		

## FHA/VA Direct and HB Direct Programs

FHA 30YR / 25YR / 20YR FIXED DIRECT						FHA 15YR / 10YR FIXED DIRECT						FHA 30 Year FIXED HB DIRECT					
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	
3.250	-0.641	-0.586	-0.531	-0.477		2.250	3.060	3.091	3.124	3.143		3.250	0.654	0.709	0.764	0.818	
3.375	-1.139	-1.084	-1.030	-0.975		2.375	2.640	2.672	2.705	2.724		3.375	0.156	0.211	0.265	0.320	
3.500	-1.595	-1.540	-1.485	-1.431		2.500	2.257	2.288	2.322	2.340		3.500	-0.300	-0.245	-0.190	-0.136	
3.625	-1.962	-1.907	-1.852	-1.798		2.625	1.963	1.994	2.027	2.046		3.625	-0.667	-0.612	-0.557	-0.503	
3.750	-3.110	-3.040	-2.970	-2.899		2.750	0.308	0.433	0.567	0.642		3.750	-1.534	-1.464	-1.393	-1.323	
3.875	-3.574	-3.504	-3.434	-3.363		2.875	-0.052	0.073	0.206	0.281		3.875	-1.998	-1.928	-1.857	-1.787	
4.000	-4.011	-3.941	-3.871	-3.800		3.000	-0.384	-0.259	-0.126	-0.051		4.000	-2.435	-2.365	-2.294	-2.224	
4.125	-4.332	-4.262	-4.191	-4.121		3.125	-0.669	-0.544	-0.411	-0.336		4.125	-2.756	-2.685	-2.615	-2.545	
4.250	-4.637	-4.567	-4.497	-4.427		3.250	-1.591	-1.466	-1.332	-1.257		4.250	-3.061	-2.991	-2.921	-2.850	
4.375	-4.721	-4.682	-4.643	-4.604		3.375	-1.922	-1.797	-1.664	-1.589		4.375	-2.864	-2.825	-2.786	-2.746	
4.500	-5.085	-5.046	-5.007	-4.967		3.500	-2.234	-2.109	-1.976	-1.901		4.500	-3.227	-3.188	-3.149	-3.110	
4.625	-5.292	-5.253	-5.214	-5.175		3.625	-2.489	-2.364	-2.231	-2.156		4.625	-3.435	-3.396	-3.357	-3.317	
4.750	-5.018	-4.939	-4.861	-4.783		3.750	-2.924	-2.799	-2.666	-2.591		4.750	-3.444	-3.405	-3.366	-3.327	
4.875	-4.611	-4.533	-4.455	-4.377		3.875	-3.205	-3.080	-2.947	-2.872		4.875	-0.566	-0.488	-0.410	-0.332	

VA 30YR / 25YR / 20YR FIXED DIRECT						VA 15YR / 10YR FIXED DIRECT						VA 30 Year FIXED HB DIRECT					
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	
3.250	-0.491	-0.436	-0.381	-0.327		2.250	3.210	3.241	3.274	3.293		3.250	0.854	0.909	0.964	1.018	
3.375	-0.989	-0.934	-0.880	-0.825		2.375	2.790	2.822	2.855	2.874		3.375	0.356	0.411	0.465	0.520	
3.500	-1.445	-1.390	-1.335	-1.281		2.500	2.407	2.438	2.472	2.490		3.500	-0.100	-0.045	0.010	0.064	
3.625	-1.812	-1.757	-1.702	-1.648		2.625	2.113	2.144	2.177	2.196		3.625	-0.467	-0.412	-0.357	-0.303	
3.750	-2.960	-2.890	-2.820	-2.749		2.750	0.458	0.583	0.717	0.792		3.750	-1.334	-1.264	-1.193	-1.123	
3.875	-3.424	-3.354	-3.284	-3.213		2.875	0.098	0.223	0.356	0.431		3.875	-1.798	-1.728	-1.657	-1.587	
4.000	-3.861	-3.791	-3.721	-3.650		3.000	-0.234	-0.109	0.024	0.099		4.000	-2.235	-2.165	-2.094	-2.024	
4.125	-4.182	-4.112	-4.041	-3.971		3.125	-0.519	-0.394	-0.261	-0.186		4.125	-2.556	-2.485	-2.415	-2.345	
4.250	-4.487	-4.417	-4.347	-4.277		3.250	-1.441	-1.316	-1.182	-1.107		4.250	-2.861	-2.791	-2.721	-2.650	
4.375	-4.571	-4.532	-4.493	-4.454		3.375	-1.772	-1.647	-1.514	-1.439		4.375	-2.664	-2.625	-2.586	-2.546	
4.500	-4.935	-4.896	-4.857	-4.817		3.500	-2.084	-1.959	-1.826	-1.751		4.500	-3.027	-2.988	-2.949	-2.910	
4.625	-5.142	-5.103	-5.064	-5.025		3.625	-2.339	-2.214	-2.081	-2.006		4.625	-3.235	-3.196	-3.157	-3.117	
4.750	-4.868	-4.789	-4.711	-4.633		3.750	-2.774	-2.649	-2.516	-2.441		4.750	-3.244	-3.205	-3.166	-3.127	
4.875	-4.461	-4.383	-4.305	-4.227		3.875	-3.055	-2.930	-2.797	-2.722		4.875	-0.366	-0.288	-0.210	-0.132	

USDA 30YR FIXED STANDARD						USDA 30YR FIXED ADVANTAGE					
Rate	15-Day	30-Day	45-Day	60-Day		Rate	15-Day	30-Day	45-Day	60-Day	
3.500	-1.231	-1.131	-0.981	-0.831		3.500	0.419	0.519	0.669	0.819	
3.625	-1.625	-1.525	-1.375	-1.225		3.625	0.025	0.125	0.275	0.425	
3.750	-2.836	-2.736	-2.586	-2.436		3.750	-1.186	-1.086	-0.936	-0.786	
3.875	-3.217	-3.117	-2.967	-2.817		3.875	-1.567	-1.467	-1.317	-1.167	
4.000	-3.573	-3.473	-3.323	-3.173		4.000	-1.923	-1.823	-1.673	-1.523	
4.125	-3.905	-3.805	-3.655	-3.505		4.125	-2.255	-2.155	-2.005	-1.855	
4.250	-4.293	-4.193	-4.043	-3.893		4.250	-2.643	-2.543	-2.393	-2.243	
4.375	-4.506	-4.406	-4.256	-4.106		4.375	-2.856	-2.756	-2.606	-2.456	
4.500	-4.743	-4.643	-4.493	-4.343		4.500	-3.093	-2.993	-2.843	-2.693	
4.625	-4.931	-4.831	-4.681	-4.531		4.625	-3.281	-3.181	-3.031	-2.881	
4.750	-4.652	-4.552	-4.402	-4.252		4.750	-3.002	-2.902	-2.752	-2.602	
4.875	-4.708	-4.608	-4.458	-4.308		4.875	-3.058	-2.958	-2.808	-2.658	
5.000	-4.940	-4.840	-4.690	-4.540		5.000	-3.290	-3.190	-3.040	-2.890	

FICO Adjustments (FHA/VA)			Product Adjustments (FHA/VA)			Loan Amount Adjustments (FHA/VA)		
Credit Score	Adjustment		Product	Adjustment		Loan Amount	Adjustment	
≥660	-0.250		FHA/VA Investment	1.000		75,000 - 99,999	3.000	
640-659	0.500					100,000 - 150,000	0.500	
620-639	0.750					300,000 - 399,999	-0.125	
600-619	1.000					400,000 - 636,150	-0.250	
580-599	1.500							
550-579	2.000							
500-549	2.500							
No Fico	2.500							

  

USDA Product Only			FICO Adjustments (USDA)		
Product	Adjustment		Credit Score	Standard	Advantage
USDA (Advantage Only)	0.500		≥ 720	-0.125	NA
AUS (Manual/Traditional) (Standard)	0.375		660-679	0.125	NA
AUS (Manual/Traditional) (Advantage)	0.750		640-659	0.375	NA
Manufactured Home	1.000		620-639	NA	-0.500
			600-619	NA	1.000
			580-599	NA	2.000
			550-579	NA	2.500

  

MINIMUM ALLOWABLE LOAN AMOUNT	\$75,000
Lock Extension Fee:	1 bp per request + 1 bp per day

## Express Choice QM & Express Choice Non QM Jumbo Program

EXPRESS CHOICE QM JUMBO 30YR / 25YR FIXED							EXPRESS CHOICE QM JUMBO 20YR FIXED							EXPRESS CHOICE QM JUMBO 15YR / 10YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.750	2.787	2.959	3.161	3.364	3.549		3.750	2.787	2.959	3.161	3.364	3.549		4.000	1.743	1.858	1.992	2.135	2.261	
3.875	2.041	2.215	2.421	2.627	2.814		3.875	2.041	2.215	2.421	2.627	2.814		4.125	1.293	1.408	1.542	1.685	1.811	
4.000	1.300	1.475	1.685	1.895	2.085		4.000	1.300	1.475	1.685	1.895	2.085		4.250	0.843	0.958	1.092	1.235	1.361	
4.125	0.534	0.709	0.918	1.127	1.316		4.125	0.534	0.709	0.918	1.127	1.316		4.375	0.394	0.509	0.643	0.786	0.912	
4.250	-0.138	0.036	0.244	0.451	0.640		4.250	-0.138	0.036	0.244	0.451	0.640		4.500	-0.061	0.054	0.189	0.332	0.457	
4.375	-0.701	-0.530	-0.328	-0.127	0.058		4.375	-0.701	-0.530	-0.328	-0.127	0.058		4.625	-0.452	-0.337	-0.203	-0.060	0.066	
4.500	-1.253	-1.085	-0.890	-0.694	-0.514		4.500	-1.253	-1.085	-0.890	-0.694	-0.514		4.750	-0.844	-0.729	-0.595	-0.452	-0.326	
4.625	-1.787	-1.618	-1.423	-1.227	-1.047		4.625	-1.787	-1.618	-1.423	-1.227	-1.047		4.875	-1.226	-1.111	-0.977	-0.834	-0.708	
4.750	-2.306	-2.138	-1.943	-1.747	-1.567		4.750	-2.306	-2.138	-1.943	-1.747	-1.567		5.000	-1.601	-1.486	-1.352	-1.209	-1.083	
4.875	-2.811	-2.642	-2.447	-2.251	-2.071		4.875	-2.811	-2.642	-2.447	-2.251	-2.071		5.125	-1.966	-1.851	-1.717	-1.574	-1.448	
5.000	-3.296	-3.127	-2.932	-2.737	-2.556		5.000	-3.296	-3.127	-2.932	-2.737	-2.556		5.250	-2.321	-2.206	-2.072	-1.929	-1.803	
5.125	-3.758	-3.590	-3.395	-3.199	-3.019		5.125	-3.758	-3.590	-3.395	-3.199	-3.019		5.375	-2.663	-2.548	-2.414	-2.271	-2.145	
5.250	-4.194	-4.025	-3.830	-3.635	-3.455		5.250	-4.194	-4.025	-3.830	-3.635	-3.455		5.500	-2.990	-2.875	-2.740	-2.597	-2.472	
5.375	-4.597	-4.428	-4.233	-4.038	-3.858		5.375	-4.597	-4.428	-4.233	-4.038	-3.858		5.625	-3.298	-3.183	-3.048	-2.905	-2.780	
5.500	-4.961	-4.793	-4.597	-4.402	-4.222		5.500	-4.961	-4.793	-4.597	-4.402	-4.222		5.750	-3.584	-3.468	-3.334	-3.191	-3.066	
5.625	-5.326	-5.157	-4.962	-4.767	-4.586		5.625	-5.326	-5.157	-4.962	-4.767	-4.586		5.875	-3.869	-3.754	-3.620	-3.477	-3.351	
5.750	-5.690	-5.522	-5.326	-5.131	-4.951		5.750	-5.690	-5.522	-5.326	-5.131	-4.951		6.000	-4.155	-4.040	-3.906	-3.763	-3.637	
5.875	-6.054	-5.886	-5.691	-5.495	-5.315		5.875	-6.054	-5.886	-5.691	-5.495	-5.315		6.125	-4.441	-4.326	-4.192	-4.049	-3.923	
6.000	-6.419	-6.250	-6.055	-5.860	-5.679		6.000	-6.419	-6.250	-6.05										

## Express Choice QM & Express Choice Non QM Jumbo Program (continued)

EXPRESS CHOICE NON QM JUMBO 30/25YR FIXED							EXPRESS CHOICE NON QM JUMBO 20YR FIXED							EXPRESS CHOICE NON QM JUMBO 15/10YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.750	4.081	4.250	4.447	4.644	4.825		3.750	4.081	4.250	4.447	4.644	4.825		4.000	2.743	2.858	2.992	3.135	3.261	
3.875	3.337	3.509	3.711	3.914	4.099		3.875	3.337	3.509	3.711	3.914	4.099		4.125	2.293	2.408	2.542	2.685	2.811	
4.000	2.591	2.765	2.971	3.177	3.364		4.000	2.591	2.765	2.971	3.177	3.364		4.250	1.843	1.958	2.092	2.235	2.361	
4.125	1.850	2.025	2.235	2.445	2.635		4.125	1.850	2.025	2.235	2.445	2.635		4.375	1.393	1.508	1.642	1.785	1.911	
4.250	1.084	1.259	1.468	1.677	1.866		4.250	1.084	1.259	1.468	1.677	1.866		4.500	0.944	1.059	1.193	1.336	1.462	
4.375	0.412	0.586	0.794	1.001	1.190		4.375	0.412	0.586	0.794	1.001	1.190		4.625	0.489	0.604	0.739	0.882	1.007	
4.500	-0.151	0.020	0.222	0.423	0.608		4.500	-0.151	0.020	0.222	0.423	0.608		4.750	0.098	0.213	0.347	0.490	0.616	
4.625	-0.703	-0.535	-0.340	-0.144	0.036		4.625	-0.703	-0.535	-0.340	-0.144	0.036		4.875	-0.294	-0.179	-0.045	0.098	0.224	
4.750	-1.237	-1.068	-0.873	-0.677	-0.497		4.750	-1.237	-1.068	-0.873	-0.677	-0.497		5.000	-0.676	-0.561	-0.427	-0.284	-0.158	
4.875	-1.756	-1.588	-1.393	-1.197	-1.017		4.875	-1.756	-1.588	-1.393	-1.197	-1.017		5.125	-1.051	-0.936	-0.802	-0.659	-0.533	
5.000	-2.261	-2.092	-1.897	-1.701	-1.521		5.000	-2.261	-2.092	-1.897	-1.701	-1.521		5.250	-1.416	-1.301	-1.167	-1.024	-0.898	
5.125	-2.746	-2.577	-2.382	-2.187	-2.006		5.125	-2.746	-2.577	-2.382	-2.187	-2.006		5.375	-1.771	-1.656	-1.522	-1.379	-1.253	
5.250	-3.208	-3.040	-2.845	-2.649	-2.469		5.250	-3.208	-3.040	-2.845	-2.649	-2.469		5.500	-2.113	-1.998	-1.864	-1.721	-1.595	
5.375	-3.644	-3.475	-3.280	-3.085	-2.905		5.375	-3.644	-3.475	-3.280	-3.085	-2.905		5.625	-2.440	-2.325	-2.190	-2.047	-1.922	
5.500	-4.047	-3.878	-3.683	-3.488	-3.308		5.500	-4.047	-3.878	-3.683	-3.488	-3.308		5.750	-2.748	-2.633	-2.498	-2.355	-2.230	
5.625	-4.411	-4.243	-4.047	-3.852	-3.672		5.625	-4.411	-4.243	-4.047	-3.852	-3.672		5.875	-3.034	-2.918	-2.784	-2.641	-2.516	
5.750	-4.776	-4.607	-4.412	-4.217	-4.036		5.750	-4.776	-4.607	-4.412	-4.217	-4.036		6.000	-3.319	-3.204	-3.070	-2.927	-2.801	
5.875	-5.140	-4.972	-4.776	-4.581	-4.401		5.875	-5.140	-4.972	-4.776	-4.581	-4.401		6.125	-3.605	-3.490	-3.356	-3.213	-3.087	
6.000	-5.504	-5.336	-5.141	-4.945	-4.765		6.000	-5.504	-5.336	-5.141	-4.945	-4.765		6.250	-3.891	-3.776	-3.642	-3.499	-3.373	
6.125	-5.869	-5.700	-5.505	-5.309	-5.129		6.125	-5.869	-5.700	-5.505	-5.309	-5.129		6.375	-4.177	-4.062	-3.928	-3.785	-3.659	

EXPRESS CHOICE NON QM JUMBO 30YR FIXED IO							EXPRESS CHOICE NON QM JUMBO 5/1 ARM							EXPRESS CHOICE NON QM JUMBO 5/1 ARM IO						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.875	4.081	4.250	4.447	4.644	4.825		3.500	1.691	1.777	1.878	1.978	2.070		3.625	1.691	1.777	1.878	1.978	2.070	
4.000	3.337	3.509	3.711	3.914	4.099		3.625	1.391	1.477	1.578	1.678	1.770		3.750	1.391	1.477	1.578	1.678	1.770	
4.125	2.591	2.765	2.971	3.177	3.364		3.750	1.091	1.177	1.278	1.378	1.470		3.875	1.091	1.177	1.278	1.378	1.470	
4.250	1.850	2.025	2.235	2.445	2.635		3.875	0.791	0.877	0.978	1.078	1.170		4.000	0.791	0.877	0.978	1.078	1.170	
4.375	1.084	1.259	1.468	1.677	1.866		4.000	0.491	0.577	0.677	0.778	0.870		4.125	0.491	0.577	0.677	0.778	0.870	
4.500	0.412	0.586	0.794	1.001	1.190		4.125	0.191	0.277	0.378	0.479	0.571		4.250	0.191	0.277	0.378	0.479	0.571	
4.625	-0.151	0.020	0.222	0.423	0.608		4.250	-0.099	-0.013	0.088	0.189	0.281		4.375	-0.099	-0.013	0.088	0.189	0.281	
4.750	-0.703	-0.535	-0.340	-0.144	0.036		4.375	-0.387	-0.301	-0.200	-0.099	-0.007		4.500	-0.387	-0.301	-0.200	-0.099	-0.007	
4.875	-1.237	-1.068	-0.873	-0.677	-0.497		4.500	-0.665	-0.580	-0.479	-0.378	-0.286		4.625	-0.665	-0.580	-0.479	-0.378	-0.286	
5.000	-1.756	-1.588	-1.393	-1.197	-1.017		4.625	-0.937	-0.851	-0.750	-0.649	-0.557		4.750	-0.937	-0.851	-0.750	-0.649	-0.557	
5.125	-2.261	-2.092	-1.897	-1.701	-1.521		4.750	-1.202	-1.116	-1.016	-0.915	-0.823		4.875	-1.202	-1.116	-1.016	-0.915	-0.823	
5.250	-2.746	-2.577	-2.382	-2.187	-2.006		4.875	-1.461	-1.375	-1.274	-1.174	-1.081		5.000	-1.461	-1.375	-1.274	-1.174	-1.081	
5.375	-3.208	-3.040	-2.845	-2.649	-2.469		5.000	-1.712	-1.626	-1.525	-1.424	-1.332		5.125	-1.712	-1.626	-1.525	-1.424	-1.332	
5.500	-3.644	-3.475	-3.280	-3.085	-2.905		5.125	-1.953	-1.867	-1.766	-1.665	-1.573		5.250	-1.953	-1.867	-1.766	-1.665	-1.573	
5.625	-4.047	-3.878	-3.683	-3.488	-3.308		5.250	-2.182	-2.096	-1.995	-1.895	-1.802		5.375	-2.182	-2.096	-1.995	-1.895	-1.802	
5.750	-4.411	-4.243	-4.047	-3.852	-3.672		5.375	-2.397	-2.311	-2.211	-2.110	-2.018		5.500	-2.397	-2.311	-2.211	-2.110	-2.018	
5.875	-4.776	-4.607	-4.412	-4.217	-4.036		5.500	-2.613	-2.527	-2.426	-2.325	-2.233		5.625	-2.613	-2.527	-2.426	-2.325	-2.233	
6.000	-5.140	-4.972	-4.776	-4.581	-4.401		5.625	-2.828	-2.742	-2.641	-2.541	-2.448		5.750	-2.828	-2.742	-2.641	-2.541	-2.448	
6.125	-5.504	-5.336	-5.141	-4.945	-4.765		5.750	-3.043	-2.957	-2.857	-2.756	-2.664		5.875	-3.043	-2.957	-2.857	-2.756	-2.664	
6.250	-5.869	-5.700	-5.505	-5.310	-5.129		5.875	-3.259	-3.173	-3.072	-2.971	-2.879		6.000	-3.259	-3.173	-3.072	-2.971	-2.879	

EXPRESS CHOICE NON QM JUMBO 7/1 ARM							EXPRESS CHOICE NON QM JUMBO 7/1 ARM IO							EXPRESS CHOICE NON QM JUMBO 10/1 ARM						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.875	2.205	2.305	2.420	2.539	2.647		4.000	2.205	2.305	2.420	2.539	2.647		4.500	2.581	2.694	2.824	2.962	3.084	
4.000	1.793	1.892	2.008	2.127	2.234		4.125	1.793	1.892	2.008	2.127	2.234		4.625	2.093	2.206	2.336	2.474	2.597	
4.125	1.380	1.480	1.595	1.714	1.822		4.250	1.380	1.480	1.595	1.714	1.822		4.750	1.606	1.719	1.849	1.987	2.109	
4.250	0.968	1.067	1.182	1.302	1.409		4.375	0.968	1.067	1.182	1.302	1.409		4.875	1.118	1.231	1.361	1.499	1.622	
4.375	0.556	0.655	0.770	0.890	0.997		4.500	0.556	0.655	0.770	0.890	0.997		5.000	0.631	0.743	0.874	1.011	1.134	
4.500	0.141	0.241	0.356	0.475	0.583		4.625	0.141	0.241	0.356	0.475	0.583		5.125	0.144	0.257	0.387	0.525	0.647	
4.625	-0.222	-0.123	-0.007	0.112	0.219		4.750	-0.222	-0.123	-0.007	0.112	0.219		5.250	-0.289	-0.176	-0.046	0.092	0.215	
4.750	-0.588	-0.488	-0.373	-0.254	-0.146		4.875	-0.588	-0.488	-0.373	-0.254	-0.146		5.375	-0.710	-0.598	-0.467	-0.330	-0.207	
4.875	-0.945	-0.845	-0.730	-0.610	-0.503		5.000	-0.945	-0.845	-0.730	-0.610	-0.503		5.500	-1.125	-1.012	-0.882	-0.744	-0.622	
5.000	-1.294	-1.195	-1.079	-0.960	-0.853		5.125	-1.294	-1.195	-1.079	-0.960	-0.853		5.625	-1.531	-1.418	-1.288	-1.150	-1.028	
5.125	-1.636	-1.536	-1.421	-1.302	-1.194		5.250	-1.636	-1.536	-1.421	-1.302	-1.194		5.750	-1.928	-1.815	-1.685	-1.547	-1.424	
5.250	-1.967	-1.868	-1.753	-1.633	-1.526		5.375	-1.967	-1.868	-1.753	-1.633	-1.526		5.875	-2.314	-2.201	-2.071	-1.933	-1.811	
5.375	-2.288	-2.188	-2.073	-1.954	-1.846		5.500	-2.288	-2.188	-2.073	-1.954	-1.846		6.000	-2.688	-2.575	-2.445	-2.307	-2.185	
5.500	-2.595	-2.495	-2.380	-2.260	-2.153		5.625	-2.595	-2.495	-2.380	-2.260	-2.153		6.125	-3.047	-2.934	-2.804	-2.666	-2.543	
5.625	-2.885	-2.785	-2.670	-2.551	-2.443		5.750	-2.885	-2.785	-2.670	-2.551	-2.443		6.250	-3.388	-3.275	-3.145	-3.007	-2.884	
5.750	-3.155	-3.056	-2.941	-2.821	-2.714		5.875	-3.155	-3.056	-2.941	-2.821	-2.714		6.375	-3.707	-3.594	-3.464	-3.326	-3.204	
5.875	-3.426	-3.327	-3.211	-3.092	-2.984		6.000	-3.426	-3.327	-3.211	-3									

## Express Select Jumbo Program

EXPRESS SELECT QM 30YR / 25YR YEAR FIXED							EXPRESS SELECT QM 20 YEAR FIXED							EXPRESS SELECT QM 15YR / 10YR YEAR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.625	1.755	1.922	2.113	2.305	2.482		3.625	1.755	1.922	2.113	2.305	2.482		3.250	1.670	1.784	1.915	2.054	2.177	
3.750	1.168	1.335	1.526	1.718	1.895		3.750	1.168	1.335	1.526	1.718	1.895		3.375	1.094	1.209	1.344	1.487	1.614	
3.875	0.649	0.818	1.015	1.212	1.393		3.875	0.649	0.818	1.015	1.212	1.393		3.500	0.621	0.738	0.875	1.022	1.150	
4.000	0.171	0.343	0.545	0.748	0.933		4.000	0.171	0.343	0.545	0.748	0.933		3.625	0.226	0.343	0.483	0.633	0.763	
4.125	-0.300	-0.126	0.080	0.286	0.473		4.125	-0.300	-0.126	0.080	0.286	0.473		3.750	-0.146	-0.028	0.111	0.260	0.389	
4.250	-0.749	-0.574	-0.364	-0.154	0.036		4.250	-0.749	-0.574	-0.364	-0.154	0.036		3.875	-0.486	-0.369	-0.230	-0.082	0.046	
4.375	-1.123	-0.948	-0.739	-0.530	-0.341		4.375	-1.123	-0.948	-0.739	-0.530	-0.341		4.000	-0.770	-0.655	-0.521	-0.378	-0.252	
4.500	-1.476	-1.302	-1.094	-0.887	-0.698		4.500	-1.476	-1.302	-1.094	-0.887	-0.698		4.125	-1.000	-0.885	-0.751	-0.608	-0.482	
4.625	-1.822	-1.650	-1.449	-1.247	-1.063		4.625	-1.822	-1.650	-1.449	-1.247	-1.063		4.250	-1.168	-1.053	-0.919	-0.776	-0.650	
4.750	-2.139	-1.970	-1.775	-1.580	-1.400		4.750	-2.139	-1.970	-1.775	-1.580	-1.400		4.375	-1.302	-1.187	-1.053	-0.910	-0.784	
4.875	-2.376	-2.207	-2.012	-1.817	-1.637		4.875	-2.376	-2.207	-2.012	-1.817	-1.637		4.500	-1.505	-1.390	-1.256	-1.113	-0.987	

EXPRESS SELECT QM 5/1 LIBOR ARM (2/2/5)							EXPRESS SELECT QM 7/1 LIBOR ARM (2/2/5)							EXPRESS SELECT QM 10/1 LIBOR ARM (2/2/5)						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
3.250	0.736	0.823	0.926	1.029	1.123		3.125	2.047	2.147	2.264	2.385	2.493		3.625	1.651	1.766	1.901	2.044	2.171	
3.375	0.388	0.475	0.580	0.685	0.780		3.250	1.472	1.574	1.693	1.817	1.927		3.750	0.968	1.085	1.222	1.369	1.497	
3.500	0.069	0.156	0.260	0.365	0.459		3.375	0.940	1.042	1.164	1.290	1.402		3.875	0.459	0.576	0.716	0.866	0.996	
3.625	-0.205	-0.118	-0.014	0.090	0.184		3.500	0.487	0.590	0.712	0.839	0.952		4.000	0.007	0.125	0.264	0.413	0.542	
3.750	-0.447	-0.361	-0.260	-0.160	-0.068		3.625	0.055	0.157	0.278	0.405	0.516		4.125	-0.468	-0.351	-0.212	-0.064	0.064	
3.875	-0.693	-0.607	-0.506	-0.406	-0.314		3.750	-0.327	-0.226	-0.107	0.016	0.126		4.250	-0.908	-0.793	-0.659	-0.516	-0.390	
4.000	-0.920	-0.834	-0.733	-0.633	-0.541		3.875	-0.619	-0.519	-0.404	-0.284	-0.177		4.375	-1.231	-1.118	-0.988	-0.850	-0.727	
4.125	-1.115	-1.029	-0.928	-0.828	-0.736		4.000	-0.837	-0.737	-0.622	-0.502	-0.395		4.500	-1.497	-1.384	-1.254	-1.116	-0.993	
4.250	-1.280	-1.194	-1.093	-0.993	-0.901		4.125	-1.062	-0.962	-0.847	-0.727	-0.620		4.625	-1.780	-1.667	-1.537	-1.399	-1.276	
4.375	-1.410	-1.324	-1.223	-1.123	-1.031		4.250	-1.279	-1.179	-1.064	-0.944	-0.837		4.750	-2.016	-1.903	-1.773	-1.635	-1.512	
4.500	-1.534	-1.448	-1.347	-1.247	-1.155		4.375	-1.455	-1.355	-1.240	-1.120	-1.013		4.88	-2.207	-2.094	-1.964	-1.826	-1.703	

Credit Score Adjustments						
Adjusters based on CLTV						
Credit Score	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
700-719	-0.125	0.375	0.500	N/A	N/A	N/A
720-739	-0.250	0.125	0.250	0.500	1.000	N/A
740-759	-0.375	-0.125	0.000	0.250	0.500	N/A
≥ 760	-0.500	-0.375	-0.250	-0.125	0.125	1.00

Max Net Price AFTER Adjustments						
Adjusters based on CLTV						
Loan Size	30Yr Fix	25Yr/20Yr Fix	15Yr/10Yr Fix	5Yr/7Yr ARM	10Yr ARM	
≤ 1,000,000	102.100	102.100	101.600	100.975	101.350	
> 1,000,000	101.600	101.600	101.350	100.850	101.100	

Transaction Adjustments						
Adjusters based on CLTV						
Type	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash Out	0.375	0.375	0.375	N/A	N/A	N/A
2 Unit	0.250	0.375	0.375	N/A	N/A	N/A
3-4 Unit	0.375	0.500	0.625	N/A	N/A	N/A
2nd Home	0.125	0.125	0.250	0.375	0.500	N/A
Purchase	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500
Investment	1.250	1.750	2.25	N/A	N/A	N/A

Loan Amount Adjustments						
Adjusters based on CLTV						
Loan	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≤ 1M	-0.250	-0.250	-0.125	0.000	0.000	0.000
>1.0-1.5M	-0.250	0.000	0.125	0.250	0.375	N/A
>1.5-2M	-0.125	0.000	0.250	0.375	N/A	N/A
>2-2.5M	0.000	0.125	0.250	N/A	N/A	N/A

Special Adjustments						
Adjusters based on CLTV						
State	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
30/25/20yr Fix, Non CA	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
30/25/20yr Fixed, CA	-0.250	-0.250	-0.250	-0.125	0.000	0.250
FL	0.000	0.000	0.000	0.000	0.375	0.750

Loan Product Adjustments						
Adjusters based on CLTV (CA Only)						
ARM	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5yr	0.000	0.125	0.125	0.125	0.250	0.375
7yr	0.000	0.125	0.125	0.125	0.250	0.375
10yr	0.000	0.125	0.125	0.125	0.250	0.375
Based on 30yr pricing (All States)						
15yr Fix	0.000	0.000	0.000	-0.125	-0.250	-0.500
20yr Fix	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Escrow Waiver						
0.125						

## Express Select Jumbo Product - (Non QM)

EXPRESS SELECT NON QM 30YR FIXED							EXPRESS SELECT NON QM 25YR FIXED							EXPRESS SELECT NON QM 20YR FIXED						
Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day		Rate	15-Day	30-Day	45-Day	60-Day	75-Day	
4.000	2.375	2.542	2.733	2.925	3.102		4.000	2.375	2.542	2.733	2.925	3.102		4.000	2.375	2.542	2.733	2.925	3.102	
4.125	1.836	2.003	2.194	2.386	2.563		4.125	1.836	2.003	2.194	2.386	2.563		4.125	1.836	2.003	2.194	2.386	2.563	
4.250	1.328	1.497	1.694	1.891	2.072		4.250	1.328	1.497	1.694	1.891	2.072		4.250	1.328	1.497	1.694	1.891	2.072	
4.375	0.860	1.032	1.234	1.437	1.622		4.375	0.860	1.032	1.234	1.437	1.622		4.375	0.860	1.032	1.234	1.437	1.622	
4.500	0.393	0.567	0.773	0.979	1.166		4.500	0.393	0.567	0.773	0.979	1.166		4.500	0.393	0.567	0.773	0.979	1.166	
4.625	-0.066	0.109	0.319	0.529	0.719		4.625	-0.066	0.109	0.319	0.529	0.719		4.625	-0.066	0.109	0.319	0.529	0.719	
4.750	-0.472	-0.297	-0.088	0.121	0.310		4.750	-0.472	-0.297	-0.088	0.121	0.310		4.750	-0.472	-0.297	-0.088	0.121	0.310	
4.875	-0.803	-0.629	-0.421	-0.214	-0.025		4.875	-0.803	-0.629	-0.421	-0.214	-0.025		4.875	-0.803	-0.629	-0.421	-0.214	-0.025	
5.000	-1.183	-1.011	-0.810	-0.608	-0.424		5.000	-1.183	-1.011	-0.810	-0.608	-0.424		5.000	-1.183	-1.011	-0.810	-0.608	-0.424	
5.125	-1.531	-1.362	-1.167	-0.972	-0.792		5.125	-1.531	-1.362	-1.167	-0.972	-0.792		5.125	-1.531	-1.362	-1.167	-0.972	-0.792	
5.250	-1.841	-1.672	-1.477	-1.282	-1.102		5.250	-1.841	-1.672	-1.477	-1.282	-1.102		5.250	-1.841	-1.672	-1.477	-1.282	-1.102	
5.375	-2.119	-1.950	-1.755	-1.560	-1.380		5.375	-2.119	-1.950	-1.755	-1.560	-1.380		5.375	-2.119	-1.950	-1.755	-1.560	-1.380	

Credit Score Adjustments						
Adjusters based on CLTV						
Credit Score	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
700-719	-0.125	0.375	0.500	N/A	N/A	N/A
720-739	-0.250	0.125	0.250	0.500	1.000	N/A
740-759	-0.375	-0.125	0.000	0.250	0.500	N/A
≥ 760	-0.500	-0.375	-0.250	-0.125	0.125	1.00

Max Net Price AFTER Adjustments						
Adjusters based on CLTV						
Loan Size	30Yr Fix	25Yr/20Yr Fix	15Yr/10Yr Fix	5Yr/7Yr ARM	10Yr ARM	
≤ 1,000,000	101.550	101.550	101.050	100.425	100.800	
> 1,000,000	101.050	101.050	100.800	100.300	100.550	

Transaction Adjustments						
Adjusters based on CLTV						
Type	≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash Out	0.375	0.375	0.375	N/A	N/A	N/A
2 Unit	0.250	0.375	0.375	N/A	N/A	N/A
3-4 Unit	0.375	0.500	0.625	N/A	N/A	N/A

## Express Select 90 Jumbo Product

EXPRESS SELECT 90 30YR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	75-Day
4.125	1.832	2.001	2.197	2.394	2.576
4.250	1.202	1.374	1.577	1.779	1.964
4.375	0.578	0.752	0.958	1.164	1.351
4.500	0.003	0.178	0.388	0.598	0.788
4.625	-0.412	-0.237	-0.028	0.181	0.370
4.750	-0.807	-0.633	-0.425	-0.218	-0.029
4.875	-1.215	-1.043	-0.842	-0.640	-0.456

EXPRESS SELECT 90 25YR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	75-Day
4.125	1.832	2.001	2.197	2.394	2.576
4.250	1.202	1.374	1.577	1.779	1.964
4.375	0.578	0.752	0.958	1.164	1.351
4.500	0.003	0.178	0.388	0.598	0.788
4.625	-0.412	-0.237	-0.028	0.181	0.370
4.750	-0.807	-0.633	-0.425	-0.218	-0.029
4.875	-1.215	-1.043	-0.842	-0.640	-0.456

EXPRESS SELECT 90 20YR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	75-Day
4.125	1.582	1.751	1.947	2.144	2.326
4.250	0.952	1.124	1.327	1.529	1.714
4.375	0.328	0.502	0.708	0.914	1.101
4.500	-0.247	-0.072	0.138	0.348	0.538
4.625	-0.662	-0.487	-0.278	-0.069	0.120
4.750	-1.057	-0.883	-0.675	-0.468	-0.279
4.875	-1.465	-1.293	-1.092	-0.890	-0.706

Credit Score Adjustments		
Adjusters based on CLTV		
FICO	80.01-85	85.01-90
720-739	0.375	0.625
740-759	0.000	0.250
≥ 760	-0.250	0.000

State Adjustments		
Adjusters based on CLTV		
State	80.01-85	85.01-90
FL, NV	0.750	1.000
CA	0.125	0.250

Max Net Price AFTER Adjustment	
Loan	Price
≤ 1MM	101.600
> 1MM	101.100

Loan Amount Adjustments		
Adjusters based on CLTV		
Loan Amt	80.01-85	85.01-90
> 1MM - 1.5MM	0.375	0.375

Purchase Adjustment		
Adjusters based on CLTV		
80.01-85	85.01-90	
	-0.375	-0.375

Escrow Waiver
0.25

MINIMUM LOAN AMOUNT:	\$417,001
Escrow Waiver:	0.25
	<a href="#">5 Days</a> <a href="#">10 Days</a> <a href="#">20 Days</a> <a href="#">30 Days</a>
Lock Extension Fee:	Please contact the lock desk

All loan level price adjustments are cumulative. Not all price adjustments are effective for all products. See product guide for complete eligibility rules.