



Pricing Support: 888-248-6093
Broker Support: (888) H2O-7026

Fees

LE Section A		LE Section B	
Administrative - Conv/Gov	\$999	Flood Cert	\$6
Administrative - FHA Streamline	\$495	Tax Service	\$99
Administrative - Smart Series	\$1250	MERS	\$23.70

[Click here to view our product guide](#)

Divisional Vice President

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Current Pricing Specials

- Price Improvement of 0.125 on all Conventional Conforming Cashout Transactions (Pricing special is reflected as an LLPA in Blueprint/H2O)

Conventional Conforming Programs

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Our Current Turn Times are Posted on the Dashboard in Blueprint

During times of high volume, the priority is placed on purchase transactions and turn times may vary by product.

HOI: Newrez LLC ISAOA/ATIMA*

PO Box 7050
Troy, MI 48007

*For TX properties, the name must read: Newrez Mortgage ISAOA/ATIMA

92900-A: Newrez LLC

601 Office Center Drive
Fort Washington, PA 19034

Title Policies, CPL & Subordination Agreements:

Newrez LLC ISAOA/ATIMA
601 Office Center Drive
Fort Washington, PA 19034

*The HOI and CPL apply to Wholesale only; not Correspondent Level 1.

Additional Fees:

- Smart Series Non-Agency Products – Appraisal fee plus \$150 CDA fee



Useful Resources



FHA ID: 2557400002
VA ID: 6001710000

Freddie Seller/Servicer: 158390
FNMA Seller/Servicer: 27471

USDA ID: 371542226

Lock Extensions

1st request cost per day: 0.015. The 1st request is for up to 30 days.

2nd request cost per day: 0.020.

Extensions can be purchased online

Up to 2 extensions may be purchased, not to exceed 30 days from the original lock expiration.

Please refer to the Lock Policy posted in H2O for more information.

For Jumbo products lock extensions, please refer to the **Jumbo lock policy**.

Wholesale Broker Fee Waiver

If the option to waive fees is selected in H2Online:

The fee waiver is calculated in bps on the lock.

Lock Term Requirements

Refer to the Lock Policy and Rate Sheet for more information.

Pricing's contact: By phone at 888-248-6093.

Conforming and Conforming High Balance Product - Agency Adjustments

FICO Adjustments	0-30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
Purchase > 15 Years									
780+ FICO	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779 FICO	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759 FICO	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739 FICO	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719 FICO	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699 FICO	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679 FICO	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659 FICO	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
<= 639 FICO	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
Rate/Term Refinance > 15 Years									
780+ FICO	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779 FICO	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759 FICO	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739 FICO	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719 FICO	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699 FICO	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660-679 FICO	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659 FICO	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
<= 639 FICO	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
Cashout Refinance									
780+ FICO	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
760-779 FICO	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
740-759 FICO	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
720-739 FICO	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
700-719 FICO	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
680-699 FICO	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
660-679 FICO	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
640-659 FICO	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
<= 639 FICO	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

LTV/CLTV Adjustments	0-30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	> 95
Purchase									
Adjustable-rate mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Secondary Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
Rate/Term Refinance									
Adjustable-rate mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Secondary Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
Cashout Refinance									
Adjustable-rate mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Second home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Manufactured home	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A
High Balance Fixed	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High Balance ARM	2.000	2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A
Secondary Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

Conventional 30/20 Fixed & Arm Products

Loan Amount	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Loan Amount <50K	1.550	1.550	1.550	1.550	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amount 50K to <75K	0.800	0.800	0.800	0.800	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount 75K to <100K	0.550	0.550	0.550	0.550	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 100K to <150K	0.175	0.175	0.175	0.175	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loan Amount 150K to <200K	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 250K to <300K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 300K to <350K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 350K to <400K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 400K to <450K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 450K to <500K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 500K to <600K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 600K to <700K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 700K to <800K	(0.350)	(0.350)	(0.350)	(0.350)	(0.400)	(0.450)	(0.450)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Loan Amount 800K to <900K	(0.400)	(0.400)	(0.400)	(0.400)	(0.450)	(0.500)	(0.500)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)
Loan Amount 900K to <1M	(0.450)	(0.450)	(0.450)	(0.450)	(0.500)	(0.550)	(0.550)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)
Loan Amount 1M+	(0.500)	(0.500)	(0.500)	(0.500)	(0.550)	(0.600)	(0.600)	(0.650)	(0.650)	(0.650)	(0.650)	(0.650)

LTV/CLTV Adjustments - *Co-ops will also get State w/Escrow Adjustor	LLPA Adjustment
0-20 LTV	(0.037)
20-40 LTV	(0.037)
40-60 LTV	(0.018)
60-70 LTV	0.000
70-80 LTV	0.002
80-100 LTV	(0.005)
100-200 LTV	(0.075)
Co-ops (DISTRICT OF COLUMBIA,MARYLAND)	0.300
Co-ops (NEW JERSEY,NEW YORK,WASHINGTON)	0.150
New Rez Special	0.000
Purchase	0.000
Refinance (Rate-Term)	0.000
Refinance (Cashout)	(0.125)

Buydown Adjustment	LLPA Adjustment
Conventional Buydown	0.000
Conventional Buydown	0.000

State w/Escrow Adjustor	LLPA Adjustment
AK	(0.096)
AL	(0.037)
AR	(0.063)
AZ	0.015
CA	0.015
CO	0.027
CT	(0.093)
DC	0.012
DE	(0.089)
FL	(0.138)
GA	(0.009)
HI	(0.023)
IA	(0.004)
ID	0.089
IL	(0.005)
IN	0.025
KS	0.033
KY	(0.008)
LA	(0.068)
MA	0.108
MD	0.020
ME	(0.013)
MI	(0.074)
MN	(0.095)
MO	0.015
MS	(0.083)
MT	0.028
NC	(0.006)
ND	0.000
NE	0.017
NH	0.008
NJ	0.050
NM	(0.036)
NV	0.129
NY	(0.071)
OH	0.029
OK	(0.079)
OR	0.066
PA	(0.050)
RI	0.011
SC	(0.009)
SD	0.042
TN	0.009
TX	(0.048)
UT	(0.005)
VA	0.013
VT	(0.035)
WA	(0.024)
WI	(0.027)
WV	(0.084)
WY	0.041

State w/ Non-Escrow Adjustor	LLPA Adjustment
AK	0.098
AL	0.123
AR	0.113
AZ	0.130
CA	0.102
CO	0.141
CT	0.055
DC	0.142
DE	0.100
FL	0.022
GA	0.149
HI	0.110
IA	0.131
ID	0.193
IL	0.155
IN	0.154
KS	0.154
KY	0.153
LA	0.100
MA	0.205
MD	0.171
ME	0.130
MI	0.068
MN	0.035
MO	0.166
MS	0.087
MT	0.139
NC	0.147
ND	0.129
NE	0.151
NH	0.152
NJ	0.158
NM	0.107
NV	0.200
NY	(0.071)
OH	0.167
OK	0.092
OR	0.232
PA	0.131
RI	0.128
SC	0.146
SD	0.168
TN	0.160
TX	0.133
UT	0.139
VA	0.140
VT	0.092
WA	0.096
WI	0.156
WV	0.073
WY	0.162



Conventional 30/20 Fixed & Arm Products

Loan Amount	<499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Second Home Adjustment																	
Loan Amount <50K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 50K to <75K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 75K to <100K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 100K to <150K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 150K to <200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 250K to <300K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 300K to <350K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 350K to <400K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 400K to <450K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 450K to <500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 500K to <600K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 600K to <700K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 700K to <800K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 800K to <900K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 900K to <1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 1M+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Adjustment																	
Loan Amount <50K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 50K to <75K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 75K to <100K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 100K to <150K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 150K to <200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 250K to <300K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 300K to <350K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 350K to <400K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 400K to <450K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 450K to <500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 500K to <600K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 600K to <700K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 700K to <800K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 800K to <900K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 900K to <1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 1M+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000



Conventional 15/10 Fixed Products

Loan Amount	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Loan Amount <50K	1.550	1.550	1.550	1.550	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amount 50K to <75K	0.800	0.800	0.800	0.800	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Loan Amount 75K to <100K	0.550	0.550	0.550	0.550	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 100K to <150K	0.175	0.175	0.175	0.175	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loan Amount 150K to <200K	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 250K to <300K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 300K to <350K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 350K to <400K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 400K to <450K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 450K to <500K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.400)	(0.400)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 500K to <600K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 600K to <700K	(0.300)	(0.300)	(0.300)	(0.300)	(0.350)	(0.350)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Loan Amount 700K to <800K	(0.350)	(0.350)	(0.350)	(0.350)	(0.400)	(0.450)	(0.450)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Loan Amount 800K to <900K	(0.400)	(0.400)	(0.400)	(0.400)	(0.450)	(0.500)	(0.500)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)
Loan Amount 900K to <1M	(0.450)	(0.450)	(0.450)	(0.450)	(0.500)	(0.550)	(0.550)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)
Loan Amount 1M+	(0.500)	(0.500)	(0.500)	(0.500)	(0.550)	(0.600)	(0.600)	(0.650)	(0.650)	(0.650)	(0.650)	(0.650)

LTV/CLTV Adjustments - *Co-ops will also get State w/Escrow Adjustor	LLPA Adjustment
0-20 LTV	(0.024)
20-40 LTV	(0.024)
40-60 LTV	(0.012)
60-70 LTV	0.002
70-80 LTV	0.009
80-100 LTV	0.009
100-200 LTV	(0.007)
Co-ops (DISTRICT OF COLUMBIA,MARYLAND)	0.300
Co-ops (NEW JERSEY,NEW YORK,WASHINGTON)	0.150
New Rez Special	0.000
Purchase	0.000
Refinance (Rate-Term)	0.000
Refinance (Cashout)	(0.125)

Buydown Adjustment	LLPA Adjustment
Conventional Buydown	0.000
Conventional Buydown	0.000

State w/Escrow Adjustor	LLPA Adjustment
AK	(0.035)
AL	0.019
AR	(0.005)
AZ	0.027
CA	0.053
CO	0.032
CT	0.008
DC	0.066
DE	(0.027)
FL	(0.081)
GA	0.033
HI	0.050
IA	0.055
ID	0.123
IL	0.033
IN	0.073
KS	0.083
KY	0.031
LA	0.000
MA	0.165
MD	0.080
ME	0.044
MI	(0.038)
MN	(0.036)
MO	0.050
MS	(0.007)
MT	0.090
NC	0.039
ND	0.063
NE	0.065
NH	0.054
NJ	0.130
NM	0.035
NV	0.170
NY	0.071
OH	0.096
OK	(0.006)
OR	0.087
PA	0.026
RI	0.079
SC	0.035
SD	0.083
TN	0.046
TX	(0.003)
UT	(0.008)
VA	0.069
VT	0.050
WA	0.004
WI	0.004
WV	0.003
WY	0.088

State w/ Non-Escrow Adjustor	LLPA Adjustment
AK	0.215
AL	0.227
AR	0.222
AZ	0.178
CA	0.164
CO	0.184
CT	0.196
DC	0.236
DE	0.216
FL	0.126
GA	0.239
HI	0.220
IA	0.231
ID	0.260
IL	0.242
IN	0.241
KS	0.241
KY	0.241
LA	0.216
MA	0.292
MD	0.276
ME	0.230
MI	0.148
MN	0.132
MO	0.247
MS	0.210
MT	0.234
NC	0.238
ND	0.229
NE	0.240
NH	0.240
NJ	0.270
NM	0.219
NV	0.263
NY	0.071
OH	0.274
OK	0.212
OR	0.305
PA	0.257
RI	0.229
SC	0.238
SD	0.248
TN	0.244
TX	0.231
UT	0.183
VA	0.235
VT	0.212
WA	0.161
WI	0.242
WV	0.204
WY	0.245



Conventional 15/10 Fixed Products

Loan Amount	<499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Second Home Adjustment																	
Loan Amount <50K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 50K to <75K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 75K to <100K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 100K to <150K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 150K to <200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 250K to <300K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 300K to <350K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 350K to <400K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 400K to <450K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 450K to <500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 500K to <600K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 600K to <700K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 700K to <800K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 800K to <900K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 900K to <1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 1M+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Adjustment																	
Loan Amount <50K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 50K to <75K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 75K to <100K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 100K to <150K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 150K to <200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 200K to <250K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 250K to <300K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 300K to <350K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 350K to <400K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 400K to <450K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 450K to <500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 500K to <600K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 600K to <700K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 700K to <800K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 800K to <900K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 900K to <1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 1M+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000



Government FHA, VA & USDA Products

Loan Amount	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
VA - Loan Amount Adjustments												
Loan Amount <50K	2.925	2.825	2.375	1.525	1.125	0.750	0.725	0.650	0.625	0.475	0.475	0.475
Loan Amount 50K to <75K	2.675	2.575	1.750	0.650	0.250	(0.125)	(0.150)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 75K to <100K	2.675	2.575	1.750	0.650	0.250	(0.125)	(0.150)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 100K to <150K	2.300	2.200	1.500	0.400	0.000	(0.125)	(0.150)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 150K to <200K	2.050	1.950	1.400	0.250	0.000	(0.125)	(0.150)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 200K to <250K	2.050	1.950	1.125	0.000	(0.100)	(0.275)	(0.325)	(0.375)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 250K to <300K	2.150	2.050	1.125	0.000	(0.100)	(0.275)	(0.325)	(0.375)	(0.400)	(0.400)	(0.400)	(0.400)
Loan Amount 300K to <350K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.520)	(0.520)	(0.520)	(0.520)	(0.520)
Loan Amount 350K to <400K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.520)	(0.520)	(0.520)	(0.520)	(0.520)
Loan Amount 400K to <450K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.520)	(0.520)	(0.520)	(0.520)	(0.520)
Loan Amount 450K to <500K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.520)	(0.520)	(0.520)	(0.520)	(0.520)
Loan Amount 500K to <600K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
Loan Amount 600K to <700K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
Loan Amount 700K to <800K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
Loan Amount 800K to <900K	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
Loan Amount 900K to <1M	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
Loan Amount 1M+	2.150	2.050	1.125	(0.150)	(0.250)	(0.425)	(0.475)	(0.525)	(0.620)	(0.620)	(0.620)	(0.620)
FHA/USDA - Loan Amount Adjustments												
Loan Amount <50K	2.925	2.825	2.375	1.625	0.975	0.600	0.700	0.550	0.525	0.425	0.425	0.425
Loan Amount 50K to <75K	2.675	2.575	1.750	0.750	0.100	(0.175)	(0.175)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 75K to <100K	2.675	2.575	1.750	0.750	0.100	(0.175)	(0.175)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 100K to <150K	2.300	2.200	1.500	0.500	(0.150)	(0.175)	(0.175)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 150K to <200K	2.050	1.950	1.400	0.350	(0.150)	(0.175)	(0.175)	(0.225)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount 200K to <250K	2.050	1.950	1.125	0.050	(0.250)	(0.300)	(0.300)	(0.325)	(0.350)	(0.350)	(0.350)	(0.350)
Loan Amount 250K to <300K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 300K to <350K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 350K to <400K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 400K to <450K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 450K to <500K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 500K to <600K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 600K to <700K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 700K to <800K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 800K to <900K	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 900K to <1M	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)
Loan Amount 1M+	2.150	2.050	1.125	(0.100)	(0.450)	(0.450)	(0.450)	(0.470)	(0.470)	(0.470)	(0.470)	(0.470)

LTV/CLTV Adjustments	LLPA Adjustment
0-20 LTV	0.000
20-40 LTV	0.000
40-60 LTV	0.000
60-70 LTV	0.000
60-80 LTV	0.000
80-100 LTV	0.000
100-200 LTV	0.000
VA	0.000
VA CASHOUT >90 LTV	1.000
Manufactured Home	0.500
New Rez Special - FHA/USDA	0.000
New Rez Special - VA	(0.250)
FHA/USDA - PURCHASE	0.000
FHA/USDA - REFINANCE	0.000
FHA/USDA - CASHOUT	0.000
VA- PURCHASE	0.000
VA - REFINANCE	0.000
VA - CASHOUT	0.000
FHA/USDA - STREAMLINE	(0.250)
VA - STREAMLINE/IRRRL	(0.250)

Buydown Adjustment	LLPA Adjustment
Government Buydown	0.000
Government Buydown	0.000



Government FHA, VA & USDA Products

Loan Amount	<499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Second Home Adjustment																	
Loan Amount <50K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 50K to <75K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 75K to <100K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 100K to <150K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 150K to <200K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 200K to <250K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 250K to <300K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 300K to <350K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 350K to <400K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 400K to <450K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 450K to <500K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 500K to <600K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 600K to <700K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 700K to <800K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 800K to <900K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 900K to <1M	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 1M+	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Investment Adjustment																	
Loan Amount <50K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 50K to <75K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 75K to <100K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 100K to <150K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 150K to <200K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 200K to <250K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 250K to <300K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 300K to <350K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 350K to <400K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 400K to <450K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 450K to <500K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 500K to <600K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 600K to <700K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 700K to <800K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 800K to <900K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 900K to <1M	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loan Amount 1M+	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500



Government FHA, VA & USDA Products

FHA/USDA

State w/Escrow Adjustor	LLPA Adjustment
AK	(0.033)
AL	(0.011)
AR	(0.035)
AZ	0.008
CA	0.050
CO	0.020
CT	(0.003)
DC	0.086
DE	(0.019)
FL	(0.077)
GA	(0.086)
HI	0.092
IA	0.020
ID	0.088
IL	0.040
IN	0.039
KS	0.027
KY	(0.011)
LA	(0.032)
MA	0.101
MD	0.082
ME	0.021
MI	(0.073)
MN	0.055
MO	0.011
MS	(0.048)
MT	0.066
NC	0.062
ND	0.052
NE	0.021
NH	0.043
NJ	0.111
NM	0.010
NV	0.046
NY	0.045
OH	0.018
OK	(0.058)
OR	0.105
PA	0.013
RI	0.051
SC	0.017
SD	0.030
TN	(0.075)
TX	(0.125)
UT	0.082
VA	0.050
VT	0.019
WA	(0.006)
WI	(0.004)
WV	(0.030)
WY	0.056

VA

State w/ Escrow Adjustor	LLPA Adjustment
AK	(0.033)
AL	(0.011)
AR	(0.035)
AZ	0.008
CA	0.050
CO	0.020
CT	(0.003)
DC	0.086
DE	(0.019)
FL	(0.077)
GA	(0.086)
HI	0.092
IA	0.020
ID	0.088
IL	0.040
IN	0.039
KS	0.027
KY	(0.011)
LA	(0.032)
MA	0.101
MD	0.082
ME	0.021
MI	(0.073)
MN	0.055
MO	0.011
MS	(0.048)
MT	0.066
NC	0.062
ND	0.052
NE	0.021
NH	0.043
NJ	0.111
NM	0.010
NV	0.046
NY	0.045
OH	0.018
OK	(0.058)
OR	0.105
PA	0.013
RI	0.051
SC	0.017
SD	0.030
TN	(0.075)
TX	(0.125)
UT	0.082
VA	0.050
VT	0.019
WA	(0.006)
WI	(0.004)
WV	(0.030)
WY	0.056

Conforming Fixed

25(21-25) / 30(26-30) Year Fixed					15(11-15) Year Fixed				
CF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341	4.600%	4.066	4.112	4.127	4.243
5.750%	3.533	3.578	3.593	3.707	4.625%	3.967	4.012	4.028	4.144
5.875%	2.861	2.905	2.920	3.034	4.650%	3.858	3.903	3.919	4.035
5.990%	2.242	2.287	2.301	2.416	4.700%	3.640	3.686	3.701	3.817
6.000%	2.203	2.248	2.262	2.377	4.750%	3.422	3.468	3.484	3.599
6.125%	1.727	1.772	1.787	1.901	4.875%	2.901	2.947	2.963	3.078
6.250%	1.489	1.533	1.548	1.663	4.990%	2.507	2.553	2.568	2.684
6.375%	0.858	0.902	0.917	1.032	5.000%	2.480	2.526	2.541	2.657
6.500%	0.265	0.309	0.324	0.439	5.125%	2.205	2.266	2.297	2.428
6.625%	(0.161)	(0.117)	(0.102)	0.013	5.250%	1.660	1.722	1.753	1.884
6.750%	(0.170)	(0.111)	(0.081)	0.048	5.375%	1.146	1.207	1.238	1.369
6.875%	(0.741)	(0.682)	(0.652)	(0.523)	5.500%	0.779	0.840	0.872	1.003
6.990%	(1.236)	(1.177)	(1.148)	(1.018)	5.625%	0.909	1.001	1.064	1.226
7.000%	(1.269)	(1.210)	(1.181)	(1.051)	5.750%	0.394	0.487	0.549	0.712
7.125%	(1.669)	(1.609)	(1.580)	(1.451)	5.875%	(0.078)	0.014	0.077	0.239
7.250%	(1.464)	(1.390)	(1.346)	(1.202)	5.990%	(0.384)	(0.292)	(0.229)	(0.067)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)	6.000%	(0.396)	(0.304)	(0.241)	(0.079)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)	6.125%	(0.189)	(0.081)	(0.002)	0.176
7.625%	(2.821)	(2.747)	(2.703)	(2.559)	6.250%	(0.684)	(0.576)	(0.498)	(0.320)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)	6.375%	(1.132)	(1.024)	(0.945)	(0.767)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)	6.500%	(1.405)	(1.297)	(1.219)	(1.041)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)	6.625%	(0.949)	(0.841)	(0.763)	(0.585)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)	6.750%	(1.432)	(1.324)	(1.246)	(1.068)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)	6.875%	(1.860)	(1.752)	(1.674)	(1.496)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)	6.990%	(2.086)	(1.978)	(1.899)	(1.721)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)	7.000%	(2.093)	(1.985)	(1.907)	(1.729)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)	7.125%	(1.856)	(1.732)	(1.639)	(1.445)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)	7.250%	(2.328)	(2.204)	(2.111)	(1.917)
					7.375%	(2.731)	(2.607)	(2.513)	(2.319)
					7.500%	(2.923)	(2.799)	(2.705)	(2.512)

Max Net Rebate: (10.000)

Max Net Rebate: (10.000)

10 Year Fixed					20(16-20) Year Fixed				
CF10	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CF20	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.600%	4.195	4.241	4.256	4.372	5.250%	4.217	4.261	4.276	4.391
4.625%	4.101	4.146	4.162	4.278	5.375%	3.578	3.623	3.637	3.752
4.650%	4.007	4.052	4.068	4.183	5.500%	2.964	3.009	3.024	3.138
4.700%	3.818	3.864	3.879	3.995	5.625%	2.414	2.459	2.474	2.588
4.750%	3.629	3.675	3.691	3.806	5.750%	1.732	1.777	1.792	1.906
4.875%	3.187	3.233	3.248	3.364	5.875%	1.094	1.138	1.153	1.267
4.990%	2.887	2.932	2.948	3.064	5.990%	0.538	0.583	0.597	0.712
5.000%	2.864	2.909	2.925	3.041	6.000%	0.505	0.549	0.564	0.679
5.125%	2.401	2.463	2.494	2.625	6.125%	0.046	0.091	0.105	0.220
5.250%	1.930	1.991	2.022	2.154	6.250%	(0.023)	0.022	0.036	0.151
5.375%	1.490	1.552	1.583	1.714	6.375%	(0.617)	(0.572)	(0.557)	(0.443)
5.500%	1.201	1.262	1.294	1.425	6.500%	(1.118)	(1.074)	(1.059)	(0.944)
5.625%	1.105	1.198	1.260	1.423	6.625%	(1.489)	(1.445)	(1.430)	(1.315)
5.750%	0.664	0.756	0.819	0.981	6.750%	(0.944)	(0.885)	(0.856)	(0.726)
5.875%	0.260	0.353	0.415	0.578	6.875%	(1.466)	(1.407)	(1.378)	(1.249)
5.990%	0.005	0.097	0.160	0.322	6.990%	(1.887)	(1.828)	(1.799)	(1.669)
6.000%	(0.014)	0.078	0.141	0.303	7.000%	(1.914)	(1.854)	(1.825)	(1.696)
6.125%	0.008	0.116	0.194	0.372	7.125%	(2.246)	(2.187)	(2.158)	(2.029)
6.250%	(0.415)	(0.307)	(0.229)	(0.051)	7.250%	(1.684)	(1.610)	(1.566)	(1.422)
6.375%	(0.801)	(0.693)	(0.615)	(0.436)	7.375%	(2.167)	(2.093)	(2.049)	(1.905)
6.500%	(1.068)	(0.960)	(0.882)	(0.704)	7.500%	(2.577)	(2.503)	(2.460)	(2.316)
6.625%	(0.753)	(0.645)	(0.566)	(0.388)	7.625%	(2.873)	(2.799)	(2.755)	(2.612)
6.750%	(1.163)	(1.054)	(0.976)	(0.798)	7.750%	(2.491)	(2.417)	(2.373)	(2.229)
6.875%	(1.539)	(1.431)	(1.353)	(1.174)	7.875%	(2.929)	(2.855)	(2.811)	(2.667)
6.990%	(1.793)	(1.685)	(1.607)	(1.429)	7.990%	(3.271)	(3.197)	(3.153)	(3.009)
7.000%	(1.812)	(1.704)	(1.626)	(1.448)	8.000%	(3.291)	(3.217)	(3.173)	(3.029)
7.125%	(1.659)	(1.536)	(1.442)	(1.248)	8.125%	(3.538)	(3.464)	(3.420)	(3.276)
7.250%	(2.059)	(1.935)	(1.841)	(1.647)	8.250%	(3.383)	(3.265)	(3.178)	(2.990)
7.375%	(2.415)	(2.291)	(2.197)	(2.004)	8.375%	(3.780)	(3.662)	(3.574)	(3.387)
7.500%	(2.665)	(2.542)	(2.448)	(2.254)	8.500%	(4.109)	(3.991)	(3.903)	(3.715)
					8.625%	(4.336)	(4.218)	(4.130)	(3.942)

Max Net Rebate: (10.000)

Max Net Rebate: (10.000)

Conforming ARM

5/6 Month SOFR ARM				
CL5	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	3.954	4.047	4.109	4.272
5.000%	3.924	4.017	4.079	4.242
5.125%	3.558	3.651	3.713	3.876
5.250%	3.192	3.284	3.347	3.509
5.375%	2.827	2.920	2.982	3.145
5.500%	2.489	2.581	2.644	2.806
5.625%	2.151	2.243	2.306	2.468
5.750%	1.809	1.902	1.964	2.127
5.875%	1.610	1.703	1.765	1.928
6.000%	1.267	1.360	1.422	1.585
6.125%	1.068	1.160	1.223	1.385
6.250%	0.724	0.816	0.879	1.041
6.375%	0.523	0.616	0.678	0.841
6.500%	0.177	0.270	0.332	0.495
6.625%	(0.026)	0.067	0.129	0.292
6.750%	(0.227)	(0.135)	(0.072)	0.090
6.875%	(0.429)	(0.336)	(0.274)	(0.111)
6.990%	(0.748)	(0.656)	(0.593)	(0.431)
7.000%	(0.778)	(0.686)	(0.623)	(0.461)
7.125%	(0.983)	(0.891)	(0.828)	(0.666)
7.250%	(1.179)	(1.087)	(1.024)	(0.862)
7.375%	(1.229)	(1.136)	(1.074)	(0.911)
7.500%	(1.280)	(1.187)	(1.125)	(0.962)
7.625%	(1.332)	(1.240)	(1.177)	(1.015)

Max Net Rebate: (4.000) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

10/6 Month SOFR ARM				
CL10	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.593	3.685	3.748	3.910
5.750%	3.115	3.207	3.270	3.432
5.875%	2.819	2.912	2.974	3.137
6.000%	2.340	2.433	2.495	2.658
6.125%	2.047	2.140	2.202	2.365
6.250%	1.597	1.689	1.752	1.914
6.375%	1.146	1.239	1.301	1.464
6.500%	0.691	0.784	0.846	1.009
6.625%	0.423	0.515	0.578	0.740
6.750%	(0.034)	0.059	0.121	0.284
6.875%	(0.302)	(0.210)	(0.147)	0.015
6.990%	(0.731)	(0.638)	(0.576)	(0.413)
7.000%	(0.761)	(0.668)	(0.606)	(0.443)
7.125%	(1.030)	(0.937)	(0.875)	(0.712)
7.250%	(1.110)	(1.018)	(0.955)	(0.793)
7.375%	(1.192)	(1.100)	(1.037)	(0.875)
7.500%	(1.273)	(1.180)	(1.118)	(0.955)
7.625%	(1.354)	(1.261)	(1.199)	(1.036)

Max Net Rebate: (4.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

7/6 Month SOFR ARM				
CL7	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.811	3.903	3.966	4.128
5.375%	3.383	3.475	3.538	3.700
5.500%	2.954	3.047	3.109	3.272
5.625%	2.525	2.617	2.680	2.842
5.750%	2.095	2.187	2.250	2.412
5.875%	1.666	1.759	1.821	1.984
6.000%	1.598	1.690	1.753	1.915
6.125%	1.197	1.290	1.352	1.515
6.250%	0.793	0.885	0.948	1.110
6.375%	0.387	0.479	0.542	0.704
6.500%	0.149	0.242	0.304	0.467
6.625%	(0.088)	0.004	0.067	0.229
6.750%	(0.496)	(0.403)	(0.341)	(0.178)
6.875%	(0.565)	(0.472)	(0.410)	(0.247)
6.990%	(0.943)	(0.851)	(0.788)	(0.626)
7.000%	(0.973)	(0.881)	(0.818)	(0.656)
7.125%	(1.214)	(1.122)	(1.059)	(0.897)
7.250%	(1.453)	(1.361)	(1.298)	(1.136)
7.375%	(1.522)	(1.430)	(1.367)	(1.205)
7.500%	(1.593)	(1.501)	(1.438)	(1.276)
7.625%	(1.666)	(1.573)	(1.511)	(1.348)

Max Net Rebate: (4.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

90 Day Lock = Please reference to loan advisor pricing/CSV version of the rate sheet

[Click here for LPMI Adjustments](#)

This rate sheet is intended for use by mortgage professionals only. Prices, rates, and terms are subject to change without notice. Locking, Relocking, Lock Extensions, Program/Product change requests to the Price Desk must be submitted before 6:45 pm CT.

[Click here for Reduced MI Adjustments](#)

Fannie Mae Refi Now

Fannie Mae Refi Now				
CRENOWF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341
5.750%	3.533	3.578	3.593	3.707
5.875%	2.861	2.905	2.920	3.034
5.990%	2.242	2.287	2.301	2.416
6.000%	2.203	2.248	2.262	2.377
6.125%	1.727	1.772	1.787	1.901
6.250%	1.489	1.533	1.548	1.663
6.375%	0.858	0.902	0.917	1.032
6.500%	0.265	0.309	0.324	0.439
6.625%	(0.161)	(0.117)	(0.102)	0.013
6.750%	(0.170)	(0.111)	(0.081)	0.048
6.875%	(0.741)	(0.682)	(0.652)	(0.523)
6.990%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.269)	(1.210)	(1.181)	(1.051)
7.125%	(1.669)	(1.609)	(1.580)	(1.451)
7.250%	(1.464)	(1.390)	(1.346)	(1.202)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)
7.625%	(2.821)	(2.747)	(2.703)	(2.559)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)

Max Net Rebate: (4.000)

Fannie Mae Refi Possible				
CREPOSSF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341
5.750%	3.533	3.578	3.593	3.707
5.875%	2.861	2.905	2.920	3.034
5.990%	2.242	2.287	2.301	2.416
6.000%	2.203	2.248	2.262	2.377
6.125%	1.727	1.772	1.787	1.901
6.250%	1.489	1.533	1.548	1.663
6.375%	0.858	0.902	0.917	1.032
6.500%	0.265	0.309	0.324	0.439
6.625%	(0.161)	(0.117)	(0.102)	0.013
6.750%	(0.170)	(0.111)	(0.081)	0.048
6.875%	(0.741)	(0.682)	(0.652)	(0.523)
6.990%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.269)	(1.210)	(1.181)	(1.051)
7.125%	(1.669)	(1.609)	(1.580)	(1.451)
7.250%	(1.464)	(1.390)	(1.346)	(1.202)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)
7.625%	(2.821)	(2.747)	(2.703)	(2.559)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)

Max Net Rebate: (4.000)

MH Advantage Fixed

CMHADVF30	MH Advantage 30 Year Fixed			
	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341
5.750%	3.533	3.578	3.593	3.707
5.875%	2.861	2.905	2.920	3.034
5.990%	2.242	2.287	2.301	2.416
6.000%	2.203	2.248	2.262	2.377
6.125%	1.727	1.772	1.787	1.901
6.250%	1.489	1.533	1.548	1.663
6.375%	0.858	0.902	0.917	1.032
6.500%	0.265	0.309	0.324	0.439
6.625%	(0.161)	(0.117)	(0.102)	0.013
6.750%	(0.170)	(0.111)	(0.081)	0.048
6.875%	(0.741)	(0.682)	(0.652)	(0.523)
6.990%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.269)	(1.210)	(1.181)	(1.051)
7.125%	(1.669)	(1.609)	(1.580)	(1.451)
7.250%	(1.464)	(1.390)	(1.346)	(1.202)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)
7.625%	(2.821)	(2.747)	(2.703)	(2.559)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)

Max Net Rebate: (4.000)

CMHADVF20	MH Advantage 20 Year Fixed			
	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	4.217	4.261	4.276	4.391
5.375%	3.578	3.623	3.637	3.752
5.500%	2.964	3.009	3.024	3.138
5.625%	2.414	2.459	2.474	2.588
5.750%	1.732	1.777	1.792	1.906
5.875%	1.094	1.138	1.153	1.267
5.990%	0.538	0.583	0.597	0.712
6.000%	0.505	0.549	0.564	0.679
6.125%	0.046	0.091	0.105	0.220
6.250%	(0.023)	0.022	0.036	0.151
6.375%	(0.617)	(0.572)	(0.557)	(0.443)
6.500%	(1.118)	(1.074)	(1.059)	(0.944)
6.625%	(1.489)	(1.445)	(1.430)	(1.315)
6.750%	(0.944)	(0.885)	(0.856)	(0.726)
6.875%	(1.466)	(1.407)	(1.378)	(1.249)
6.990%	(1.887)	(1.828)	(1.799)	(1.669)
7.000%	(1.914)	(1.854)	(1.825)	(1.696)
7.125%	(2.246)	(2.187)	(2.158)	(2.029)
7.250%	(1.684)	(1.610)	(1.566)	(1.422)
7.375%	(2.167)	(2.093)	(2.049)	(1.905)
7.500%	(2.577)	(2.503)	(2.460)	(2.316)
7.625%	(2.873)	(2.799)	(2.755)	(2.612)
7.750%	(2.491)	(2.417)	(2.373)	(2.229)
7.875%	(2.929)	(2.855)	(2.811)	(2.667)
7.990%	(3.271)	(3.197)	(3.153)	(3.009)
8.000%	(3.291)	(3.217)	(3.173)	(3.029)
8.125%	(3.538)	(3.464)	(3.420)	(3.276)
8.250%	(3.383)	(3.265)	(3.178)	(2.990)
8.375%	(3.780)	(3.662)	(3.574)	(3.387)
8.500%	(4.109)	(3.991)	(3.903)	(3.715)
8.625%	(4.336)	(4.218)	(4.130)	(3.942)

Max Net Rebate: 0.000

CMHADVF15	MH Advantage 15 Year Fixed			
	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.600%	4.066	4.112	4.127	4.243
4.625%	3.967	4.012	4.028	4.144
4.650%	3.858	3.903	3.919	4.035
4.700%	3.640	3.686	3.701	3.817
4.750%	3.422	3.468	3.484	3.599
4.875%	2.901	2.947	2.963	3.078
4.990%	2.507	2.553	2.568	2.684
5.000%	2.480	2.526	2.541	2.657
5.125%	2.205	2.266	2.297	2.428
5.250%	1.660	1.722	1.753	1.884
5.375%	1.146	1.207	1.238	1.369
5.500%	0.779	0.840	0.872	1.003
5.625%	0.909	1.001	1.064	1.226
5.750%	0.394	0.487	0.549	0.712
5.875%	(0.078)	0.014	0.077	0.239
5.990%	(0.384)	(0.292)	(0.229)	(0.067)
6.000%	(0.396)	(0.304)	(0.241)	(0.079)
6.125%	(0.189)	(0.081)	(0.002)	0.176
6.250%	(0.684)	(0.576)	(0.498)	(0.320)
6.375%	(1.132)	(1.024)	(0.945)	(0.767)
6.500%	(1.405)	(1.297)	(1.219)	(1.041)
6.625%	(0.949)	(0.841)	(0.763)	(0.585)
6.750%	(1.432)	(1.324)	(1.246)	(1.068)
6.875%	(1.860)	(1.752)	(1.674)	(1.496)
6.990%	(2.086)	(1.978)	(1.899)	(1.721)
7.000%	(2.093)	(1.985)	(1.907)	(1.729)
7.125%	(1.856)	(1.732)	(1.639)	(1.445)
7.250%	(2.328)	(2.204)	(2.111)	(1.917)
7.375%	(2.731)	(2.607)	(2.513)	(2.319)
7.500%	(2.923)	(2.799)	(2.705)	(2.512)

Max Net Rebate: 0.000

MH Advantage ARM

MH Advantage 7 Year SOFR ARM				
CMHADV7A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.811	3.903	3.966	4.128
5.375%	3.383	3.475	3.538	3.700
5.500%	2.954	3.047	3.109	3.272
5.625%	2.525	2.617	2.680	2.842
5.750%	2.095	2.187	2.250	2.412
5.875%	1.666	1.759	1.821	1.984
6.000%	1.598	1.690	1.753	1.915
6.125%	1.197	1.290	1.352	1.515
6.250%	0.793	0.885	0.948	1.110
6.375%	0.387	0.479	0.542	0.704
6.500%	0.149	0.242	0.304	0.467
6.625%	(0.088)	0.004	0.067	0.229
6.750%	(0.496)	(0.403)	(0.341)	(0.178)
6.875%	(0.565)	(0.472)	(0.410)	(0.247)
6.990%	(0.943)	(0.851)	(0.788)	(0.626)
7.000%	(0.973)	(0.881)	(0.818)	(0.656)
7.125%	(1.214)	(1.122)	(1.059)	(0.897)
7.250%	(1.453)	(1.361)	(1.298)	(1.136)
7.375%	(1.522)	(1.430)	(1.367)	(1.205)
7.500%	(1.593)	(1.501)	(1.438)	(1.276)
7.625%	(1.666)	(1.573)	(1.511)	(1.348)

Max Net Rebate: 0.000 Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

MH Advantage 10 Year SOFR ARM				
CMHADV10A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.593	3.685	3.748	3.910
5.750%	3.115	3.207	3.270	3.432
5.875%	2.819	2.912	2.974	3.137
6.000%	2.340	2.433	2.495	2.658
6.125%	2.047	2.140	2.202	2.365
6.250%	1.597	1.689	1.752	1.914
6.375%	1.146	1.239	1.301	1.464
6.500%	0.691	0.784	0.846	1.009
6.625%	0.423	0.515	0.578	0.740
6.750%	(0.034)	0.059	0.121	0.284
6.875%	(0.302)	(0.210)	(0.147)	0.015
6.990%	(0.731)	(0.638)	(0.576)	(0.413)
7.000%	(0.761)	(0.668)	(0.606)	(0.443)
7.125%	(1.030)	(0.937)	(0.875)	(0.712)
7.250%	(1.110)	(1.018)	(0.955)	(0.793)
7.375%	(1.192)	(1.100)	(1.037)	(0.875)
7.500%	(1.273)	(1.180)	(1.118)	(0.955)
7.625%	(1.354)	(1.261)	(1.199)	(1.036)

Max Net Rebate: 0.000 Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Spec Pay 30 Year Fixed[illegible]

Spec Pay 15 Year Fixed

Note Rate	<=\$85,000	\$85,001	\$110,001	\$125,001	\$150,001	\$175,001	\$200,001	\$225,001	\$250,001	Non - NY Loan Amount	\$275,001 - Limit	NY Loan Amount	\$275,001 - Limit
	\$110,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000					
1.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
1.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
1.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.400	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.450	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.550	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.600	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.650	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.700	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.850	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.950	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.150	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	
5.200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	

FHA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed and HUD \$100 Down 30(16-30) Year Fixed					
FF30 F203H30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
5.125%	3.909	3.954	3.968	4.083	
5.250%	3.302	3.361	3.391	3.520	
5.375%	2.708	2.768	2.797	2.926	
5.500%	2.115	2.174	2.203	2.333	
5.625%	1.521	1.580	1.609	1.739	
5.750%	0.927	0.986	1.016	1.145	
5.875%	0.791	0.880	0.938	1.097	
5.990%	0.245	0.334	0.392	0.551	
6.000%	0.198	0.286	0.345	0.503	
6.125%	(0.396)	(0.308)	(0.249)	(0.090)	
6.250%	(0.985)	(0.897)	(0.838)	(0.680)	
6.375%	(0.679)	(0.561)	(0.473)	(0.285)	
6.500%	(1.246)	(1.128)	(1.040)	(0.852)	
6.625%	(1.794)	(1.676)	(1.588)	(1.400)	
6.750%	(2.323)	(2.205)	(2.117)	(1.929)	
6.875%	(1.576)	(1.458)	(1.370)	(1.183)	
6.990%	(2.043)	(1.925)	(1.837)	(1.649)	
7.000%	(2.082)	(1.965)	(1.877)	(1.689)	
7.125%	(2.567)	(2.449)	(2.362)	(2.174)	
7.250%	(3.033)	(2.915)	(2.828)	(2.640)	
7.375%	(1.950)	(1.817)	(1.715)	(1.512)	
7.500%	(2.420)	(2.288)	(2.185)	(1.983)	
7.625%	(2.875)	(2.742)	(2.640)	(2.437)	
7.750%	(3.314)	(3.181)	(3.078)	(2.876)	
7.875%	(1.976)	(1.843)	(1.741)	(1.538)	
7.990%	(2.367)	(2.235)	(2.132)	(1.930)	
8.000%	(2.400)	(2.268)	(2.165)	(1.963)	
8.125%	(2.805)	(2.672)	(2.570)	(2.367)	

Max Net Rebate: (10.000)

FHA 15(11-15) Year Fixed					
FF15 F203H15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
4.625%	3.990	4.036	4.051	4.167	
4.750%	3.490	3.536	3.551	3.667	
4.875%	3.248	3.309	3.341	3.472	
5.000%	2.750	2.811	2.842	2.974	
5.125%	2.255	2.316	2.347	2.478	
5.250%	1.600	1.693	1.755	1.918	
5.375%	1.105	1.198	1.260	1.423	
5.500%	0.613	0.705	0.768	0.930	
5.625%	0.123	0.216	0.278	0.441	
5.750%	(0.362)	(0.270)	(0.207)	(0.045)	
5.875%	(0.055)	0.053	0.131	0.310	
6.000%	(0.538)	(0.430)	(0.352)	(0.174)	
6.125%	(1.016)	(0.908)	(0.830)	(0.652)	
6.250%	(1.487)	(1.379)	(1.300)	(1.122)	
6.375%	(0.831)	(0.723)	(0.645)	(0.467)	
6.500%	(1.294)	(1.186)	(1.108)	(0.930)	
6.625%	(1.747)	(1.639)	(1.560)	(1.382)	
6.750%	(2.188)	(2.080)	(2.002)	(1.824)	

Max Net Rebate: (10.000)

5/1 Treasury ARM					
FT5/VT5	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
5.000%	4.703	4.796	4.858	5.021	
5.125%	4.282	4.374	4.437	4.599	
5.250%	3.874	3.966	4.029	4.191	
5.375%	3.334	3.426	3.489	3.651	
5.500%	2.924	3.017	3.079	3.242	
5.625%	2.519	2.612	2.674	2.837	
5.750%	2.127	2.219	2.282	2.444	
5.875%	1.929	2.022	2.084	2.247	
6.000%	1.540	1.632	1.695	1.857	
6.125%	1.170	1.263	1.325	1.488	
6.250%	0.819	0.911	0.974	1.136	

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000
Treasury Constant 1 Year: 5.12000

VA 20(16-20) / 25(21-25) / 30(26-30) Year Fixed					
VF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
5.125%	4.129	4.174	4.188	4.303	
5.250%	3.522	3.581	3.611	3.740	
5.375%	2.928	2.988	3.017	3.146	
5.500%	2.335	2.394	2.423	2.553	
5.625%	1.741	1.800	1.829	1.959	
5.750%	1.147	1.206	1.236	1.365	
5.875%	1.011	1.100	1.158	1.317	
5.990%	0.465	0.554	0.612	0.771	
6.000%	0.418	0.506	0.565	0.723	
6.125%	(0.176)	(0.088)	(0.029)	0.130	
6.250%	(0.765)	(0.677)	(0.618)	(0.460)	
6.375%	(0.459)	(0.341)	(0.253)	(0.065)	
6.500%	(1.026)	(0.908)	(0.820)	(0.632)	
6.625%	(1.574)	(1.456)	(1.368)	(1.180)	
6.750%	(2.103)	(1.985)	(1.897)	(1.709)	
6.875%	(1.356)	(1.238)	(1.150)	(0.963)	
6.990%	(1.823)	(1.705)	(1.617)	(1.429)	
7.000%	(1.862)	(1.745)	(1.657)	(1.469)	
7.125%	(2.347)	(2.229)	(2.142)	(1.954)	
7.250%	(2.813)	(2.695)	(2.608)	(2.420)	
7.375%	(1.730)	(1.597)	(1.495)	(1.292)	
7.500%	(2.200)	(2.068)	(1.965)	(1.763)	
7.625%	(2.655)	(2.522)	(2.420)	(2.217)	
7.750%	(3.094)	(2.961)	(2.858)	(2.656)	
7.875%	(1.756)	(1.623)	(1.521)	(1.318)	
7.990%	(2.147)	(2.015)	(1.912)	(1.710)	
8.000%	(2.180)	(2.048)	(1.945)	(1.743)	
8.125%	(2.585)	(2.452)	(2.350)	(2.147)	

Max Net Rebate: (10.000)

VA 15(11-15) Year Fixed					
VF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
4.625%	4.210	4.256	4.271	4.387	
4.750%	3.710	3.756	3.771	3.887	
4.875%	3.468	3.529	3.561	3.692	
5.000%	2.970	3.031	3.062	3.194	
5.125%	2.475	2.536	2.567	2.698	
5.250%	1.820	1.913	1.975	2.138	
5.375%	1.325	1.418	1.480	1.643	
5.500%	0.833	0.925	0.988	1.150	
5.625%	0.343	0.436	0.498	0.661	
5.750%	(0.142)	(0.050)	0.013	0.175	
5.875%	0.165	0.273	0.351	0.530	
6.000%	(0.318)	(0.210)	(0.132)	0.046	
6.125%	(0.796)	(0.688)	(0.610)	(0.432)	
6.250%	(1.267)	(1.159)	(1.080)	(0.902)	
6.375%	(0.611)	(0.503)	(0.425)	(0.247)	
6.500%	(1.074)	(0.966)	(0.888)	(0.710)	
6.625%	(1.527)	(1.419)	(1.340)	(1.162)	
6.750%	(1.968)	(1.860)	(1.782)	(1.604)	

Max Net Rebate: (10.000)

USDA 30 Year Fixed					
USDAF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	
5.125%	3.909	3.954	3.968	4.083	
5.250%	3.302	3.361	3.391	3.520	
5.375%	2.708	2.768	2.797	2.926	
5.500%	2.115	2.174	2.203	2.333	
5.625%	1.521	1.580	1.609	1.739	
5.750%	0.927	0.986	1.016	1.145	
5.875%	0.791	0.880	0.938	1.097	
5.990%	0.245	0.334	0.392	0.551	
6.000%	0.198	0.286	0.345	0.503	
6.125%	(0.396)	(0.308)	(0.249)	(0.090)	
6.250%	(0.985)	(0.897)	(0.838)	(0.680)	
6.375%	(0.679)	(0.561)	(0.473)	(0.285)	
6.500%	(1.246)	(1.128)	(1.040)	(0.852)	
6.625%	(1.794)	(1.676)	(1.588)	(1.400)	
6.750%	(2.323)	(2.205)	(2.117)	(1.929)	
6.875%	(1.576)	(1.458)	(1.370)	(1.183)	
6.990%	(2.043)	(1.925)	(1.837)	(1.649)	
7.000%	(2.082)	(1.965)	(1.877)	(1.689)	
7.125%	(2.567)	(2.449)	(2.362)	(2.174)	
7.250%	(3.033)	(2.915)	(2.828)	(2.640)	
7.375%	(1.950)	(1.817)	(1.715)	(1.512)	
7.500%	(2.420)	(2.288)	(2.185)	(1.983)	
7.625%	(2.875)	(2.742)	(2.640)	(2.437)	
7.750%	(3.314)	(3.181)	(3.078)	(2.876)	
7.875%	(1.976)	(1.843)	(1.741)	(1.538)	
7.990%	(2.367)	(2.235)	(2.132)	(1.930)	
8.000%	(2.400)	(2.268)	(2.165)	(1.963)	
8.125%	(2.805)	(2.672)	(2.570)	(2.367)	

Max Net Rebate: (6.000)



Veteran Affairs (VA)

Note Rate	<=\$85,000	\$85,001	\$110,001	\$125,001	\$150,001	\$175,001	\$200,001	\$225,001	\$250,001	\$275,001	Non - NY Loan Amount \$275,001 - Limit	NY Loan Amount \$275,001 - Limit
		\$110,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000		\$275,000		
4.000	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.050	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.125	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.250	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.300	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.375	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.450	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.500	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.550	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.625	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.750	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.800	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.875	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.900	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
4.990	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.000	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.050	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.125	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.200	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.250	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.375	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.450	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.500	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.550	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.600	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.625	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.650	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.700	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.750	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.800	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.850	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.875	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.900	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.950	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
5.990	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.000	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.050	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.100	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.125	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.150	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.200	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.250	0.000	0.000	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.300	0.000	0.000	(0.167)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.375	0.000	0.000	(0.167)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.500	0.000	0.000	(0.167)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.625	0.000	0.000	(0.167)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.750	0.000	0.000	(0.167)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	0.000
6.875	0.000	0.000	(0.618)	(0.507)	(0.420)	(0.369)	(0.196)	(0.165)	(0.144)	(0.001)	(0.001)	0.000
6.990	0.000	0.000	(0.618)	(0.507)	(0.420)	(0.369)	(0.196)	(0.165)	(0.144)	(0.001)	(0.001)	0.000
7.000	0.000	0.000	(0.618)	(0.507)	(0.420)	(0.369)	(0.196)	(0.165)	(0.144)	(0.001)	(0.001)	0.000
7.125	0.000	0.000	(0.618)	(0.507)	(0.420)	(0.369)	(0.196)	(0.165)	(0.144)	(0.001)	(0.001)	0.000
7.250	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.375	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.500	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.625	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.750	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.875	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
7.990	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
8.000	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
8.125	0.000	0.000	(0.840)	(0.796)	(0.742)	(0.666)	(0.335)	(0.277)	(0.236)	(0.001)	(0.001)	0.000
8.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Conforming High Balance Fixed & ARM

20(16-20) / 30(21-30) Year Fixed				
CHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.750%	3.685	3.729	3.744	3.859
5.875%	3.027	3.072	3.087	3.201
5.990%	2.423	2.468	2.482	2.597
6.000%	2.385	2.430	2.444	2.559
6.125%	1.932	1.977	1.992	2.106
6.250%	1.640	1.685	1.699	1.814
6.375%	1.025	1.069	1.084	1.198
6.500%	0.448	0.492	0.507	0.622
6.625%	0.073	0.117	0.132	0.247
6.750%	(0.019)	0.040	0.070	0.199
6.875%	(0.574)	(0.515)	(0.486)	(0.356)
6.990%	(1.055)	(0.996)	(0.967)	(0.837)
7.000%	(1.086)	(1.027)	(0.998)	(0.868)
7.125%	(1.459)	(1.400)	(1.371)	(1.242)
7.250%	(1.313)	(1.239)	(1.195)	(1.051)
7.375%	(1.817)	(1.743)	(1.699)	(1.555)
7.500%	(2.288)	(2.214)	(2.170)	(2.026)
7.625%	(2.608)	(2.534)	(2.490)	(2.346)
7.750%	(1.818)	(1.744)	(1.700)	(1.556)
7.875%	(2.278)	(2.204)	(2.160)	(2.016)
7.990%	(2.679)	(2.605)	(2.561)	(2.417)
8.000%	(2.700)	(2.626)	(2.582)	(2.438)
8.125%	(2.943)	(2.869)	(2.825)	(2.681)

Max Net Rebate: (10.000)

15 Year Fixed (11-15 Years)				
CHBF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.875%	4.009	4.054	4.070	4.186
5.000%	3.610	3.656	3.671	3.787
5.125%	3.169	3.230	3.261	3.392
5.250%	2.632	2.693	2.725	2.856
5.375%	2.126	2.187	2.218	2.349
5.500%	1.767	1.829	1.860	1.991
5.625%	1.841	1.934	1.996	2.159
5.750%	1.335	1.427	1.490	1.652
5.875%	0.869	0.962	1.024	1.187
5.990%	0.569	0.662	0.724	0.887
6.000%	0.558	0.651	0.713	0.876
6.125%	0.432	0.540	0.618	0.796
6.250%	(0.056)	0.052	0.130	0.308
6.375%	(0.496)	(0.388)	(0.310)	(0.131)
6.500%	(0.759)	(0.651)	(0.573)	(0.394)
6.625%	(0.235)	(0.127)	(0.049)	0.129
6.750%	(0.710)	(0.602)	(0.524)	(0.346)
6.875%	(1.129)	(1.021)	(0.943)	(0.765)
6.990%	(1.340)	(1.231)	(1.153)	(0.975)
7.000%	(1.341)	(1.233)	(1.155)	(0.977)

Max Net Rebate: (10.000)

5/6 Month SOFR ARM				
CHBL5	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	4.104	4.197	4.259	4.422
5.000%	4.074	4.167	4.229	4.392
5.125%	3.708	3.801	3.863	4.026
5.250%	3.342	3.434	3.497	3.659
5.375%	2.977	3.070	3.132	3.295
5.500%	2.639	2.731	2.794	2.956
5.625%	2.301	2.393	2.456	2.618
5.750%	1.959	2.052	2.114	2.277
5.875%	1.760	1.853	1.915	2.078
6.000%	1.417	1.510	1.572	1.735
6.125%	1.218	1.310	1.373	1.535
6.250%	0.874	0.966	1.029	1.191
6.375%	0.673	0.766	0.828	0.991
6.500%	0.327	0.420	0.482	0.645
6.625%	0.124	0.217	0.279	0.442
6.750%	(0.077)	0.015	0.078	0.240
6.875%	(0.279)	(0.186)	(0.124)	0.039
6.990%	(0.598)	(0.506)	(0.443)	(0.281)
7.000%	(0.628)	(0.536)	(0.473)	(0.311)
7.125%	(0.833)	(0.741)	(0.678)	(0.516)
7.250%	(1.029)	(0.937)	(0.874)	(0.712)
7.375%	(1.079)	(0.986)	(0.924)	(0.761)
7.500%	(1.130)	(1.037)	(0.975)	(0.812)
7.625%	(1.182)	(1.090)	(1.027)	(0.865)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

7/6 Month SOFR ARM				
CHBL7	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.961	4.053	4.116	4.278
5.375%	3.533	3.625	3.688	3.850
5.500%	3.104	3.197	3.259	3.422
5.625%	2.675	2.767	2.830	2.992
5.750%	2.245	2.337	2.400	2.562
5.875%	1.816	1.909	1.971	2.134
6.000%	1.748	1.840	1.903	2.065
6.125%	1.347	1.440	1.502	1.665
6.250%	0.943	1.035	1.098	1.260
6.375%	0.537	0.629	0.692	0.854
6.500%	0.299	0.392	0.454	0.617
6.625%	0.062	0.154	0.217	0.379
6.750%	(0.346)	(0.253)	(0.191)	(0.028)
6.875%	(0.415)	(0.322)	(0.260)	(0.097)
6.990%	(0.793)	(0.701)	(0.638)	(0.476)
7.000%	(0.823)	(0.731)	(0.668)	(0.506)
7.125%	(1.064)	(0.972)	(0.909)	(0.747)
7.250%	(1.303)	(1.211)	(1.148)	(0.986)
7.375%	(1.372)	(1.280)	(1.217)	(1.055)
7.500%	(1.443)	(1.351)	(1.288)	(1.126)
7.625%	(1.516)	(1.423)	(1.361)	(1.198)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

10/6 Month SOFR ARM				
CHBL10	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.743	3.835	3.898	4.060
5.750%	3.265	3.357	3.420	3.582
5.875%	2.969	3.062	3.124	3.287
6.000%	2.490	2.583	2.645	2.808
6.125%	2.197	2.290	2.352	2.515
6.250%	1.747	1.839	1.902	2.064
6.375%	1.296	1.389	1.451	1.614
6.500%	0.841	0.934	0.996	1.159
6.625%	0.573	0.665	0.728	0.890
6.750%	0.116	0.209	0.271	0.434
6.875%	(0.152)	(0.060)	0.003	0.165
6.990%	(0.581)	(0.488)	(0.426)	(0.263)
7.000%	(0.611)	(0.518)	(0.456)	(0.293)
7.125%	(0.880)	(0.787)	(0.725)	(0.562)
7.250%	(0.960)	(0.868)	(0.805)	(0.643)
7.375%	(1.042)	(0.950)	(0.887)	(0.725)
7.500%	(1.123)	(1.030)	(0.968)	(0.805)
7.625%	(1.204)	(1.111)	(1.049)	(0.886)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Government High Balance Fixed and ARM

FHA 30(16-30) Fixed High Balance and HUD \$100 Down
30(16-30) Year Fixed High Balance

FHBF30 F203HHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.771	3.830	3.859	3.989
5.375%	3.177	3.236	3.266	3.395
5.500%	2.583	2.643	2.672	2.801
5.625%	1.990	2.049	2.078	2.208
5.750%	1.396	1.455	1.484	1.614
5.875%	1.104	1.192	1.251	1.410
5.990%	0.558	0.646	0.705	0.863
6.000%	0.510	0.599	0.657	0.816
6.125%	(0.084)	0.005	0.063	0.222
6.250%	(0.673)	(0.584)	(0.526)	(0.367)
6.375%	(0.523)	(0.405)	(0.317)	(0.129)
6.500%	(1.089)	(0.972)	(0.884)	(0.696)
6.625%	(1.638)	(1.520)	(1.432)	(1.244)
6.750%	(2.166)	(2.048)	(1.961)	(1.773)
6.875%	(1.389)	(1.271)	(1.183)	(0.995)
6.990%	(1.855)	(1.737)	(1.649)	(1.462)
7.000%	(1.895)	(1.777)	(1.689)	(1.501)
7.125%	(2.380)	(2.262)	(2.174)	(1.986)
7.250%	(2.846)	(2.728)	(2.640)	(2.452)
7.375%	(1.106)	(0.974)	(0.871)	(0.669)
7.500%	(1.576)	(1.444)	(1.341)	(1.139)
7.625%	(2.031)	(1.899)	(1.796)	(1.593)

Max Net Rebate: (6.000)

FHA 15(11-15) Year Fixed High Balance

FHBF15 F203HHB15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	4.100	4.193	4.255	4.418
5.375%	3.605	3.698	3.760	3.923
5.500%	3.113	3.205	3.268	3.430
5.625%	2.623	2.716	2.778	2.941
5.750%	2.138	2.230	2.293	2.455

Max Net Rebate: (6.000)

5/1 Treasury ARM High Balance

FHB/VHBT5	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.000%	4.753	4.846	4.908	5.071
5.125%	4.332	4.424	4.487	4.649
5.250%	3.924	4.016	4.079	4.241
5.375%	3.384	3.476	3.539	3.701
5.500%	2.974	3.067	3.129	3.292
5.625%	2.569	2.662	2.724	2.887
5.750%	2.177	2.269	2.332	2.494
5.875%	1.979	2.072	2.134	2.297
6.000%	1.590	1.682	1.745	1.907
6.125%	1.220	1.313	1.375	1.538
6.250%	0.869	0.961	1.024	1.186

Max Net Rebate: (5.000) Margin: 2.000 Caps: 1.000/1.000/5.000
Treasury Constant 1 Year: 5.12000

VA 30(16-30) Year High Balance Fixed

VHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	4.141	4.200	4.229	4.359
5.375%	3.547	3.606	3.636	3.765
5.500%	2.953	3.013	3.042	3.171
5.625%	2.360	2.419	2.448	2.578
5.750%	1.766	1.825	1.854	1.984
5.875%	1.474	1.562	1.621	1.780
5.990%	0.928	1.016	1.075	1.233
6.000%	0.880	0.969	1.027	1.186
6.125%	0.286	0.375	0.433	0.592
6.250%	(0.303)	(0.214)	(0.156)	0.003
6.375%	(0.153)	(0.035)	0.053	0.241
6.500%	(0.719)	(0.602)	(0.514)	(0.326)
6.625%	(1.268)	(1.150)	(1.062)	(0.874)
6.750%	(1.796)	(1.678)	(1.591)	(1.403)
6.875%	(1.019)	(0.901)	(0.813)	(0.625)
6.990%	(1.485)	(1.367)	(1.279)	(1.092)
7.000%	(1.525)	(1.407)	(1.319)	(1.131)
7.125%	(2.010)	(1.892)	(1.804)	(1.616)
7.250%	(2.476)	(2.358)	(2.270)	(2.082)
7.375%	(0.736)	(0.604)	(0.501)	(0.299)
7.500%	(1.206)	(1.074)	(0.971)	(0.769)
7.625%	(1.661)	(1.529)	(1.426)	(1.223)

Max Net Rebate: (6.000)

VA 15(11-15) Year Fixed High Balance

VHBF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.375%	3.975	4.068	4.130	4.293
5.500%	3.483	3.575	3.638	3.800
5.625%	2.993	3.086	3.148	3.311
5.750%	2.508	2.600	2.663	2.825

Max Net Rebate: (6.000)

LTV

	0-50	50.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	> 97
FHA Streamline	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
VA Streamline	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

90 Day Lock = Please reference to loan advisor pricing/CSV version of the rate sheet

HomeReady Mortgage and Home Possible

HomeReady 30(16-30) Year Fixed				
CHRF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.067	4.112	4.126	4.241
5.750%	3.433	3.478	3.493	3.607
5.875%	2.761	2.805	2.820	2.934
5.990%	2.142	2.187	2.201	2.316
6.000%	2.103	2.148	2.162	2.277
6.125%	1.627	1.672	1.687	1.801
6.250%	1.389	1.433	1.448	1.563
6.375%	0.758	0.802	0.817	0.932
6.500%	0.165	0.209	0.224	0.339
6.625%	(0.261)	(0.217)	(0.202)	(0.087)
6.750%	(0.270)	(0.211)	(0.181)	(0.052)
6.875%	(0.841)	(0.782)	(0.752)	(0.623)
6.990%	(1.336)	(1.277)	(1.248)	(1.118)
7.000%	(1.369)	(1.310)	(1.281)	(1.151)
7.125%	(1.769)	(1.709)	(1.680)	(1.551)
7.250%	(1.564)	(1.490)	(1.446)	(1.302)
7.375%	(2.084)	(2.010)	(1.966)	(1.822)
7.500%	(2.570)	(2.496)	(2.452)	(2.308)
7.625%	(2.921)	(2.847)	(2.803)	(2.659)
7.750%	(2.538)	(2.464)	(2.420)	(2.276)
7.875%	(3.014)	(2.940)	(2.896)	(2.752)
7.990%	(3.429)	(3.355)	(3.311)	(3.167)
8.000%	(3.452)	(3.378)	(3.334)	(3.190)
8.125%	(3.725)	(3.651)	(3.607)	(3.463)
8.250%	(3.444)	(3.326)	(3.238)	(3.050)
8.375%	(3.878)	(3.760)	(3.672)	(3.484)
8.500%	(4.281)	(4.163)	(4.075)	(3.887)
8.625%	(4.496)	(4.378)	(4.290)	(4.102)

Max Net Rebate: (4.500)

HomeReady 15(10-15) Year Fixed				
CHRF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.600%	3.966	4.012	4.027	4.143
4.625%	3.867	3.912	3.928	4.044
4.650%	3.758	3.803	3.819	3.935
4.700%	3.540	3.586	3.601	3.717
4.750%	3.322	3.368	3.384	3.499
4.875%	2.801	2.847	2.863	2.978
4.990%	2.407	2.453	2.468	2.584
5.000%	2.380	2.426	2.441	2.557
5.125%	2.105	2.166	2.197	2.328
5.250%	1.560	1.622	1.653	1.784
5.375%	1.046	1.107	1.138	1.269
5.500%	0.679	0.740	0.772	0.903
5.625%	0.809	0.901	0.964	1.126
5.750%	0.294	0.387	0.449	0.612
5.875%	(0.178)	(0.086)	(0.023)	0.139
5.990%	(0.484)	(0.392)	(0.329)	(0.167)
6.000%	(0.496)	(0.404)	(0.341)	(0.179)
6.125%	(0.289)	(0.181)	(0.102)	0.076
6.250%	(0.784)	(0.676)	(0.598)	(0.420)
6.375%	(1.232)	(1.124)	(1.045)	(0.867)
6.500%	(1.505)	(1.397)	(1.319)	(1.141)
6.625%	(1.049)	(0.941)	(0.863)	(0.685)
6.750%	(1.532)	(1.424)	(1.346)	(1.168)
6.875%	(1.960)	(1.852)	(1.774)	(1.596)
6.990%	(2.186)	(2.078)	(1.999)	(1.821)
7.000%	(2.193)	(2.085)	(2.007)	(1.829)
7.125%	(1.956)	(1.832)	(1.739)	(1.545)
7.250%	(2.428)	(2.304)	(2.211)	(2.017)
7.375%	(2.831)	(2.707)	(2.613)	(2.419)
7.500%	(3.023)	(2.899)	(2.805)	(2.612)

Max Net Rebate: (4.500)

Home Possible 15(11-15) Year Fixed				
CHMPF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.600%	3.966	4.012	4.027	4.143
4.625%	3.867	3.912	3.928	4.044
4.650%	3.758	3.803	3.819	3.935
4.700%	3.540	3.586	3.601	3.717
4.750%	3.322	3.368	3.384	3.499
4.875%	2.801	2.847	2.863	2.978
4.990%	2.407	2.453	2.468	2.584
5.000%	2.380	2.426	2.441	2.557
5.125%	2.105	2.166	2.197	2.328
5.250%	1.560	1.622	1.653	1.784
5.375%	1.046	1.107	1.138	1.269
5.500%	0.679	0.740	0.772	0.903
5.625%	0.809	0.901	0.964	1.126
5.750%	0.294	0.387	0.449	0.612
5.875%	(0.178)	(0.086)	(0.023)	0.139
5.990%	(0.484)	(0.392)	(0.329)	(0.167)
6.000%	(0.496)	(0.404)	(0.341)	(0.179)
6.125%	(0.289)	(0.181)	(0.102)	0.076
6.250%	(0.784)	(0.676)	(0.598)	(0.420)
6.375%	(1.232)	(1.124)	(1.045)	(0.867)
6.500%	(1.505)	(1.397)	(1.319)	(1.141)
6.625%	(1.049)	(0.941)	(0.863)	(0.685)
6.750%	(1.532)	(1.424)	(1.346)	(1.168)
6.875%	(1.960)	(1.852)	(1.774)	(1.596)
6.990%	(2.186)	(2.078)	(1.999)	(1.821)
7.000%	(2.193)	(2.085)	(2.007)	(1.829)
7.125%	(1.956)	(1.832)	(1.739)	(1.545)
7.250%	(2.428)	(2.304)	(2.211)	(2.017)
7.375%	(2.831)	(2.707)	(2.613)	(2.419)
7.500%	(3.023)	(2.899)	(2.805)	(2.612)

Max Net Rebate: (4.500)

Home Possible 30(16-30) Year Fixed				
CHMPF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.067	4.112	4.126	4.241
5.750%	3.433	3.478	3.493	3.607
5.875%	2.761	2.805	2.820	2.934
5.990%	2.142	2.187	2.201	2.316
6.000%	2.103	2.148	2.162	2.277
6.125%	1.627	1.672	1.687	1.801
6.250%	1.389	1.433	1.448	1.563
6.375%	0.758	0.802	0.817	0.932
6.500%	0.165	0.209	0.224	0.339
6.625%	(0.261)	(0.217)	(0.202)	(0.087)
6.750%	(0.270)	(0.211)	(0.181)	(0.052)
6.875%	(0.841)	(0.782)	(0.752)	(0.623)
6.990%	(1.336)	(1.277)	(1.248)	(1.118)
7.000%	(1.369)	(1.310)	(1.281)	(1.151)
7.125%	(1.769)	(1.709)	(1.680)	(1.551)
7.250%	(1.564)	(1.490)	(1.446)	(1.302)
7.375%	(2.084)	(2.010)	(1.966)	(1.822)
7.500%	(2.570)	(2.496)	(2.452)	(2.308)
7.625%	(2.921)	(2.847)	(2.803)	(2.659)
7.750%	(2.538)	(2.464)	(2.420)	(2.276)
7.875%	(3.014)	(2.940)	(2.896)	(2.752)
7.990%	(3.429)	(3.355)	(3.311)	(3.167)
8.000%	(3.452)	(3.378)	(3.334)	(3.190)
8.125%	(3.725)	(3.651)	(3.607)	(3.463)
8.250%	(3.444)	(3.326)	(3.238)	(3.050)
8.375%	(3.878)	(3.760)	(3.672)	(3.484)
8.500%	(4.281)	(4.163)	(4.075)	(3.887)
8.625%	(4.496)	(4.378)	(4.290)	(4.102)

Max Net Rebate: (4.500)

HomeReady Mortgage and Home Possible High Balance

HomeReady High Balance 30(16-30) Year Fixed				
CHRHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.750%	3.585	3.629	3.644	3.759
5.875%	2.927	2.972	2.987	3.101
5.990%	2.323	2.368	2.382	2.497
6.000%	2.285	2.330	2.344	2.459
6.125%	1.832	1.877	1.892	2.006
6.250%	1.540	1.585	1.599	1.714
6.375%	0.925	0.969	0.984	1.098
6.500%	0.348	0.392	0.407	0.522
6.625%	(0.027)	0.017	0.032	0.147
6.750%	(0.119)	(0.060)	(0.030)	0.099
6.875%	(0.674)	(0.615)	(0.586)	(0.456)
6.990%	(1.155)	(1.096)	(1.067)	(0.937)
7.000%	(1.186)	(1.127)	(1.098)	(0.968)
7.125%	(1.559)	(1.500)	(1.471)	(1.342)
7.250%	(1.413)	(1.339)	(1.295)	(1.151)
7.375%	(1.917)	(1.843)	(1.799)	(1.655)
7.500%	(2.388)	(2.314)	(2.270)	(2.126)
7.625%	(2.708)	(2.634)	(2.590)	(2.446)
7.750%	(1.918)	(1.844)	(1.800)	(1.656)
7.875%	(2.378)	(2.304)	(2.260)	(2.116)
7.990%	(2.779)	(2.705)	(2.661)	(2.517)
8.000%	(2.800)	(2.726)	(2.682)	(2.538)
8.125%	(3.043)	(2.969)	(2.925)	(2.781)

Max Net Rebate: (4.500)

HomeReady High Balance 15(10-15) year Fixed				
CHRHBF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.875%	3.909	3.954	3.970	4.086
5.000%	3.510	3.556	3.571	3.687
5.125%	3.069	3.130	3.161	3.292
5.250%	2.532	2.593	2.625	2.756
5.375%	2.026	2.087	2.118	2.249
5.500%	1.667	1.729	1.760	1.891
5.625%	1.741	1.834	1.896	2.059
5.750%	1.235	1.327	1.390	1.552
5.875%	0.769	0.862	0.924	1.087
5.990%	0.469	0.562	0.624	0.787
6.000%	0.458	0.551	0.613	0.776
6.125%	0.332	0.440	0.518	0.696
6.250%	(0.156)	(0.048)	0.030	0.208
6.375%	(0.596)	(0.488)	(0.410)	(0.231)
6.500%	(0.859)	(0.751)	(0.673)	(0.494)
6.625%	(0.335)	(0.227)	(0.149)	0.029
6.750%	(0.810)	(0.702)	(0.624)	(0.446)
6.875%	(1.229)	(1.121)	(1.043)	(0.865)
6.990%	(1.440)	(1.331)	(1.253)	(1.075)
7.000%	(1.441)	(1.333)	(1.255)	(1.077)

Max Net Rebate: (4.500)

Home Possible High Balance 30(16-30) Year Fixed				
CHMPHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.750%	3.585	3.629	3.644	3.759
5.875%	2.927	2.972	2.987	3.101
5.990%	2.323	2.368	2.382	2.497
6.000%	2.285	2.330	2.344	2.459
6.125%	1.832	1.877	1.892	2.006
6.250%	1.540	1.585	1.599	1.714
6.375%	0.925	0.969	0.984	1.098
6.500%	0.348	0.392	0.407	0.522
6.625%	(0.027)	0.017	0.032	0.147
6.750%	(0.119)	(0.060)	(0.030)	0.099
6.875%	(0.674)	(0.615)	(0.586)	(0.456)
6.990%	(1.155)	(1.096)	(1.067)	(0.937)
7.000%	(1.186)	(1.127)	(1.098)	(0.968)
7.125%	(1.559)	(1.500)	(1.471)	(1.342)
7.250%	(1.413)	(1.339)	(1.295)	(1.151)
7.375%	(1.917)	(1.843)	(1.799)	(1.655)
7.500%	(2.388)	(2.314)	(2.270)	(2.126)
7.625%	(2.708)	(2.634)	(2.590)	(2.446)
7.750%	(1.918)	(1.844)	(1.800)	(1.656)
7.875%	(2.378)	(2.304)	(2.260)	(2.116)
7.990%	(2.779)	(2.705)	(2.661)	(2.517)
8.000%	(2.800)	(2.726)	(2.682)	(2.538)
8.125%	(3.043)	(2.969)	(2.925)	(2.781)

Max Net Rebate: (4.500)

Home Possible High Balance 15(11-15) Year Fixed				
CHMPHBF15	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.875%	3.909	3.954	3.970	4.086
5.000%	3.510	3.556	3.571	3.687
5.125%	3.069	3.130	3.161	3.292
5.250%	2.532	2.593	2.625	2.756
5.375%	2.026	2.087	2.118	2.249
5.500%	1.667	1.729	1.760	1.891
5.625%	1.741	1.834	1.896	2.059
5.750%	1.235	1.327	1.390	1.552
5.875%	0.769	0.862	0.924	1.087
5.990%	0.469	0.562	0.624	0.787
6.000%	0.458	0.551	0.613	0.776
6.125%	0.332	0.440	0.518	0.696
6.250%	(0.156)	(0.048)	0.030	0.208
6.375%	(0.596)	(0.488)	(0.410)	(0.231)
6.500%	(0.859)	(0.751)	(0.673)	(0.494)
6.625%	(0.335)	(0.227)	(0.149)	0.029
6.750%	(0.810)	(0.702)	(0.624)	(0.446)
6.875%	(1.229)	(1.121)	(1.043)	(0.865)
6.990%	(1.440)	(1.331)	(1.253)	(1.075)
7.000%	(1.441)	(1.333)	(1.255)	(1.077)

Max Net Rebate: (4.500)

HomeReady Mortgage and Home Possible ARM

HomeReady 5/6 ARM				
CHRS5A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	3.854	3.947	4.009	4.172
5.000%	3.824	3.917	3.979	4.142
5.125%	3.458	3.551	3.613	3.776
5.250%	3.092	3.184	3.247	3.409
5.375%	2.727	2.820	2.882	3.045
5.500%	2.389	2.481	2.544	2.706
5.625%	2.051	2.143	2.206	2.368
5.750%	1.709	1.802	1.864	2.027
5.875%	1.510	1.603	1.665	1.828
6.000%	1.167	1.260	1.322	1.485
6.125%	0.968	1.060	1.123	1.285
6.250%	0.624	0.716	0.779	0.941
6.375%	0.423	0.516	0.578	0.741
6.500%	0.077	0.170	0.232	0.395
6.625%	(0.126)	(0.033)	0.029	0.192
6.750%	(0.327)	(0.235)	(0.172)	(0.010)
6.875%	(0.529)	(0.436)	(0.374)	(0.211)
6.990%	(0.848)	(0.756)	(0.693)	(0.531)
7.000%	(0.878)	(0.786)	(0.723)	(0.561)
7.125%	(1.083)	(0.991)	(0.928)	(0.766)
7.250%	(1.279)	(1.187)	(1.124)	(0.962)
7.375%	(1.329)	(1.236)	(1.174)	(1.011)
7.500%	(1.380)	(1.287)	(1.225)	(1.062)
7.625%	(1.432)	(1.340)	(1.277)	(1.115)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

HomeReady 7/6 ARM				
CHR7A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.711	3.803	3.866	4.028
5.375%	3.283	3.375	3.438	3.600
5.500%	2.854	2.947	3.009	3.172
5.625%	2.425	2.517	2.580	2.742
5.750%	1.995	2.087	2.150	2.312
5.875%	1.566	1.659	1.721	1.884
6.000%	1.498	1.590	1.653	1.815
6.125%	1.097	1.190	1.252	1.415
6.250%	0.693	0.785	0.848	1.010
6.375%	0.287	0.379	0.442	0.604
6.500%	0.049	0.142	0.204	0.367
6.625%	(0.188)	(0.096)	(0.033)	0.129
6.750%	(0.596)	(0.503)	(0.441)	(0.278)
6.875%	(0.665)	(0.572)	(0.510)	(0.347)
6.990%	(1.043)	(0.951)	(0.888)	(0.726)
7.000%	(1.073)	(0.981)	(0.918)	(0.756)
7.125%	(1.314)	(1.222)	(1.159)	(0.997)
7.250%	(1.553)	(1.461)	(1.398)	(1.236)
7.375%	(1.622)	(1.530)	(1.467)	(1.305)
7.500%	(1.693)	(1.601)	(1.538)	(1.376)
7.625%	(1.766)	(1.673)	(1.611)	(1.448)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

HomeReady 10/6 ARM				
CHR10A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.493	3.585	3.648	3.810
5.750%	3.015	3.107	3.170	3.332
5.875%	2.719	2.812	2.874	3.037
6.000%	2.240	2.333	2.395	2.558
6.125%	1.947	2.040	2.102	2.265
6.250%	1.497	1.589	1.652	1.814
6.375%	1.046	1.139	1.201	1.364
6.500%	0.591	0.684	0.746	0.909
6.625%	0.323	0.415	0.478	0.640
6.750%	(0.134)	(0.041)	0.021	0.184
6.875%	(0.402)	(0.310)	(0.247)	(0.085)
6.990%	(0.831)	(0.738)	(0.676)	(0.513)
7.000%	(0.861)	(0.768)	(0.706)	(0.543)
7.125%	(1.130)	(1.037)	(0.975)	(0.812)
7.250%	(1.210)	(1.118)	(1.055)	(0.893)
7.375%	(1.292)	(1.200)	(1.137)	(0.975)
7.500%	(1.373)	(1.280)	(1.218)	(1.055)
7.625%	(1.454)	(1.361)	(1.299)	(1.136)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible 5/6 ARM				
CHMP5A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	3.854	3.947	4.009	4.172
5.000%	3.824	3.917	3.979	4.142
5.125%	3.458	3.551	3.613	3.776
5.250%	3.092	3.184	3.247	3.409
5.375%	2.727	2.820	2.882	3.045
5.500%	2.389	2.481	2.544	2.706
5.625%	2.051	2.143	2.206	2.368
5.750%	1.709	1.802	1.864	2.027
5.875%	1.510	1.603	1.665	1.828
6.000%	1.167	1.260	1.322	1.485
6.125%	0.968	1.060	1.123	1.285
6.250%	0.624	0.716	0.779	0.941
6.375%	0.423	0.516	0.578	0.741
6.500%	0.077	0.170	0.232	0.395
6.625%	(0.126)	(0.033)	0.029	0.192
6.750%	(0.327)	(0.235)	(0.172)	(0.010)
6.875%	(0.529)	(0.436)	(0.374)	(0.211)
6.990%	(0.848)	(0.756)	(0.693)	(0.531)
7.000%	(0.878)	(0.786)	(0.723)	(0.561)
7.125%	(1.083)	(0.991)	(0.928)	(0.766)
7.250%	(1.279)	(1.187)	(1.124)	(0.962)
7.375%	(1.329)	(1.236)	(1.174)	(1.011)
7.500%	(1.380)	(1.287)	(1.225)	(1.062)
7.625%	(1.432)	(1.340)	(1.277)	(1.115)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible 7/6 ARM				
CHMP7A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.711	3.803	3.866	4.028
5.375%	3.283	3.375	3.438	3.600
5.500%	2.854	2.947	3.009	3.172
5.625%	2.425	2.517	2.580	2.742
5.750%	1.995	2.087	2.150	2.312
5.875%	1.566	1.659	1.721	1.884
6.000%	1.498	1.590	1.653	1.815
6.125%	1.097	1.190	1.252	1.415
6.250%	0.693	0.785	0.848	1.010
6.375%	0.287	0.379	0.442	0.604
6.500%	0.049	0.142	0.204	0.367
6.625%	(0.188)	(0.096)	(0.033)	0.129
6.750%	(0.596)	(0.503)	(0.441)	(0.278)
6.875%	(0.665)	(0.572)	(0.510)	(0.347)
6.990%	(1.043)	(0.951)	(0.888)	(0.726)
7.000%	(1.073)	(0.981)	(0.918)	(0.756)
7.125%	(1.314)	(1.222)	(1.159)	(0.997)
7.250%	(1.553)	(1.461)	(1.398)	(1.236)
7.375%	(1.622)	(1.530)	(1.467)	(1.305)
7.500%	(1.693)	(1.601)	(1.538)	(1.376)
7.625%	(1.766)	(1.673)	(1.611)	(1.448)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible 10/6 ARM				
CHMP10A	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.493	3.585	3.648	3.810
5.750%	3.015	3.107	3.170	3.332
5.875%	2.719	2.812	2.874	3.037
6.000%	2.240	2.333	2.395	2.558
6.125%	1.947	2.040	2.102	2.265
6.250%	1.497	1.589	1.652	1.814
6.375%	1.046	1.139	1.201	1.364
6.500%	0.591	0.684	0.746	0.909
6.625%	0.323	0.415	0.478	0.640
6.750%	(0.134)	(0.041)	0.021	0.184
6.875%	(0.402)	(0.310)	(0.247)	(0.085)
6.990%	(0.831)	(0.738)	(0.676)	(0.513)
7.000%	(0.861)	(0.768)	(0.706)	(0.543)
7.125%	(1.130)	(1.037)	(0.975)	(0.812)
7.250%	(1.210)	(1.118)	(1.055)	(0.893)
7.375%	(1.292)	(1.200)	(1.137)	(0.975)
7.500%	(1.373)	(1.280)	(1.218)	(1.055)
7.625%	(1.454)	(1.361)	(1.299)	(1.136)

Max Net Rebate: (10.000) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

HomeReady Mortgage and Home Possible High Balance ARM

HomeReady High Balance 5/6 ARM				
CHRHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	4.004	4.097	4.159	4.322
5.000%	3.974	4.067	4.129	4.292
5.125%	3.608	3.701	3.763	3.926
5.250%	3.242	3.334	3.397	3.559
5.375%	2.877	2.970	3.032	3.195
5.500%	2.539	2.631	2.694	2.856
5.625%	2.201	2.293	2.356	2.518
5.750%	1.859	1.952	2.014	2.177
5.875%	1.660	1.753	1.815	1.978
6.000%	1.317	1.410	1.472	1.635
6.125%	1.118	1.210	1.273	1.435
6.250%	0.774	0.866	0.929	1.091
6.375%	0.573	0.666	0.728	0.891
6.500%	0.227	0.320	0.382	0.545
6.625%	0.024	0.117	0.179	0.342
6.750%	(0.177)	(0.085)	(0.022)	0.140
6.875%	(0.379)	(0.286)	(0.224)	(0.061)
6.990%	(0.698)	(0.606)	(0.543)	(0.381)
7.000%	(0.728)	(0.636)	(0.573)	(0.411)
7.125%	(0.933)	(0.841)	(0.778)	(0.616)
7.250%	(1.129)	(1.037)	(0.974)	(0.812)
7.375%	(1.179)	(1.086)	(1.024)	(0.861)
7.500%	(1.230)	(1.137)	(1.075)	(0.912)
7.625%	(1.282)	(1.190)	(1.127)	(0.965)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

HomeReady High Balance 7/6 ARM				
CHRHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.861	3.953	4.016	4.178
5.375%	3.433	3.525	3.588	3.750
5.500%	3.004	3.097	3.159	3.322
5.625%	2.575	2.667	2.730	2.892
5.750%	2.145	2.237	2.300	2.462
5.875%	1.716	1.809	1.871	2.034
6.000%	1.648	1.740	1.803	1.965
6.125%	1.247	1.340	1.402	1.565
6.250%	0.843	0.935	0.998	1.160
6.375%	0.437	0.529	0.592	0.754
6.500%	0.199	0.292	0.354	0.517
6.625%	(0.038)	0.054	0.117	0.279
6.750%	(0.446)	(0.353)	(0.291)	(0.128)
6.875%	(0.515)	(0.422)	(0.360)	(0.197)
6.990%	(0.893)	(0.801)	(0.738)	(0.576)
7.000%	(0.923)	(0.831)	(0.768)	(0.606)
7.125%	(1.164)	(1.072)	(1.009)	(0.847)
7.250%	(1.403)	(1.311)	(1.248)	(1.086)
7.375%	(1.472)	(1.380)	(1.317)	(1.155)
7.500%	(1.543)	(1.451)	(1.388)	(1.226)
7.625%	(1.616)	(1.523)	(1.461)	(1.298)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

HomeReady High Balance 10/6 ARM				
CHRHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.643	3.735	3.798	3.960
5.750%	3.165	3.257	3.320	3.482
5.875%	2.869	2.962	3.024	3.187
6.000%	2.390	2.483	2.545	2.708
6.125%	2.097	2.190	2.252	2.415
6.250%	1.647	1.739	1.802	1.964
6.375%	1.196	1.289	1.351	1.514
6.500%	0.741	0.834	0.896	1.059
6.625%	0.473	0.565	0.628	0.790
6.750%	0.016	0.109	0.171	0.334
6.875%	(0.252)	(0.160)	(0.097)	0.065
6.990%	(0.681)	(0.588)	(0.526)	(0.363)
7.000%	(0.711)	(0.618)	(0.556)	(0.393)
7.125%	(0.980)	(0.887)	(0.825)	(0.662)
7.250%	(1.060)	(0.968)	(0.905)	(0.743)
7.375%	(1.142)	(1.050)	(0.987)	(0.825)
7.500%	(1.223)	(1.130)	(1.068)	(0.905)
7.625%	(1.304)	(1.211)	(1.149)	(0.986)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible High Balance 5/6 ARM				
CHMPHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
4.990%	4.004	4.097	4.159	4.322
5.000%	3.974	4.067	4.129	4.292
5.125%	3.608	3.701	3.763	3.926
5.250%	3.242	3.334	3.397	3.559
5.375%	2.877	2.970	3.032	3.195
5.500%	2.539	2.631	2.694	2.856
5.625%	2.201	2.293	2.356	2.518
5.750%	1.859	1.952	2.014	2.177
5.875%	1.660	1.753	1.815	1.978
6.000%	1.317	1.410	1.472	1.635
6.125%	1.118	1.210	1.273	1.435
6.250%	0.774	0.866	0.929	1.091
6.375%	0.573	0.666	0.728	0.891
6.500%	0.227	0.320	0.382	0.545
6.625%	0.024	0.117	0.179	0.342
6.750%	(0.177)	(0.085)	(0.022)	0.140
6.875%	(0.379)	(0.286)	(0.224)	(0.061)
6.990%	(0.698)	(0.606)	(0.543)	(0.381)
7.000%	(0.728)	(0.636)	(0.573)	(0.411)
7.125%	(0.933)	(0.841)	(0.778)	(0.616)
7.250%	(1.129)	(1.037)	(0.974)	(0.812)
7.375%	(1.179)	(1.086)	(1.024)	(0.861)
7.500%	(1.230)	(1.137)	(1.075)	(0.912)
7.625%	(1.282)	(1.190)	(1.127)	(0.965)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible High Balance 7/6 ARM				
CHMPHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.250%	3.861	3.953	4.016	4.178
5.375%	3.433	3.525	3.588	3.750
5.500%	3.004	3.097	3.159	3.322
5.625%	2.575	2.667	2.730	2.892
5.750%	2.145	2.237	2.300	2.462
5.875%	1.716	1.809	1.871	2.034
6.000%	1.648	1.740	1.803	1.965
6.125%	1.247	1.340	1.402	1.565
6.250%	0.843	0.935	0.998	1.160
6.375%	0.437	0.529	0.592	0.754
6.500%	0.199	0.292	0.354	0.517
6.625%	(0.038)	0.054	0.117	0.279
6.750%	(0.446)	(0.353)	(0.291)	(0.128)
6.875%	(0.515)	(0.422)	(0.360)	(0.197)
6.990%	(0.893)	(0.801)	(0.738)	(0.576)
7.000%	(0.923)	(0.831)	(0.768)	(0.606)
7.125%	(1.164)	(1.072)	(1.009)	(0.847)
7.250%	(1.403)	(1.311)	(1.248)	(1.086)
7.375%	(1.472)	(1.380)	(1.317)	(1.155)
7.500%	(1.543)	(1.451)	(1.388)	(1.226)
7.625%	(1.616)	(1.523)	(1.461)	(1.298)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Home Possible High Balance 10/6 ARM				
CHMPHBSA	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	3.643	3.735	3.798	3.960
5.750%	3.165	3.257	3.320	3.482
5.875%	2.869	2.962	3.024	3.187
6.000%	2.390	2.483	2.545	2.708
6.125%	2.097	2.190	2.252	2.415
6.250%	1.647	1.739	1.802	1.964
6.375%	1.196	1.289	1.351	1.514
6.500%	0.741	0.834	0.896	1.059
6.625%	0.473	0.565	0.628	0.790
6.750%	0.016	0.109	0.171	0.334
6.875%	(0.252)	(0.160)	(0.097)	0.065
6.990%	(0.681)	(0.588)	(0.526)	(0.363)
7.000%	(0.711)	(0.618)	(0.556)	(0.393)
7.125%	(0.980)	(0.887)	(0.825)	(0.662)
7.250%	(1.060)	(0.968)	(0.905)	(0.743)
7.375%	(1.142)	(1.050)	(0.987)	(0.825)
7.500%	(1.223)	(1.130)	(1.068)	(0.905)
7.625%	(1.304)	(1.211)	(1.149)	(0.986)

Max Net Rebate: (4.500) Margin: 3.000 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

NRZ Smart Edge

NRZ Smart Edge 30 Year Fixed			
NRSEF30	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120)

NRZ Smart Edge 5/6M SOFR ARM			
NRSE5A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Edge

NRZ Smart Edge 7/6M SOFR ARM			
NRSE7A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Edge 10/6M SOFR ARM			
NRSE10A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Edge 40 Year Fixed Interest Only

NRSEF40IO NREAQF40IO	NRZ Smart Edge 40 Year Fixed Interest Only		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120)



Smart Edge ITIN Fixed

SmartEdge ITIN 30 Year Fixed				SmartEdge ITIN 30 Year Fixed Interest Only			
NRSEITNF30	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	NRSEITNF30IO	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484	6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109	6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734	6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359	6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015	6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703	6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390	6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140	7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890	7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653	7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415	7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178	7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928	7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678	7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440	7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203	8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)	8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)	8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)	8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)	8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)	8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)	8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)	8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)	9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)	9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)	9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)	9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)	9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)	9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)	9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)	9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)	10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120)

Max Net Rebate: (2.120)

SmartEdge ITIN 40 Year Fixed Interest Only				SmartEdge ITIN Texas A6 30 Year Fixed			
NRSEITNF40IO	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	NRSEITNA6F30	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.274	4.379	4.484	6.125%	4.274	4.379	4.484
6.250%	3.899	4.004	4.109	6.250%	3.899	4.004	4.109
6.375%	3.524	3.629	3.734	6.375%	3.524	3.629	3.734
6.500%	3.149	3.254	3.359	6.500%	3.149	3.254	3.359
6.625%	2.805	2.910	3.015	6.625%	2.805	2.910	3.015
6.750%	2.492	2.598	2.703	6.750%	2.492	2.598	2.703
6.875%	2.180	2.285	2.390	6.875%	2.180	2.285	2.390
7.000%	1.930	2.035	2.140	7.000%	1.930	2.035	2.140
7.125%	1.680	1.785	1.890	7.125%	1.680	1.785	1.890
7.250%	1.442	1.548	1.653	7.250%	1.442	1.548	1.653
7.375%	1.205	1.310	1.415	7.375%	1.205	1.310	1.415
7.500%	0.967	1.073	1.178	7.500%	0.967	1.073	1.178
7.625%	0.717	0.823	0.928	7.625%	0.717	0.823	0.928
7.750%	0.467	0.573	0.678	7.750%	0.467	0.573	0.678
7.875%	0.230	0.335	0.440	7.875%	0.230	0.335	0.440
8.000%	(0.008)	0.098	0.203	8.000%	(0.008)	0.098	0.203
8.125%	(0.245)	(0.140)	(0.035)	8.125%	(0.245)	(0.140)	(0.035)
8.250%	(0.483)	(0.377)	(0.272)	8.250%	(0.483)	(0.377)	(0.272)
8.375%	(0.714)	(0.609)	(0.503)	8.375%	(0.714)	(0.609)	(0.503)
8.500%	(0.945)	(0.840)	(0.735)	8.500%	(0.945)	(0.840)	(0.735)
8.625%	(1.176)	(1.071)	(0.966)	8.625%	(1.176)	(1.071)	(0.966)
8.750%	(1.401)	(1.296)	(1.191)	8.750%	(1.401)	(1.296)	(1.191)
8.875%	(1.626)	(1.521)	(1.416)	8.875%	(1.626)	(1.521)	(1.416)
9.000%	(1.851)	(1.746)	(1.641)	9.000%	(1.851)	(1.746)	(1.641)
9.125%	(2.070)	(1.965)	(1.860)	9.125%	(2.070)	(1.965)	(1.860)
9.250%	(2.289)	(2.184)	(2.078)	9.250%	(2.289)	(2.184)	(2.078)
9.375%	(2.508)	(2.402)	(2.297)	9.375%	(2.508)	(2.402)	(2.297)
9.500%	(2.726)	(2.621)	(2.516)	9.500%	(2.726)	(2.621)	(2.516)
9.625%	(2.914)	(2.809)	(2.703)	9.625%	(2.914)	(2.809)	(2.703)
9.750%	(3.101)	(2.996)	(2.891)	9.750%	(3.101)	(2.996)	(2.891)
9.875%	(3.289)	(3.184)	(3.078)	9.875%	(3.289)	(3.184)	(3.078)
10.000%	(3.476)	(3.371)	(3.266)	10.000%	(3.476)	(3.371)	(3.266)

Max Net Rebate: (2.120)

Max Net Rebate: (2.120)

NRZ Smart Self

NRSSF301	NRZ Smart Self 30 Year Fixed		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.024	4.129	4.234
6.250%	3.649	3.754	3.859
6.375%	3.274	3.379	3.484
6.500%	2.899	3.004	3.109
6.625%	2.555	2.660	2.765
6.750%	2.242	2.348	2.453
6.875%	1.930	2.035	2.140
7.000%	1.680	1.785	1.890
7.125%	1.430	1.535	1.640
7.250%	1.192	1.298	1.403
7.375%	0.955	1.060	1.165
7.500%	0.717	0.823	0.928
7.625%	0.467	0.573	0.678
7.750%	0.217	0.323	0.428
7.875%	(0.020)	0.085	0.190
8.000%	(0.258)	(0.152)	(0.047)
8.125%	(0.495)	(0.390)	(0.285)
8.250%	(0.733)	(0.627)	(0.522)
8.375%	(0.964)	(0.859)	(0.753)
8.500%	(1.195)	(1.090)	(0.985)
8.625%	(1.426)	(1.321)	(1.216)
8.750%	(1.651)	(1.546)	(1.441)
8.875%	(1.876)	(1.771)	(1.666)
9.000%	(2.101)	(1.996)	(1.891)
9.125%	(2.320)	(2.215)	(2.110)
9.250%	(2.539)	(2.434)	(2.328)
9.375%	(2.758)	(2.652)	(2.547)
9.500%	(2.976)	(2.871)	(2.766)
9.625%	(3.164)	(3.059)	(2.953)
9.750%	(3.351)	(3.246)	(3.141)
9.875%	(3.539)	(3.434)	(3.328)
10.000%	(3.726)	(3.621)	(3.516)

Max Net Rebate: (2.375)

NRSS5A1	NRZ Smart Self 5/6M SOFR ARM		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.024	4.129	4.234
6.250%	3.649	3.754	3.859
6.375%	3.274	3.379	3.484
6.500%	2.899	3.004	3.109
6.625%	2.555	2.660	2.765
6.750%	2.242	2.348	2.453
6.875%	1.930	2.035	2.140
7.000%	1.680	1.785	1.890
7.125%	1.430	1.535	1.640
7.250%	1.192	1.298	1.403
7.375%	0.955	1.060	1.165
7.500%	0.717	0.823	0.928
7.625%	0.467	0.573	0.678
7.750%	0.217	0.323	0.428
7.875%	(0.020)	0.085	0.190
8.000%	(0.258)	(0.152)	(0.047)
8.125%	(0.495)	(0.390)	(0.285)
8.250%	(0.733)	(0.627)	(0.522)
8.375%	(0.964)	(0.859)	(0.753)
8.500%	(1.195)	(1.090)	(0.985)
8.625%	(1.426)	(1.321)	(1.216)
8.750%	(1.651)	(1.546)	(1.441)
8.875%	(1.876)	(1.771)	(1.666)
9.000%	(2.101)	(1.996)	(1.891)
9.125%	(2.320)	(2.215)	(2.110)
9.250%	(2.539)	(2.434)	(2.328)
9.375%	(2.758)	(2.652)	(2.547)
9.500%	(2.976)	(2.871)	(2.766)
9.625%	(3.164)	(3.059)	(2.953)
9.750%	(3.351)	(3.246)	(3.141)
9.875%	(3.539)	(3.434)	(3.328)
10.000%	(3.726)	(3.621)	(3.516)

Max Net Rebate: (2.375) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Self

NRSS7A1	NRZ Smart Self 7/6M SOFR ARM		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.024	4.129	4.234
6.250%	3.649	3.754	3.859
6.375%	3.274	3.379	3.484
6.500%	2.899	3.004	3.109
6.625%	2.555	2.660	2.765
6.750%	2.242	2.348	2.453
6.875%	1.930	2.035	2.140
7.000%	1.680	1.785	1.890
7.125%	1.430	1.535	1.640
7.250%	1.192	1.298	1.403
7.375%	0.955	1.060	1.165
7.500%	0.717	0.823	0.928
7.625%	0.467	0.573	0.678
7.750%	0.217	0.323	0.428
7.875%	(0.020)	0.085	0.190
8.000%	(0.258)	(0.152)	(0.047)
8.125%	(0.495)	(0.390)	(0.285)
8.250%	(0.733)	(0.627)	(0.522)
8.375%	(0.964)	(0.859)	(0.753)
8.500%	(1.195)	(1.090)	(0.985)
8.625%	(1.426)	(1.321)	(1.216)
8.750%	(1.651)	(1.546)	(1.441)
8.875%	(1.876)	(1.771)	(1.666)
9.000%	(2.101)	(1.996)	(1.891)
9.125%	(2.320)	(2.215)	(2.110)
9.250%	(2.539)	(2.434)	(2.328)
9.375%	(2.758)	(2.652)	(2.547)
9.500%	(2.976)	(2.871)	(2.766)
9.625%	(3.164)	(3.059)	(2.953)
9.750%	(3.351)	(3.246)	(3.141)
9.875%	(3.539)	(3.434)	(3.328)
10.000%	(3.726)	(3.621)	(3.516)

Max Net Rebate: (2.375) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRSS10A1	NRZ Smart Self 10/6M SOFR ARM		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.024	4.129	4.234
6.250%	3.649	3.754	3.859
6.375%	3.274	3.379	3.484
6.500%	2.899	3.004	3.109
6.625%	2.555	2.660	2.765
6.750%	2.242	2.348	2.453
6.875%	1.930	2.035	2.140
7.000%	1.680	1.785	1.890
7.125%	1.430	1.535	1.640
7.250%	1.192	1.298	1.403
7.375%	0.955	1.060	1.165
7.500%	0.717	0.823	0.928
7.625%	0.467	0.573	0.678
7.750%	0.217	0.323	0.428
7.875%	(0.020)	0.085	0.190
8.000%	(0.258)	(0.152)	(0.047)
8.125%	(0.495)	(0.390)	(0.285)
8.250%	(0.733)	(0.627)	(0.522)
8.375%	(0.964)	(0.859)	(0.753)
8.500%	(1.195)	(1.090)	(0.985)
8.625%	(1.426)	(1.321)	(1.216)
8.750%	(1.651)	(1.546)	(1.441)
8.875%	(1.876)	(1.771)	(1.666)
9.000%	(2.101)	(1.996)	(1.891)
9.125%	(2.320)	(2.215)	(2.110)
9.250%	(2.539)	(2.434)	(2.328)
9.375%	(2.758)	(2.652)	(2.547)
9.500%	(2.976)	(2.871)	(2.766)
9.625%	(3.164)	(3.059)	(2.953)
9.750%	(3.351)	(3.246)	(3.141)
9.875%	(3.539)	(3.434)	(3.328)
10.000%	(3.726)	(3.621)	(3.516)

Max Net Rebate: (2.375) Margin: 4.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRSSF40IO1 NRSSF40IO2 NRS9F40IO1 NRS9F40IO2	NRZ Smart Self 40 Year Fixed Interest Only		
	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.024	4.129	4.234
6.250%	3.649	3.754	3.859
6.375%	3.274	3.379	3.484
6.500%	2.899	3.004	3.109
6.625%	2.555	2.660	2.765
6.750%	2.242	2.348	2.453
6.875%	1.930	2.035	2.140
7.000%	1.680	1.785	1.890
7.125%	1.430	1.535	1.640
7.250%	1.192	1.298	1.403
7.375%	0.955	1.060	1.165
7.500%	0.717	0.823	0.928
7.625%	0.467	0.573	0.678
7.750%	0.217	0.323	0.428
7.875%	(0.020)	0.085	0.190
8.000%	(0.258)	(0.152)	(0.047)
8.125%	(0.495)	(0.390)	(0.285)
8.250%	(0.733)	(0.627)	(0.522)
8.375%	(0.964)	(0.859)	(0.753)
8.500%	(1.195)	(1.090)	(0.985)
8.625%	(1.426)	(1.321)	(1.216)
8.750%	(1.651)	(1.546)	(1.441)
8.875%	(1.876)	(1.771)	(1.666)
9.000%	(2.101)	(1.996)	(1.891)
9.125%	(2.320)	(2.215)	(2.110)
9.250%	(2.539)	(2.434)	(2.328)
9.375%	(2.758)	(2.652)	(2.547)
9.500%	(2.976)	(2.871)	(2.766)
9.625%	(3.164)	(3.059)	(2.953)
9.750%	(3.351)	(3.246)	(3.141)
9.875%	(3.539)	(3.434)	(3.328)
10.000%	(3.726)	(3.621)	(3.516)

Max Net Rebate: (2.375)

NRZ Smart Vest

NRZ Smart Vest 30 Year Fixed			
NRSVF30	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.199	4.304	4.409
6.250%	3.824	3.929	4.034
6.375%	3.449	3.554	3.659
6.500%	3.074	3.179	3.284
6.625%	2.730	2.835	2.940
6.750%	2.417	2.523	2.628
6.875%	2.105	2.210	2.315
7.000%	1.855	1.960	2.065
7.125%	1.605	1.710	1.815
7.250%	1.367	1.473	1.578
7.375%	1.130	1.235	1.340
7.500%	0.892	0.998	1.103
7.625%	0.642	0.748	0.853
7.750%	0.392	0.498	0.603
7.875%	0.155	0.260	0.365
8.000%	(0.083)	0.023	0.128
8.125%	(0.320)	(0.215)	(0.110)
8.250%	(0.558)	(0.452)	(0.347)
8.375%	(0.789)	(0.684)	(0.578)
8.500%	(1.020)	(0.915)	(0.810)
8.625%	(1.251)	(1.146)	(1.041)
8.750%	(1.476)	(1.371)	(1.266)
8.875%	(1.701)	(1.596)	(1.491)
9.000%	(1.926)	(1.821)	(1.716)
9.125%	(2.145)	(2.040)	(1.935)
9.250%	(2.364)	(2.259)	(2.153)
9.375%	(2.583)	(2.477)	(2.372)
9.500%	(2.801)	(2.696)	(2.591)
9.625%	(2.989)	(2.884)	(2.778)
9.750%	(3.176)	(3.071)	(2.966)
9.875%	(3.364)	(3.259)	(3.153)
10.000%	(3.551)	(3.446)	(3.341)

Max Net Rebate: (2.195)

NRZ Smart Vest 5/6M SOFR ARM			
NRSV5A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.199	4.304	4.409
6.250%	3.824	3.929	4.034
6.375%	3.449	3.554	3.659
6.500%	3.074	3.179	3.284
6.625%	2.730	2.835	2.940
6.750%	2.417	2.523	2.628
6.875%	2.105	2.210	2.315
7.000%	1.855	1.960	2.065
7.125%	1.605	1.710	1.815
7.250%	1.367	1.473	1.578
7.375%	1.130	1.235	1.340
7.500%	0.892	0.998	1.103
7.625%	0.642	0.748	0.853
7.750%	0.392	0.498	0.603
7.875%	0.155	0.260	0.365
8.000%	(0.083)	0.023	0.128
8.125%	(0.320)	(0.215)	(0.110)
8.250%	(0.558)	(0.452)	(0.347)
8.375%	(0.789)	(0.684)	(0.578)
8.500%	(1.020)	(0.915)	(0.810)
8.625%	(1.251)	(1.146)	(1.041)
8.750%	(1.476)	(1.371)	(1.266)
8.875%	(1.701)	(1.596)	(1.491)
9.000%	(1.926)	(1.821)	(1.716)
9.125%	(2.145)	(2.040)	(1.935)
9.250%	(2.364)	(2.259)	(2.153)
9.375%	(2.583)	(2.477)	(2.372)
9.500%	(2.801)	(2.696)	(2.591)
9.625%	(2.989)	(2.884)	(2.778)
9.750%	(3.176)	(3.071)	(2.966)
9.875%	(3.364)	(3.259)	(3.153)
10.000%	(3.551)	(3.446)	(3.341)

Max Net Rebate: (2.195) Margin: 5.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Vest

NRZ Smart Vest 7/6M SOFR ARM			
NRSV7A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.199	4.304	4.409
6.250%	3.824	3.929	4.034
6.375%	3.449	3.554	3.659
6.500%	3.074	3.179	3.284
6.625%	2.730	2.835	2.940
6.750%	2.417	2.523	2.628
6.875%	2.105	2.210	2.315
7.000%	1.855	1.960	2.065
7.125%	1.605	1.710	1.815
7.250%	1.367	1.473	1.578
7.375%	1.130	1.235	1.340
7.500%	0.892	0.998	1.103
7.625%	0.642	0.748	0.853
7.750%	0.392	0.498	0.603
7.875%	0.155	0.260	0.365
8.000%	(0.083)	0.023	0.128
8.125%	(0.320)	(0.215)	(0.110)
8.250%	(0.558)	(0.452)	(0.347)
8.375%	(0.789)	(0.684)	(0.578)
8.500%	(1.020)	(0.915)	(0.810)
8.625%	(1.251)	(1.146)	(1.041)
8.750%	(1.476)	(1.371)	(1.266)
8.875%	(1.701)	(1.596)	(1.491)
9.000%	(1.926)	(1.821)	(1.716)
9.125%	(2.145)	(2.040)	(1.935)
9.250%	(2.364)	(2.259)	(2.153)
9.375%	(2.583)	(2.477)	(2.372)
9.500%	(2.801)	(2.696)	(2.591)
9.625%	(2.989)	(2.884)	(2.778)
9.750%	(3.176)	(3.071)	(2.966)
9.875%	(3.364)	(3.259)	(3.153)
10.000%	(3.551)	(3.446)	(3.341)

Max Net Rebate: (2.195) Margin: 5.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Vest 10/6M SOFR ARM			
NRSV10A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.125%	4.199	4.304	4.409
6.250%	3.824	3.929	4.034
6.375%	3.449	3.554	3.659
6.500%	3.074	3.179	3.284
6.625%	2.730	2.835	2.940
6.750%	2.417	2.523	2.628
6.875%	2.105	2.210	2.315
7.000%	1.855	1.960	2.065
7.125%	1.605	1.710	1.815
7.250%	1.367	1.473	1.578
7.375%	1.130	1.235	1.340
7.500%	0.892	0.998	1.103
7.625%	0.642	0.748	0.853
7.750%	0.392	0.498	0.603
7.875%	0.155	0.260	0.365
8.000%	(0.083)	0.023	0.128
8.125%	(0.320)	(0.215)	(0.110)
8.250%	(0.558)	(0.452)	(0.347)
8.375%	(0.789)	(0.684)	(0.578)
8.500%	(1.020)	(0.915)	(0.810)
8.625%	(1.251)	(1.146)	(1.041)
8.750%	(1.476)	(1.371)	(1.266)
8.875%	(1.701)	(1.596)	(1.491)
9.000%	(1.926)	(1.821)	(1.716)
9.125%	(2.145)	(2.040)	(1.935)
9.250%	(2.364)	(2.259)	(2.153)
9.375%	(2.583)	(2.477)	(2.372)
9.500%	(2.801)	(2.696)	(2.591)
9.625%	(2.989)	(2.884)	(2.778)
9.750%	(3.176)	(3.071)	(2.966)
9.875%	(3.364)	(3.259)	(3.153)
10.000%	(3.551)	(3.446)	(3.341)

Max Net Rebate: (2.195) Margin: 5.000 Caps: 2.000/2.000/6.000
30-Day Average SOFR: 5.32407

NRZ Smart Vest 40 Year Interest Only

NRSVF40IO NRSVF40P3 NRSVF40P2 NRSVF40P1	NRZ Smart Vest 40 Year Fixed Interest Only		
	30 Day	45 Day	60 Day
	Jun 6	Jun 21	Jul 8
6.125%	4.199	4.304	4.409
6.250%	3.824	3.929	4.034
6.375%	3.449	3.554	3.659
6.500%	3.074	3.179	3.284
6.625%	2.730	2.835	2.940
6.750%	2.417	2.523	2.628
6.875%	2.105	2.210	2.315
7.000%	1.855	1.960	2.065
7.125%	1.605	1.710	1.815
7.250%	1.367	1.473	1.578
7.375%	1.130	1.235	1.340
7.500%	0.892	0.998	1.103
7.625%	0.642	0.748	0.853
7.750%	0.392	0.498	0.603
7.875%	0.155	0.260	0.365
8.000%	(0.083)	0.023	0.128
8.125%	(0.320)	(0.215)	(0.110)
8.250%	(0.558)	(0.452)	(0.347)
8.375%	(0.789)	(0.684)	(0.578)
8.500%	(1.020)	(0.915)	(0.810)
8.625%	(1.251)	(1.146)	(1.041)
8.750%	(1.476)	(1.371)	(1.266)
8.875%	(1.701)	(1.596)	(1.491)
9.000%	(1.926)	(1.821)	(1.716)
9.125%	(2.145)	(2.040)	(1.935)
9.250%	(2.364)	(2.259)	(2.153)
9.375%	(2.583)	(2.477)	(2.372)
9.500%	(2.801)	(2.696)	(2.591)
9.625%	(2.989)	(2.884)	(2.778)
9.750%	(3.176)	(3.071)	(2.966)
9.875%	(3.364)	(3.259)	(3.153)
10.000%	(3.551)	(3.446)	(3.341)

Max Net Rebate: (2.195)

NRZ Smart Series

LTV/CLTV Adjustment	0-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
LTV/CLTV									
Interest Only	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Investment Property (Does not apply to Smart Vest)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000
Cash Out	0.250	0.250	0.300	0.350	0.400	0.450	1.000	2.000	0.000
Total Loan Amount >=2mm	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000
Total Loan Amount <=150K	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.000
DTI >45% (Does not apply to Smart Vest)	0.250	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.000
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000
Non-Warrantable Condos	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
40 Year Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Full Doc (Only applies to Smart Edge)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
Smart Self 12 Month Bank Statement	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
Smart Self 24 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Smart Vest DSCR <= 1.15	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	0.000
Smart Vest DSCR > 1.15	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	0.000
Smart Vest 2 Year PrePayment	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000
Smart Vest 1 Year PrePayment	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.000
Smart Vest No PrePayment	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	0.000
Smart Vest No Score (Only applies to Foreign National)	1.225	1.850	2.600	3.475	3.600	0.000	0.000	0.000	0.000
BK/FC/DIL/SS < 48 Months	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.500	0.000
Forbearance <12 Months	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.375	0.000
BK/FC/DIL/SS < 48 Months	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.500	0.000
Smart Edge ITIN	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000
FICO Adjustments									
FICO >780	(1.375)	(1.250)	(1.225)	(1.125)	(0.775)	(0.375)	1.750	3.375	0.000
FICO 760 - 779	(1.375)	(1.250)	(1.225)	(1.125)	(0.775)	(0.375)	2.000	3.625	0.000
FICO 740 - 759	(1.300)	(1.200)	(1.075)	(0.975)	(0.600)	(0.250)	2.125	4.250	0.000
FICO 720 - 739	(0.925)	(0.825)	(0.825)	(0.725)	(0.475)	(0.100)	2.250	4.375	0.000
FICO 700 - 719	(0.925)	(0.825)	(0.825)	(0.725)	(0.225)	0.625	3.750	5.000	0.000
FICO 680 - 699	(0.525)	(0.425)	(0.150)	0.000	1.500	2.350	5.375	8.500	0.000
FICO 660 - 679	(0.525)	(0.025)	0.475	0.975	1.750	2.600	5.875	9.000	0.000
FICO 640 - 659	1.225	1.850	2.600	3.475	3.600	0.000	0.000	0.000	0.000

SmartVest Platinum Fixed

SmartVest Platinum 30 Year Fixed					SmartVest Platinum 30 Year Interest Only Fixed				
NRSVPF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	NRSVPF30IO	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.000%	4.872	4.997	5.122	5.372	6.000%	4.872	4.997	5.122	5.372
6.125%	4.381	4.506	4.631	4.881	6.125%	4.381	4.506	4.631	4.881
6.250%	3.883	4.008	4.133	4.383	6.250%	3.883	4.008	4.133	4.383
6.375%	3.398	3.523	3.648	3.898	6.375%	3.398	3.523	3.648	3.898
6.500%	2.922	3.047	3.172	3.422	6.500%	2.922	3.047	3.172	3.422
6.625%	2.453	2.578	2.703	2.953	6.625%	2.453	2.578	2.703	2.953
6.750%	1.978	2.103	2.228	2.478	6.750%	1.978	2.103	2.228	2.478
6.875%	1.510	1.635	1.760	2.010	6.875%	1.510	1.635	1.760	2.010
7.000%	1.050	1.175	1.300	1.550	7.000%	1.050	1.175	1.300	1.550
7.125%	0.598	0.723	0.848	1.098	7.125%	0.598	0.723	0.848	1.098
7.250%	0.137	0.262	0.387	0.637	7.250%	0.137	0.262	0.387	0.637
7.375%	(0.312)	(0.187)	(0.062)	0.188	7.375%	(0.312)	(0.187)	(0.062)	0.188
7.500%	(0.747)	(0.622)	(0.497)	(0.247)	7.500%	(0.747)	(0.622)	(0.497)	(0.247)
7.625%	(1.170)	(1.045)	(0.920)	(0.670)	7.625%	(1.170)	(1.045)	(0.920)	(0.670)
7.750%	(1.585)	(1.460)	(1.335)	(1.085)	7.750%	(1.585)	(1.460)	(1.335)	(1.085)
7.875%	(1.992)	(1.867)	(1.742)	(1.492)	7.875%	(1.992)	(1.867)	(1.742)	(1.492)
8.000%	(2.391)	(2.266)	(2.141)	(1.891)	8.000%	(2.391)	(2.266)	(2.141)	(1.891)
8.125%	(2.798)	(2.673)	(2.548)	(2.298)	8.125%	(2.798)	(2.673)	(2.548)	(2.298)
8.250%	(3.201)	(3.076)	(2.951)	(2.701)	8.250%	(3.201)	(3.076)	(2.951)	(2.701)
8.375%	(3.590)	(3.465)	(3.340)	(3.090)	8.375%	(3.590)	(3.465)	(3.340)	(3.090)
8.500%	(3.972)	(3.847)	(3.722)	(3.472)	8.500%	(3.972)	(3.847)	(3.722)	(3.472)
8.625%	(4.355)	(4.230)	(4.105)	(3.855)	8.625%	(4.355)	(4.230)	(4.105)	(3.855)
8.750%	(4.741)	(4.616)	(4.491)	(4.241)	8.750%	(4.741)	(4.616)	(4.491)	(4.241)
8.875%	(5.057)	(4.932)	(4.807)	(4.557)	8.875%	(5.057)	(4.932)	(4.807)	(4.557)
9.000%	(5.322)	(5.197)	(5.072)	(4.822)	9.000%	(5.322)	(5.197)	(5.072)	(4.822)
9.125%	(5.549)	(5.424)	(5.299)	(5.049)	9.125%	(5.549)	(5.424)	(5.299)	(5.049)
9.250%	(5.761)	(5.636)	(5.511)	(5.261)	9.250%	(5.761)	(5.636)	(5.511)	(5.261)
9.375%	(5.950)	(5.825)	(5.700)	(5.450)	9.375%	(5.950)	(5.825)	(5.700)	(5.450)
9.500%	(6.093)	(5.968)	(5.843)	(5.593)	9.500%	(6.093)	(5.968)	(5.843)	(5.593)
9.625%	(6.216)	(6.091)	(5.966)	(5.716)	9.625%	(6.216)	(6.091)	(5.966)	(5.716)
9.750%	(6.358)	(6.233)	(6.108)	(5.858)	9.750%	(6.358)	(6.233)	(6.108)	(5.858)
9.875%	(6.485)	(6.360)	(6.235)	(5.985)	9.875%	(6.485)	(6.360)	(6.235)	(5.985)
10.000%	(6.593)	(6.468)	(6.343)	(6.093)	10.000%	(6.593)	(6.468)	(6.343)	(6.093)

Max Net Rebate: (4.000)

Max Net Rebate: (3.000)

SmartVest Platinum 40 Interest Only Year Fixed				
NRSVPF40IO	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.000%	4.872	4.997	5.122	5.372
6.125%	4.381	4.506	4.631	4.881
6.250%	3.883	4.008	4.133	4.383
6.375%	3.398	3.523	3.648	3.898
6.500%	2.922	3.047	3.172	3.422
6.625%	2.453	2.578	2.703	2.953
6.750%	1.978	2.103	2.228	2.478
6.875%	1.510	1.635	1.760	2.010
7.000%	1.050	1.175	1.300	1.550
7.125%	0.598	0.723	0.848	1.098
7.250%	0.137	0.262	0.387	0.637
7.375%	(0.312)	(0.187)	(0.062)	0.188
7.500%	(0.747)	(0.622)	(0.497)	(0.247)
7.625%	(1.170)	(1.045)	(0.920)	(0.670)
7.750%	(1.585)	(1.460)	(1.335)	(1.085)
7.875%	(1.992)	(1.867)	(1.742)	(1.492)
8.000%	(2.391)	(2.266)	(2.141)	(1.891)
8.125%	(2.798)	(2.673)	(2.548)	(2.298)
8.250%	(3.201)	(3.076)	(2.951)	(2.701)
8.375%	(3.590)	(3.465)	(3.340)	(3.090)
8.500%	(3.972)	(3.847)	(3.722)	(3.472)
8.625%	(4.355)	(4.230)	(4.105)	(3.855)
8.750%	(4.741)	(4.616)	(4.491)	(4.241)
8.875%	(5.057)	(4.932)	(4.807)	(4.557)
9.000%	(5.322)	(5.197)	(5.072)	(4.822)
9.125%	(5.549)	(5.424)	(5.299)	(5.049)
9.250%	(5.761)	(5.636)	(5.511)	(5.261)
9.375%	(5.950)	(5.825)	(5.700)	(5.450)
9.500%	(6.093)	(5.968)	(5.843)	(5.593)
9.625%	(6.216)	(6.091)	(5.966)	(5.716)
9.750%	(6.358)	(6.233)	(6.108)	(5.858)
9.875%	(6.485)	(6.360)	(6.235)	(5.985)
10.000%	(6.593)	(6.468)	(6.343)	(6.093)

Max Net Rebate: (4.000)



SmartVest Platinum Fixed

FICO Adjustments	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	> 90
FICO >780	(1.350)	(1.200)	(1.000)	(0.600)	(0.150)	0.250	0.750	0.000	0.000	N/A
FICO 760 - 779	(1.200)	(1.000)	(0.800)	(0.450)	0.000	0.650	1.200	0.000	0.000	N/A
FICO 740 - 759	(1.050)	(0.850)	(0.650)	(0.200)	0.300	1.050	1.650	0.000	0.000	N/A
FICO 720 - 739	(0.900)	(0.700)	(0.400)	0.000	0.650	1.550	2.200	0.000	0.000	N/A
FICO 700 - 719	(0.600)	(0.200)	0.200	0.400	1.150	2.300	3.050	0.000	0.000	N/A
FICO 680 - 699	(0.300)	0.100	0.500	1.000	1.850	3.000	3.850	0.000	0.000	N/A
FICO 660 - 679	0.100	0.600	1.100	0.800	2.050	3.500	0.000	0.000	0.000	N/A
FICO 640 - 659	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount: Adjustments										
Total Loan Amount >1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount >1.0M	0.000	0.000	0.000	0.000	0.000	0.250	0.000	0.000	0.000	N/A
Total Loan Amount <250K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Total Loan Amount <150K	0.000	0.000	0.100	0.250	0.350	0.600	0.800	0.000	0.000	N/A
LTV/CLTV: Adjustments										
Interest Only (30yr)	0.100	0.100	0.150	0.200	0.400	0.550	0.650	0.000	0.000	N/A
Interest Only (40yr)	0.300	0.350	0.450	0.650	1.050	1.400	1.500	0.000	0.000	N/A
Cash Out	0.300	0.300	0.350	0.350	0.500	0.700	0.000	0.000	0.000	N/A
Purchase	0.000	0.000	0.000	0.000	(0.125)	0.000	0.000	0.000	0.000	N/A
Rate Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2 Units	0.500	0.500	0.500	0.650	0.800	1.500	1.500	0.000	0.000	N/A
3-4 Units	0.500	0.500	0.500	0.650	1.500	1.500	1.500	0.000	0.000	N/A
Condo	0.100	0.100	0.100	0.150	0.200	0.300	0.350	0.000	0.000	N/A
Coop	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Non-Warrantable Condos	0.250	0.250	0.500	0.750	0.750	0.750	0.750	0.000	0.000	N/A
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DSCR <1.00	0.500	0.500	0.500	0.500	0.600	0.000	0.000	0.000	0.000	N/A
DSCR 1.00-1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DSCR >= 1.15	(0.100)	(0.150)	(0.150)	(0.200)	(0.350)	(0.400)	(0.600)	0.000	0.000	N/A
3 Year PrePayment	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2 Year PrePayment	0.500	0.500	0.500	0.500	0.500	0.400	0.400	0.000	0.000	N/A
1 Year PrePayment	1.200	1.200	1.200	1.200	1.200	0.950	0.950	0.000	0.000	N/A
No PrePayment	1.850	1.850	1.850	1.850	1.850	1.550	1.550	0.000	0.000	N/A

BorrowSmart

BorrowSmart MIP					BorrowSmart LIP Home Possible				
CFBSMIP30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CFBSLIPHP30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341	5.625%	4.167	4.212	4.226	4.341
5.750%	3.533	3.578	3.593	3.707	5.750%	3.533	3.578	3.593	3.707
5.875%	2.861	2.905	2.920	3.034	5.875%	2.861	2.905	2.920	3.034
5.990%	2.242	2.287	2.301	2.416	5.990%	2.242	2.287	2.301	2.416
6.000%	2.203	2.248	2.262	2.377	6.000%	2.203	2.248	2.262	2.377
6.125%	1.727	1.772	1.787	1.901	6.125%	1.727	1.772	1.787	1.901
6.250%	1.489	1.533	1.548	1.663	6.250%	1.489	1.533	1.548	1.663
6.375%	0.858	0.902	0.917	1.032	6.375%	0.858	0.902	0.917	1.032
6.500%	0.265	0.309	0.324	0.439	6.500%	0.265	0.309	0.324	0.439
6.625%	(0.161)	(0.117)	(0.102)	0.013	6.625%	(0.161)	(0.117)	(0.102)	0.013
6.750%	(0.170)	(0.111)	(0.081)	0.048	6.750%	(0.170)	(0.111)	(0.081)	0.048
6.875%	(0.741)	(0.682)	(0.652)	(0.523)	6.875%	(0.741)	(0.682)	(0.652)	(0.523)
6.990%	(1.236)	(1.177)	(1.148)	(1.018)	6.990%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.269)	(1.210)	(1.181)	(1.051)	7.000%	(1.269)	(1.210)	(1.181)	(1.051)
7.125%	(1.669)	(1.609)	(1.580)	(1.451)	7.125%	(1.669)	(1.609)	(1.580)	(1.451)
7.250%	(1.464)	(1.390)	(1.346)	(1.202)	7.250%	(1.464)	(1.390)	(1.346)	(1.202)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)	7.375%	(1.984)	(1.910)	(1.866)	(1.722)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)	7.500%	(2.470)	(2.396)	(2.352)	(2.208)
7.625%	(2.821)	(2.747)	(2.703)	(2.559)	7.625%	(2.821)	(2.747)	(2.703)	(2.559)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)	7.750%	(2.438)	(2.364)	(2.320)	(2.176)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)	7.875%	(2.914)	(2.840)	(2.796)	(2.652)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)	7.990%	(3.329)	(3.255)	(3.211)	(3.067)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)	8.000%	(3.352)	(3.278)	(3.234)	(3.090)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)	8.125%	(3.625)	(3.551)	(3.507)	(3.363)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)	8.250%	(3.344)	(3.226)	(3.138)	(2.950)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)	8.375%	(3.778)	(3.660)	(3.572)	(3.384)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)	8.500%	(4.181)	(4.063)	(3.975)	(3.787)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)	8.625%	(4.396)	(4.278)	(4.190)	(4.002)

Max Net Rebate: (10.000)

Max Net Rebate: (10.000)

BorrowSmart VLIP Home Possible				
CFBSVLIPHP30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.167	4.212	4.226	4.341
5.750%	3.533	3.578	3.593	3.707
5.875%	2.861	2.905	2.920	3.034
5.990%	2.242	2.287	2.301	2.416
6.000%	2.203	2.248	2.262	2.377
6.125%	1.727	1.772	1.787	1.901
6.250%	1.489	1.533	1.548	1.663
6.375%	0.858	0.902	0.917	1.032
6.500%	0.265	0.309	0.324	0.439
6.625%	(0.161)	(0.117)	(0.102)	0.013
6.750%	(0.170)	(0.111)	(0.081)	0.048
6.875%	(0.741)	(0.682)	(0.652)	(0.523)
6.990%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.269)	(1.210)	(1.181)	(1.051)
7.125%	(1.669)	(1.609)	(1.580)	(1.451)
7.250%	(1.464)	(1.390)	(1.346)	(1.202)
7.375%	(1.984)	(1.910)	(1.866)	(1.722)
7.500%	(2.470)	(2.396)	(2.352)	(2.208)
7.625%	(2.821)	(2.747)	(2.703)	(2.559)
7.750%	(2.438)	(2.364)	(2.320)	(2.176)
7.875%	(2.914)	(2.840)	(2.796)	(2.652)
7.990%	(3.329)	(3.255)	(3.211)	(3.067)
8.000%	(3.352)	(3.278)	(3.234)	(3.090)
8.125%	(3.625)	(3.551)	(3.507)	(3.363)
8.250%	(3.344)	(3.226)	(3.138)	(2.950)
8.375%	(3.778)	(3.660)	(3.572)	(3.384)
8.500%	(4.181)	(4.063)	(3.975)	(3.787)
8.625%	(4.396)	(4.278)	(4.190)	(4.002)

Max Net Rebate: (10.000)

RezPool Plus Fixed and High Balance Fixed

RezPool Plus Fixed 30					RezPool Plus DTS Fixed 30				
CCRP30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CCRPD30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	5.417	5.462	5.476	5.591	5.625%	5.417	5.462	5.476	5.591
5.750%	4.783	4.828	4.843	4.957	5.750%	4.783	4.828	4.843	4.957
5.875%	4.111	4.155	4.170	4.284	5.875%	4.111	4.155	4.170	4.284
5.990%	3.492	3.537	3.551	3.666	5.990%	3.492	3.537	3.551	3.666
6.000%	3.453	3.498	3.512	3.627	6.000%	3.453	3.498	3.512	3.627
6.125%	2.977	3.022	3.037	3.151	6.125%	2.977	3.022	3.037	3.151
6.250%	2.739	2.783	2.798	2.913	6.250%	2.739	2.783	2.798	2.913
6.375%	2.108	2.152	2.167	2.282	6.375%	2.108	2.152	2.167	2.282
6.500%	1.515	1.559	1.574	1.689	6.500%	1.515	1.559	1.574	1.689
6.625%	1.089	1.133	1.148	1.263	6.625%	1.089	1.133	1.148	1.263
6.750%	1.080	1.139	1.169	1.298	6.750%	1.080	1.139	1.169	1.298
6.875%	0.509	0.568	0.598	0.727	6.875%	0.509	0.568	0.598	0.727
6.990%	0.014	0.073	0.102	0.232	6.990%	0.014	0.073	0.102	0.232
7.000%	(0.019)	0.040	0.069	0.199	7.000%	(0.019)	0.040	0.069	0.199
7.125%	(0.419)	(0.359)	(0.330)	(0.201)	7.125%	(0.419)	(0.359)	(0.330)	(0.201)
7.250%	(0.214)	(0.140)	(0.096)	0.048	7.250%	(0.214)	(0.140)	(0.096)	0.048
7.375%	(0.734)	(0.660)	(0.616)	(0.472)	7.375%	(0.734)	(0.660)	(0.616)	(0.472)
7.500%	(1.220)	(1.146)	(1.102)	(0.958)	7.500%	(1.220)	(1.146)	(1.102)	(0.958)
7.625%	(1.571)	(1.497)	(1.453)	(1.309)	7.625%	(1.571)	(1.497)	(1.453)	(1.309)
7.750%	(1.188)	(1.114)	(1.070)	(0.926)	7.750%	(1.188)	(1.114)	(1.070)	(0.926)
7.875%	(1.664)	(1.590)	(1.546)	(1.402)	7.875%	(1.664)	(1.590)	(1.546)	(1.402)
7.990%	(2.079)	(2.005)	(1.961)	(1.817)	7.990%	(2.079)	(2.005)	(1.961)	(1.817)
8.000%	(2.102)	(2.028)	(1.984)	(1.840)	8.000%	(2.102)	(2.028)	(1.984)	(1.840)
8.125%	(2.375)	(2.301)	(2.257)	(2.113)	8.125%	(2.375)	(2.301)	(2.257)	(2.113)
8.250%	(2.094)	(1.976)	(1.888)	(1.700)	8.250%	(2.094)	(1.976)	(1.888)	(1.700)
8.375%	(2.528)	(2.410)	(2.322)	(2.134)	8.375%	(2.528)	(2.410)	(2.322)	(2.134)
8.500%	(2.931)	(2.813)	(2.725)	(2.537)	8.500%	(2.931)	(2.813)	(2.725)	(2.537)
8.625%	(3.146)	(3.028)	(2.940)	(2.752)	8.625%	(3.146)	(3.028)	(2.940)	(2.752)

Max Net Rebate: (10.000)

Max Net Rebate: (10.000)

RezPool Plus High Balance Fixed 30					RezPool Plus High Balance DTS Fixed 30				
CCRP HB30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CCRP HB30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.750%	4.935	4.979	4.994	5.109	5.750%	4.935	4.979	4.994	5.109
5.875%	4.277	4.322	4.337	4.451	5.875%	4.277	4.322	4.337	4.451
5.990%	3.673	3.718	3.732	3.847	5.990%	3.673	3.718	3.732	3.847
6.000%	3.635	3.680	3.694	3.809	6.000%	3.635	3.680	3.694	3.809
6.125%	3.182	3.227	3.242	3.356	6.125%	3.182	3.227	3.242	3.356
6.250%	2.890	2.935	2.949	3.064	6.250%	2.890	2.935	2.949	3.064
6.375%	2.275	2.319	2.334	2.448	6.375%	2.275	2.319	2.334	2.448
6.500%	1.698	1.742	1.757	1.872	6.500%	1.698	1.742	1.757	1.872
6.625%	1.323	1.367	1.382	1.497	6.625%	1.323	1.367	1.382	1.497
6.750%	1.231	1.290	1.320	1.449	6.750%	1.231	1.290	1.320	1.449
6.875%	0.676	0.735	0.764	0.894	6.875%	0.676	0.735	0.764	0.894
6.990%	0.195	0.254	0.283	0.413	6.990%	0.195	0.254	0.283	0.413
7.000%	0.164	0.223	0.252	0.382	7.000%	0.164	0.223	0.252	0.382
7.125%	(0.209)	(0.150)	(0.121)	0.008	7.125%	(0.209)	(0.150)	(0.121)	0.008
7.250%	(0.063)	0.011	0.055	0.199	7.250%	(0.063)	0.011	0.055	0.199
7.375%	(0.567)	(0.493)	(0.449)	(0.305)	7.375%	(0.567)	(0.493)	(0.449)	(0.305)
7.500%	(1.038)	(0.964)	(0.920)	(0.776)	7.500%	(1.038)	(0.964)	(0.920)	(0.776)
7.625%	(1.358)	(1.284)	(1.240)	(1.096)	7.625%	(1.358)	(1.284)	(1.240)	(1.096)
7.750%	(0.568)	(0.494)	(0.450)	(0.306)	7.750%	(0.568)	(0.494)	(0.450)	(0.306)
7.875%	(1.028)	(0.954)	(0.910)	(0.766)	7.875%	(1.028)	(0.954)	(0.910)	(0.766)
7.990%	(1.429)	(1.355)	(1.311)	(1.167)	7.990%	(1.429)	(1.355)	(1.311)	(1.167)
8.000%	(1.450)	(1.376)	(1.332)	(1.188)	8.000%	(1.450)	(1.376)	(1.332)	(1.188)
8.125%	(1.693)	(1.619)	(1.575)	(1.431)	8.125%	(1.693)	(1.619)	(1.575)	(1.431)

Max Net Rebate: (10.000)

Max Net Rebate: (10.000)



Rez Express Fixed and High Balance

RezExpress Fixed 30					RezExpress High Balance Fixed 30				
CREXF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8	CREHBF30	15 Day May 22	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
5.625%	4.017	4.062	4.076	4.191	5.750%	3.535	3.579	3.594	3.709
5.750%	3.383	3.428	3.443	3.557	5.875%	2.877	2.922	2.937	3.051
5.875%	2.711	2.755	2.770	2.884	5.990%	2.273	2.318	2.332	2.447
5.990%	2.092	2.137	2.151	2.266	6.000%	2.235	2.280	2.294	2.409
6.000%	2.053	2.098	2.112	2.227	6.125%	1.782	1.827	1.842	1.956
6.125%	1.577	1.622	1.637	1.751	6.250%	1.490	1.535	1.549	1.664
6.250%	1.339	1.383	1.398	1.513	6.375%	0.875	0.919	0.934	1.048
6.375%	0.708	0.752	0.767	0.882	6.500%	0.298	0.342	0.357	0.472
6.500%	0.115	0.159	0.174	0.289	6.625%	(0.077)	(0.033)	(0.018)	0.097
6.625%	(0.311)	(0.267)	(0.252)	(0.137)	6.750%	(0.169)	(0.110)	(0.080)	0.049
6.750%	(0.320)	(0.261)	(0.231)	(0.102)	6.875%	(0.724)	(0.665)	(0.636)	(0.506)
6.875%	(0.891)	(0.832)	(0.802)	(0.673)	6.990%	(1.205)	(1.146)	(1.117)	(0.987)
6.990%	(1.386)	(1.327)	(1.298)	(1.168)	7.000%	(1.236)	(1.177)	(1.148)	(1.018)
7.000%	(1.419)	(1.360)	(1.331)	(1.201)	7.125%	(1.609)	(1.550)	(1.521)	(1.392)
7.125%	(1.819)	(1.759)	(1.730)	(1.601)	7.250%	(1.463)	(1.389)	(1.345)	(1.201)
7.250%	(1.614)	(1.540)	(1.496)	(1.352)	7.375%	(1.967)	(1.893)	(1.849)	(1.705)
7.375%	(2.134)	(2.060)	(2.016)	(1.872)	7.500%	(2.438)	(2.364)	(2.320)	(2.176)
7.500%	(2.620)	(2.546)	(2.502)	(2.358)	7.625%	(2.758)	(2.684)	(2.640)	(2.496)
7.625%	(2.971)	(2.897)	(2.853)	(2.709)	7.750%	(1.968)	(1.894)	(1.850)	(1.706)
7.750%	(2.588)	(2.514)	(2.470)	(2.326)	7.875%	(2.428)	(2.354)	(2.310)	(2.166)
7.875%	(3.064)	(2.990)	(2.946)	(2.802)	7.990%	(2.829)	(2.755)	(2.711)	(2.567)
7.990%	(3.479)	(3.405)	(3.361)	(3.217)	8.000%	(2.850)	(2.776)	(2.732)	(2.588)
8.000%	(3.502)	(3.428)	(3.384)	(3.240)	8.125%	(3.093)	(3.019)	(2.975)	(2.831)
8.125%	(3.775)	(3.701)	(3.657)	(3.513)	Max Net Rebate: (10.000)				
8.250%	(3.494)	(3.376)	(3.288)	(3.100)					
8.375%	(3.928)	(3.810)	(3.722)	(3.534)					
8.500%	(4.331)	(4.213)	(4.125)	(3.937)					
8.625%	(4.546)	(4.428)	(4.340)	(4.152)					

Max Net Rebate: (10.000)

Everglades Fixed

Everglades Jumbo 30 Year Fixed			
JEGF30	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.000%	4.574	4.699	4.887
6.125%	3.978	4.103	4.290
6.250%	3.425	3.550	3.737
6.375%	2.954	3.079	3.267
6.500%	2.509	2.634	2.821
6.625%	2.094	2.219	2.406
6.750%	1.695	1.820	2.008
6.875%	1.311	1.436	1.623
7.000%	0.923	1.048	1.235
7.125%	0.551	0.676	0.863
7.250%	0.273	0.398	0.585
7.375%	0.018	0.143	0.331
7.500%	(0.225)	(0.100)	0.088
7.625%	(0.432)	(0.307)	(0.119)
7.750%	(0.606)	(0.481)	(0.294)
7.875%	(0.757)	(0.632)	(0.445)
8.000%	(0.890)	(0.765)	(0.577)
8.125%	(1.001)	(0.876)	(0.689)
8.250%	(1.105)	(0.980)	(0.792)
8.375%	(1.204)	(1.079)	(0.892)
8.500%	(1.256)	(1.131)	(0.944)
8.625%	(1.293)	(1.168)	(0.980)

Max Net Rebate: (1.500)

LTV/CLTV	0-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
Purchase Transaction	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
CashOut Refinance	0.000	0.000	0.000	0.250	0.500	0.750	0.000	0.000
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	2.000	2.500
Investor	0.250	0.500	0.500	0.750	1.000	1.500	0.000	0.000
Second Home	0.000	0.000	0.250	0.250	0.500	0.500	1.750	1.750
Self Employed Borrower FICO 780-850	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed Borrower FICO 760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed Borrower FICO 740-759	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Self Employed Borrower FICO 720-739	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Self Employed Borrower FICO 700-719	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Self Employed Borrower FICO 680-699	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Self Employed Borrower FICO 660-779	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000
FICO Adjustment								
FICO (780-850)	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	2.875	3.375
FICO (760-779)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	3.000	3.625
FICO (740-759)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	3.125	3.750
FICO (720-739)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.375	3.250	4.000
FICO (700-719)	(0.250)	(0.125)	0.000	0.250	0.500	1.000	3.625	4.250
FICO (680-699)	0.000	0.125	0.250	0.875	1.500	2.500	4.250	4.875
FICO (660-679)	0.500	0.750	1.250	1.750	2.750	4.000	0.000	0.000

Loan Amount	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Total Loan Amount < \$700,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$700,000 - \$799,999	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
Total Loan Amount \$800,000 - \$899,999	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)
Total Loan Amount \$900,000 - \$999,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount \$1,000,000 - \$1,099,999	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)
Total Loan Amount \$1,100,000 - \$1,199,999	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)
Total Loan Amount \$1,200,000 - \$1,299,999	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Total Loan Amount \$1,300,000 - \$1,399,999	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Total Loan Amount \$1,400,000 - \$1,499,999	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)
Total Loan Amount \$1,500,000 - \$1,599,999	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Total Loan Amount \$1,600,000 - \$1,699,999	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)
Total Loan Amount \$1,700,000 - \$1,799,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Total Loan Amount \$1,800,000 - \$1,899,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Total Loan Amount \$1,900,000 - \$1,999,999	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)
Total Loan Amount \$2,000,000 - \$2,249,999	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)
Total Loan Amount \$2,250,000 - \$2,499,999	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)
Total Loan Amount \$2,500,000 - \$2,749,999	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)
Total Loan Amount \$2,750,000 +	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)

Everglades ARM

Everglades Jumbo 5/6 SOFR ARM			
JEG5A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.500%	2.689	2.814	3.002
6.625%	2.313	2.438	2.626
6.750%	1.943	2.068	2.256
6.875%	1.586	1.711	1.899
7.000%	1.242	1.367	1.555
7.125%	0.994	1.119	1.307
7.250%	0.791	0.916	1.104
7.375%	0.596	0.721	0.908
7.500%	0.452	0.577	0.764
7.625%	0.331	0.456	0.643
7.750%	0.218	0.343	0.530
7.875%	0.104	0.229	0.416
8.000%	0.035	0.160	0.348
8.125%	(0.033)	0.092	0.279
8.250%	(0.104)	0.021	0.208

Max Net Rebate: (1.500) Margin: 2.750 Caps: 2.000/1.000/5.000
30-Day Average SOFR: 5.32407

Everglades Jumbo 7/6 SOFR ARM			
JEG7A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.500%	2.442	2.567	2.755
6.625%	2.070	2.195	2.382
6.750%	1.718	1.843	2.030
6.875%	1.381	1.506	1.693
7.000%	1.063	1.188	1.375
7.125%	0.854	0.979	1.167
7.250%	0.644	0.769	0.956
7.375%	0.480	0.605	0.793
7.500%	0.350	0.475	0.663
7.625%	0.239	0.364	0.551
7.750%	0.118	0.243	0.430
7.875%	0.008	0.133	0.320
8.000%	(0.068)	0.057	0.245
8.125%	(0.146)	(0.021)	0.166
8.250%	(0.218)	(0.093)	0.094

Max Net Rebate: (1.500) Margin: 2.750 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

Everglades Jumbo /6M SOFR ARM			
JEG10A	30 Day Jun 6	45 Day Jun 21	60 Day Jul 8
6.500%	3.368	3.493	3.680
6.625%	2.934	3.059	3.247
6.750%	2.527	2.652	2.840
6.875%	2.146	2.271	2.458
7.000%	1.788	1.913	2.101
7.125%	1.516	1.641	1.828
7.250%	1.211	1.336	1.523
7.375%	1.017	1.142	1.329
7.500%	0.814	0.939	1.127
7.625%	0.638	0.763	0.951
7.750%	0.525	0.650	0.838
7.875%	0.434	0.559	0.747
8.000%	0.324	0.449	0.636
8.125%	0.236	0.361	0.548
8.250%	0.153	0.278	0.466

Max Net Rebate: (1.500) Margin: 2.750 Caps: 5.000/1.000/5.000
30-Day Average SOFR: 5.32407

LTV	0-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	> 85
Purchase Transaction	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
CashOut Refinance	0.000	0.000	0.000	0.250	0.500	0.750	0.000	0.000
High LTV	0.000	0.000	0.000	0.000	0.000	0.000	2.000	2.500
Investor	0.250	0.500	0.500	0.750	1.000	1.500	0.000	0.000
Second Home	0.000	0.000	0.250	0.250	0.500	0.500	1.750	1.750
Self Employed Borrower FICO 780-850	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed Borrower FICO 760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed Borrower FICO 740-759	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Self Employed Borrower FICO 720-739	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Self Employed Borrower FICO 700-719	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Self Employed Borrower FICO 680-699	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Self Employed Borrower FICO 660-779	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000
FICO Adjustment								
FICO (780-850)	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	2.875	3.375
FICO (760-779)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.250)	3.000	3.625
FICO (740-759)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	3.125	3.750
FICO (720-739)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.375	3.250	4.000
FICO (700-719)	(0.250)	(0.125)	0.000	0.250	0.500	1.000	3.625	4.250
FICO (680-699)	0.000	0.125	0.250	0.875	1.500	2.500	4.250	4.875
FICO (660-679)	0.500	0.750	1.250	1.750	2.750	4.000	0.000	0.000

Loan Amount	580-599	600-619	620-639	640-659	660-679	680-699	700-719	720-739	740-759	760-779	780-799	800-999
Total Loan Amount < \$700,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Total Loan Amount \$700,000 - \$799,999	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
Total Loan Amount \$800,000 - \$899,999	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)	(0.175)
Total Loan Amount \$900,000 - \$999,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Total Loan Amount \$1,000,000 - \$1,099,999	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)	(0.300)
Total Loan Amount \$1,100,000 - \$1,199,999	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)
Total Loan Amount \$1,200,000 - \$1,299,999	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Total Loan Amount \$1,300,000 - \$1,399,999	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)
Total Loan Amount \$1,400,000 - \$1,499,999	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)
Total Loan Amount \$1,500,000 - \$1,599,999	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)
Total Loan Amount \$1,600,000 - \$1,699,999	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)	(0.475)
Total Loan Amount \$1,700,000 - \$1,799,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Total Loan Amount \$1,800,000 - \$1,899,999	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Total Loan Amount \$1,900,000 - \$1,999,999	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)	(0.525)
Total Loan Amount \$2,000,000 - \$2,249,999	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)	(0.550)
Total Loan Amount \$2,250,000 - \$2,499,999	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)	(0.575)
Total Loan Amount \$2,500,000 - \$2,749,999	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)
Total Loan Amount \$2,750,000 +	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)	(0.600)