

Unite Mortgage
 3133 E Camelback Road
 Suite 240
 Phoenix, AZ 85016
 unitemortgage.com

NMLS # 1165808
 FHA Lender ID # 00068000060
 VA Lender ID # 908091000



Effective Date: 11/9/21 11:33 AM

Wholesale Rate Sheet

800-777-1207

ANNOUNCEMENTS



**Learn About Our
OneRate
DSCR Program**

“One Low Rate for ALL Borrowers!”

| Lock Extensions | |
|--|---------------|
| Brokers may request a lock extension on or before the lock expiration date. The request for the extension must occur prior to or on the day of the lock expiration. The extension will guarantee the initially locked rate for an extended period ranging from 1 to 15 days and will be subject to an extension fee. To be eligible for an extension, all extension requests must be received no later than 5:00 PM Central Time the day the lock expires. | |
| All lock-in extension requests will be priced using the following pricing structure: | |
| Number of Days Extended | Extension Fee |
| 1-4 day extension | .03/day |
| 5-day extension | 0.125 |
| 7-day extension | 0.187 |
| 10-day extension | 0.259 |
| 15-day extension | 0.375 |

Loss Payee /CPL
 HOME MORTGAGE ALLIANCE CORP (HMIC) ITS SUCCESSORS AND/OR ASSIGNS
 4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707



| Estimated Turn Times | |
|--------------------------|------------------|
| SET UP | *24 HOURS |
| UNDERWRITING - CONV/GOVT | 48 HOURS |
| UNDERWRITING - NON-QM | 48 HOURS |
| DOCS | 48 HOURS |
| FUNDING | 48 HOURS |

[See our Turn-Times Here](#) *For Complete/Locked Files

| Closures | |
|--|--|
| Veterans Day Thursday - 11/11/21 | Thanksgiving Thursday - 11/25/21 |
| Lock Desk: Open (No Rates/Locks) | Friday - 11/26/21 |
| Funding: Closed | Lock Desk: Closed (No Rates/Locks) |
| | Funding: Closed |

| Lender Fees | |
|---------------------------|---------|
| Agency UW Fee | \$1,095 |
| Non-QM Loans | \$1,195 |
| NJ and WA Origination Fee | \$1,195 |
| NC Commitment Fee | \$1,195 |
| Streamlines & IRRRLS | \$495 |

| Market Index | |
|-----------------------------|---------|
| SOFR INDEX - 30 DAY AVERAGE | 0.01000 |
| ONE YEAR CMT INDEX | 0.080 |

Unite Mortgage Broker Resources

Utilize our Broker Resources to Help You Get More Loans
www.unitemortgage.com/broker-resources/



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Not for Public used • For Professional Only

Lock Desk

locks@unitemtg.com

File Update: 09-Nov-2021

Effective Date: 9-Nov-2021

Price Change Effective: 9:00 AM PST

Lock Hours: 9:00 A.M. - 3:00 P.M. PST

ONE RATE - DSCR/ Bank Statements

| DSCR | | |
|----------------|--|----------|
| 25 DAY PRICING | | |
| RATE | | 30YR FIX |
| 4.375 | | 100.0000 |

| 24 MO BANK STATEMENT | | |
|----------------------|--|----------|
| 25 DAY PRICING | | |
| RATE | | 30YR FIX |
| 4.125 | | 100.0000 |

| HIGHLIGHTS | | |
|--------------------|-------------------------------|-------------------------------|
| | DSCR | 24 Month Bank Statement |
| Credit | 700+ | 720+ |
| Product | 30 yr fixed Full Amortization | 30 yr fixed Full Amortization |
| Loan Amount | 300,001-1.5MM | 300,001-1.0MM |
| DSCR | +1.100 | Not Applicable |
| Purpose | Purchase 70% | Purchase 80% |
| | Rate-Term 70% | Rate-Term 80% |
| | Cash-Out 65% | Cash-Out 75% |
| Occupancy | Non Owner Occupied | Owner Occupied/Second Home |
| ACH | Required | Required |
| PPP | 5 Years | None |
| Reserves | 12 Month PITIA | 12 Month PITIA |
| Escrows | Required | Required |

No Hits for LLPAs !!!

DSCR PRIME PLUS

| 30 DAY PRICING | | |
|----------------|----------|----------|
| RATE | 5/6 ARM | 30YR FIX |
| 6.500 | 105.8750 | 105.6250 |
| 6.375 | 105.6250 | 105.3750 |
| 6.250 | 105.3750 | 105.1250 |
| 6.125 | 105.1250 | 104.8750 |
| 6.000 | 104.8750 | 104.6250 |
| 5.875 | 104.6250 | 104.3750 |
| 5.750 | 104.3750 | 104.1250 |
| 5.625 | 104.1250 | 103.8750 |
| 5.500 | 103.8750 | 103.6250 |
| 5.375 | 103.6250 | 103.3750 |
| 5.250 | 103.3750 | 103.1250 |
| 5.125 | 103.1250 | 102.8750 |
| 5.000 | 102.8750 | 102.6250 |
| 4.875 | 102.6250 | 102.3750 |
| 4.750 | 102.2500 | 102.0000 |
| 4.625 | 101.8750 | 101.6250 |
| 4.500 | 101.5000 | 101.2500 |
| 4.375 | 101.1250 | 100.8750 |

| MAX PRICING (Lower of Price or Premium) | |
|---|----------|
| No Prepay - Hard | 100.5000 |
| 1yr Prepay - Hard | 100.7500 |
| 2yr Prepay - Hard | 101.0000 |
| 3yr Prepay - Hard | 101.2500 |
| 4yr Prepay - Hard | 101.5000 |
| 5yr Prepay - Hard | 101.7500 |

| ARM MARGIN | |
|------------|------|
| 5.000 | SOFR |

| LOCK FEES | |
|-------------------------|---------|
| Relock Fee: | .250 |
| Extension Fee Per Diem: | .030 |
| Extension Max: | 15 Days |

| PRICING ADJUSTMENTS | | | | | | | |
|---------------------------------|----------------------|----------|----------|----------|----------|----------|----------|
| Documentation | Credit Score | LTV | | | | | |
| | | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 |
| DSCR | ≥ 780 | (0.250) | (0.375) | (0.500) | (0.625) | (0.875) | (1.125) |
| | 760 - 779 | (0.375) | (0.375) | (0.625) | (0.875) | (1.000) | (1.375) |
| | 740 - 759 | (0.375) | (0.500) | (0.750) | (1.000) | (1.250) | (1.625) |
| | 720 - 739 | (0.500) | (0.625) | (0.875) | (1.125) | (1.500) | (2.000) |
| | 700 - 719 | (0.625) | (0.750) | (1.000) | (1.375) | (1.875) | #N/A |
| | 680 - 699 | (0.875) | (1.000) | (1.250) | (1.750) | #N/A | #N/A |
| | 660 - 679 | (1.375) | (1.500) | (1.625) | (2.250) | #N/A | #N/A |
| Product | 5/6 40yr ARM SOFR | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| | 40yr Fixed | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| | Interest-Only | (0.250) | (0.250) | (0.375) | (0.500) | (0.625) | (0.750) |
| Loan Amount | 150,000-200k | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) |
| | 200,001-300k | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) |
| | 300,001-1.0m | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 1,000,001-1.5m | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| | 1,500,001-2.0m | (0.500) | (0.500) | (0.500) | #N/A | #N/A | #N/A |
| | 2,000,001-2.5m | (0.750) | (0.750) | (0.750) | #N/A | #N/A | #N/A |
| | 2,500,001-3.0m | (0.750) | (0.750) | (0.750) | #N/A | #N/A | #N/A |
| DSCR | DSCR ≥ 1.5 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | DSCR 1.25-1.49 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | DSCR 1.10-1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | Cash-Out | (0.250) | (0.375) | (0.375) | (0.375) | #N/A | #N/A |
| Purpose | Condo-Warrantable | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) |
| | Condo-NonWarrantable | (0.500) | (0.500) | (0.500) | (0.500) | #N/A | #N/A |
| Property Type | 2-4 Unit | (0.250) | (0.250) | (0.250) | (0.250) | #N/A | #N/A |
| | 1x30x12 | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) |
| Credit / Housing History | ACH | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| | No Escrows (No HPML) | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) |
| Other Miscellaneous | No Prepay | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) |
| | 1yr Prepay | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) |
| | 2yr Prepay | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) |
| | 3yr Prepay | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 4yr Prepay | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| Prepay Penalty | 5yr Prepay | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| | 25 Day | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 40 Day | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) |
| Lock Term | 55 Day | #N/A | #N/A | #N/A | #N/A | #N/A | #N/A |



Rate is subject to change without prior notice
Not for Public used • For Professional Only

Lock Desk

locks@unitemtg.com

File Update: 09-Nov-2021

Effective Date: 9-Nov-2021

Price Change Effective: 9:00 AM PST

Lock Hours: 9:00 A.M. - 3:00 P.M. PST

DSCR PRIME & FOREIGN NATIONAL

| 30 DAY PRICING | | |
|----------------|----------|----------|
| RATE | 5/6 ARM | 30YR FIX |
| 6.750 | 105.6250 | 105.3750 |
| 6.625 | 105.3750 | 105.1250 |
| 6.500 | 105.1250 | 104.8750 |
| 6.375 | 104.8750 | 104.6250 |
| 6.250 | 104.6250 | 104.3750 |
| 6.125 | 104.3750 | 104.1250 |
| 6.000 | 104.1250 | 103.8750 |
| 5.875 | 103.8750 | 103.6250 |
| 5.750 | 103.6250 | 103.3750 |
| 5.625 | 103.3750 | 103.1250 |
| 5.500 | 103.1250 | 102.8750 |
| 5.375 | 102.8750 | 102.6250 |
| 5.250 | 102.6250 | 102.3750 |
| 5.125 | 102.3750 | 102.1250 |
| 5.000 | 102.1250 | 101.8750 |
| 4.875 | 101.8750 | 101.6250 |
| 4.750 | 101.5000 | 101.2500 |
| 4.625 | 101.1250 | 100.8750 |
| 4.500 | 100.7500 | 100.5000 |

| MAX PRICING (Lower of Price or Premium) | |
|---|----------|
| No Prepay - Hard | 100.7500 |
| 1yr Prepay - Hard | 101.0000 |
| 2yr Prepay - Hard | 101.2500 |
| 3yr Prepay - Hard | 101.5000 |
| 4yr Prepay - Hard | 101.7500 |
| 5yr Prepay - Hard | 102.0000 |

| ARM MARGIN | |
|------------|------|
| 5.000 | SOFR |

| LOCK FEES | |
|-------------------------|---------|
| Relock Fee: | .250 |
| Extension Fee Per Diem: | .030 |
| Extension Max: | 15 Days |

| PRICING ADJUSTMENTS | | | | | | | | | | |
|---------------------------------|---------------------------|----------------------|----------|----------|----------|----------|----------|----------|----------|---------|
| | | LTV | | | | | | | | |
| Documentation | | Credit Score | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | |
| DSCR | ≥ 780 | | (0.250) | (0.375) | (0.500) | (0.625) | (0.875) | (1.125) | (1.750) | |
| | 760 - 779 | | (0.375) | (0.375) | (0.625) | (0.875) | (1.000) | (1.375) | (2.000) | |
| | 740 - 759 | | (0.375) | (0.500) | (0.750) | (1.000) | (1.250) | (1.625) | (2.250) | |
| | 720 - 739 | | (0.500) | (0.625) | (0.875) | (1.125) | (1.500) | (2.000) | (2.750) | |
| | 700 - 719 | | (0.625) | (0.750) | (1.000) | (1.375) | (1.875) | (2.500) | (3.500) | |
| | 680 - 699 | | (0.875) | (1.000) | (1.250) | (1.750) | (2.250) | (3.000) | (3.875) | |
| | 660 - 679 | | (1.375) | (1.500) | (1.625) | (2.250) | (3.125) | (3.750) | (4.500) | |
| | 640 - 659 | | (1.875) | (2.000) | (2.125) | (2.750) | (3.625) | (4.750) | #N/A | |
| | 620 - 639 | | (2.375) | (2.500) | (2.625) | (3.250) | (4.125) | #N/A | #N/A | |
| | Product | 5/6 30yr ARM SOFR | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 7/6 30yr ARM SOFR | | | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | |
| 5/6 40yr ARM SOFR | | | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | |
| 7/6 40yr ARM SOFR | | | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | |
| 40yr Fixed | | | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | |
| Interest-Only | | | (0.250) | (0.250) | (0.375) | (0.500) | (0.625) | (0.750) | (1.000) | |
| | | | | | | | | | | |
| Loan Amount | 150,000-200k | | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | |
| | 200,001-300k | | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | (0.500) | |
| | 300,001-1.0m | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| | 1,000,001-1.5m | | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | |
| | 1,500,001-2.0m | | (0.500) | (0.500) | (0.500) | (0.500) | #N/A | #N/A | #N/A | |
| | 2,000,001-2.5m | | (0.750) | (0.750) | (0.750) | (0.750) | #N/A | #N/A | #N/A | |
| | 2,500,001-3.0m | | (0.750) | (0.750) | (0.750) | (0.750) | #N/A | #N/A | #N/A | |
| | DSCR ≥1.5 | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | |
| | DSCR 1.25-1.49 | | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | |
| | DSCR 1.10-1.24 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| DSCR | DSCR 1.00-1.09 | | (0.250) | (0.250) | (0.375) | (0.375) | (0.500) | (0.500) | (0.750) | |
| | DSCR 0.75-0.99 | | (1.500) | (1.500) | (1.625) | (1.625) | (1.750) | (1.750) | #N/A | |
| | Purpose | Cash-Out | | (0.250) | (0.375) | (0.375) | (0.375) | (0.500) | (0.625) | #N/A |
| | Property Type | Condo-Warrantable | | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) | (0.500) |
| | | Condo-NonWarrantable | | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | #N/A | #N/A |
| 2-4Unit | | | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) | (0.500) | |
| Modular | | | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | |
| Citizenship | Foreign Nat'l (DSCR Only) | | (0.750) | (0.750) | (0.750) | (0.750) | #N/A | #N/A | #N/A | |
| | | | | | | | | | | |
| Credit / Housing History | 1x30x12 | | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | |
| | Multiple30x12 | | (2.250) | (2.250) | (2.250) | (2.250) | (2.250) | (2.250) | #N/A | |
| | FC/SS/DIL/BK7 36-47mo | | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | |
| | FC/SS/DIL/BK7 24-35mo | | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | #N/A | |
| | BK7 12-23mo | | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | #N/A | |
| | BK13 DC | | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | |
| Other Miscellaneous | ACH | | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | |
| | Escrows | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| Prepay Penalty | No Prepay | | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | |
| | 1yr Prepay | | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | |
| | 2yr Prepay | | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | |
| | 3yr Prepay | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| | 4yr Prepay | | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | |
| | 5yr Prepay | | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | |
| Lock Term | 25 Day | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| | 40 Day | | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) | (0.150) | |
| | 55 Day | | (0.300) | (0.300) | (0.300) | (0.300) | (0.300) | (0.300) | (0.300) | |



Price Change Effective: 11:33 AM PST
 Effective Date: **9-Nov-21**
 Lock Hours: 9:00 A.M. - 3:00 P.M. PST

Visit: <https://unitemortgage.com>

The pricing engine is the Formal price given, please access it through:

Quick Pricer: <https://unitemortgage.com/broker-resources/price-my-loan/>

CALL US TODAY: 800-777-1207

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

| DU CONF CONV 30 YEAR | | | | DU CONF CONV 20 YEAR | | | | DU CONF CONV 15 YEAR | | | | DU CONF CONV 10 YEAR | | | |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.500 | (5.250) | (5.125) | (5.000) | 3.250 | (5.000) | (4.875) | (4.750) | 2.875 | (4.500) | (4.375) | (4.250) | 2.875 | (4.375) | (4.250) | (4.125) |
| 3.375 | (4.750) | (4.625) | (4.500) | 3.125 | (4.750) | (4.625) | (4.500) | 2.750 | (4.125) | (4.000) | (3.875) | 2.750 | (4.000) | (3.875) | (3.750) |
| 3.250 | (4.250) | (4.125) | (4.000) | 3.000 | (4.375) | (4.250) | (4.125) | 2.625 | (3.625) | (3.500) | (3.375) | 2.625 | (3.625) | (3.500) | (3.375) |
| 3.125 | (3.750) | (3.625) | (3.500) | 2.875 | (4.000) | (3.875) | (3.750) | 2.500 | (3.125) | (3.000) | (2.875) | 2.500 | (3.500) | (3.375) | (3.250) |
| 3.000 | (3.125) | (3.000) | (2.875) | 2.750 | (3.375) | (3.250) | (3.125) | 2.375 | (2.625) | (2.500) | (2.375) | 2.375 | (3.125) | (3.000) | (2.875) |
| 2.875 | (2.625) | (2.500) | (2.375) | 2.625 | (2.750) | (2.625) | (2.500) | 2.250 | (2.250) | (2.125) | (2.000) | 2.250 | (2.750) | (2.625) | (2.500) |
| 2.750 | (1.875) | (1.750) | (1.625) | 2.500 | (1.875) | (1.750) | (1.625) | 2.125 | (1.750) | (1.625) | (1.500) | 2.125 | (2.375) | (2.250) | (2.125) |
| 2.625 | (1.000) | (0.875) | (0.750) | 2.375 | (1.000) | (0.875) | (0.750) | 2.000 | (1.250) | (1.125) | (1.000) | 2.000 | (2.000) | (1.875) | (1.750) |
| 2.500 | (0.125) | 0.000 | 0.125 | 2.250 | (0.125) | 0.000 | 0.125 | 1.875 | (0.500) | (0.375) | (0.250) | 1.875 | (1.500) | (1.375) | (1.250) |
| 2.375 | 0.625 | 0.750 | 0.875 | 2.125 | 0.625 | 0.750 | 0.875 | 1.750 | 0.125 | 0.250 | 0.375 | 1.750 | (0.875) | (0.750) | (0.625) |

| LP CONF CONV 30 YEAR | | | | LP CONF CONV 20 YEAR | | | | LP CONF CONV 15 YEAR | | | | LP CONF CONV 10 YEAR | | | |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.625 | (5.500) | (5.375) | (5.250) | 3.375 | (5.375) | (5.250) | (5.125) | 3.000 | (4.750) | (4.625) | (4.500) | 3.000 | (4.500) | (4.375) | (4.250) |
| 3.500 | (5.125) | (5.000) | (4.875) | 3.250 | (4.875) | (4.750) | (4.625) | 2.875 | (4.375) | (4.250) | (4.125) | 2.875 | (4.250) | (4.125) | (4.000) |
| 3.375 | (4.500) | (4.375) | (4.250) | 3.125 | (4.625) | (4.500) | (4.375) | 2.750 | (4.000) | (3.875) | (3.750) | 2.750 | (4.000) | (3.875) | (3.750) |
| 3.250 | (4.000) | (3.875) | (3.750) | 3.000 | (4.250) | (4.125) | (4.000) | 2.625 | (3.500) | (3.375) | (3.250) | 2.625 | (3.625) | (3.500) | (3.375) |
| 3.125 | (3.375) | (3.250) | (3.125) | 2.875 | (3.875) | (3.750) | (3.625) | 2.500 | (3.125) | (3.000) | (2.875) | 2.500 | (3.500) | (3.375) | (3.250) |
| 3.000 | (2.875) | (2.750) | (2.625) | 2.750 | (3.250) | (3.125) | (3.000) | 2.375 | (2.625) | (2.500) | (2.375) | 2.375 | (3.125) | (3.000) | (2.875) |
| 2.875 | (2.375) | (2.250) | (2.125) | 2.625 | (2.625) | (2.500) | (2.375) | 2.250 | (2.125) | (2.000) | (1.875) | 2.250 | (2.750) | (2.625) | (2.500) |
| 2.750 | (1.750) | (1.625) | (1.500) | 2.500 | (1.750) | (1.625) | (1.500) | 2.125 | (1.625) | (1.500) | (1.375) | 2.125 | (2.250) | (2.125) | (2.000) |
| 2.625 | (0.875) | (0.750) | (0.625) | 2.375 | (0.750) | (0.625) | (0.500) | 2.000 | (1.000) | (0.875) | (0.750) | 2.000 | (1.875) | (1.750) | (1.625) |
| 2.500 | 0.000 | 0.125 | 0.250 | 2.250 | 0.000 | 0.125 | 0.250 | 1.875 | (0.375) | (0.250) | (0.125) | 1.875 | (1.375) | (1.250) | (1.125) |
| 2.375 | 0.875 | 1.000 | 1.125 | 2.125 | 0.750 | 0.875 | 1.000 | 1.750 | 0.250 | 0.375 | 0.500 | 1.750 | (0.750) | (0.625) | (0.500) |

HIGH BALANCE CONFORMING

| DU HIGH BALANCE 30 YEAR | | | | DU HIGH BALANCE 15 YEAR | | | | DU HIGH BALANCE 20 YEAR | | | | DU HIGH BALANCE 10 YEAR | | | |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|-------------------------|--------|--------|--------|-------------------------|--------|--------|--------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.625 | (4.500) | (4.375) | (4.250) | 3.000 | (3.375) | (3.250) | (3.125) | | | | | | | | |
| 3.500 | (4.125) | (4.000) | (3.875) | 2.875 | (3.000) | (2.875) | (2.750) | | | | | | | | |
| 3.375 | (3.750) | (3.625) | (3.500) | 2.750 | (2.625) | (2.500) | (2.375) | | | | | | | | |
| 3.250 | (3.250) | (3.125) | (3.000) | 2.625 | (2.750) | (2.625) | (2.500) | | | | | | | | |
| 3.125 | (2.500) | (2.375) | (2.250) | 2.500 | (2.375) | (2.250) | (2.125) | | | | | | | | |
| 3.000 | (2.125) | (2.000) | (1.875) | 2.375 | (1.750) | (1.625) | (1.500) | | | | | | | | |
| 2.875 | (1.625) | (1.500) | (1.375) | 2.250 | (1.375) | (1.250) | (1.125) | | | | | | | | |
| 2.750 | (0.875) | (0.750) | (0.625) | 2.125 | (0.875) | (0.750) | (0.625) | | | | | | | | |
| 2.625 | (0.250) | (0.125) | 0.000 | 2.000 | (0.375) | (0.250) | (0.125) | | | | | | | | |
| 2.500 | 0.625 | 0.750 | 0.875 | 1.875 | 0.750 | 0.875 | 1.000 | | | | | | | | |



MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

Rates and pricing are subject to change without notice.



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Price Change Effective: 11:33 AM PST
 Effective Date: **9-Nov-21**
 Lock Hours: 9:00 A.M. - 3:00 P.M. PST

Visit: <https://unitemortgage.com>

The pricing engine is the Formal price given, please access it through:

Quick Pricer: <https://unitemortgage.com/broker-resources/price-my-loan/>

CALL US TODAY: 800-777-1207

HOME AFFORDABLE PRODUCTS

| DU HOMEREADY 30 YEAR | | | | DU HOMEREADY HIGH BALANCE 30 YEAR | | | | LP HOME POSSIBLE 30 YEAR | | | | LP HOME POSSIBLE HIGH BALANCE 30 YEAR | | | |
|----------------------|---------|---------|---------|-----------------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------------------------------------|--------|--------|--------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.500 | (4.875) | (4.750) | (4.625) | 3.625 | (4.750) | (4.625) | (4.500) | 3.500 | (5.000) | (4.875) | (4.750) | | | | |
| 3.375 | (4.375) | (4.250) | (4.125) | 3.500 | (4.375) | (4.250) | (4.125) | 3.375 | (4.500) | (4.375) | (4.250) | | | | |
| 3.250 | (3.875) | (3.750) | (3.625) | 3.375 | (3.875) | (3.750) | (3.625) | 3.250 | (4.000) | (3.875) | (3.750) | | | | |
| 3.125 | (3.125) | (3.000) | (2.875) | 3.250 | (3.250) | (3.125) | (3.000) | 3.125 | (3.375) | (3.250) | (3.125) | | | | |
| 3.000 | (2.625) | (2.500) | (2.375) | 3.125 | (2.750) | (2.625) | (2.500) | 3.000 | (2.875) | (2.750) | (2.625) | | | | |
| 2.875 | (2.125) | (2.000) | (1.875) | 3.000 | (2.250) | (2.125) | (2.000) | 2.875 | (2.375) | (2.250) | (2.125) | | | | |
| 2.750 | (1.500) | (1.375) | (1.250) | 2.875 | (1.625) | (1.500) | (1.375) | 2.750 | (1.625) | (1.500) | (1.375) | | | | |
| 2.625 | (0.750) | (0.625) | (0.500) | 2.750 | (1.000) | (0.875) | (0.750) | 2.625 | (0.875) | (0.750) | (0.625) | | | | |
| 2.500 | 0.125 | 0.250 | 0.375 | 2.625 | (0.250) | (0.125) | 0.000 | 2.500 | 0.000 | 0.125 | 0.250 | | | | |
| 2.375 | 1.250 | 1.375 | 1.500 | 2.500 | 0.500 | 0.625 | 0.750 | 2.375 | 1.250 | 1.375 | 1.500 | | | | |



HOME READY AND HOMEPOSSIBLE CAP LIMITS

| | LTV <=60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|---|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| HomeReady/Home Possible FICO >=680 Adjustment Caps | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 0.000 | 0.000 | 0.000 | 0.000 |
| HomeReady/Home Possible FICO <680 Adjustment Caps | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |

MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

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Quick Pricer: <https://unitemortgage.com/broker-resources/price-my-loan/>

CALL US TODAY: 800-777-1207

CONVENTIONAL PRICING ADJUSTMENTS

| Credit Score / LTV | Loan Terms > 15 years | LTV <=60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 | >97.00% |
|--|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|---------|
| 740+ | | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 | 0.250 | 0.750 | 0.750 |
| 720 - 739 | | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 | 0.500 | 1.000 | 1.000 |
| 700 - 719 | | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 | 1.000 | 1.500 | 1.500 |
| 680 - 699 | | 0.000 | 0.500 | 1.250 | 1.750 | 1.500 | 1.250 | 1.250 | 1.500 | 1.500 |
| 660 - 679 | | 0.000 | 1.000 | 2.250 | 2.750 | 2.750 | 2.250 | 2.250 | 2.250 | 2.250 |
| 640 - 659 | | 0.500 | 1.250 | 2.750 | 3.000 | 3.250 | 2.750 | 2.750 | 2.750 | 2.750 |
| 620-639 | | 0.500 | 1.500 | 3.000 | 3.000 | 3.250 | 3.250 | 3.250 | 3.500 | 3.500 |
| Cash Out (Ex. Student Loan Only) All Loan Terms. Cumulative with above adjust. | LTV <=60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | | | | | | |
| 740+ | 0.375 | 0.625 | 0.625 | 0.875 | | | | | | |
| 720 - 739 | 0.375 | 1.000 | 1.000 | 1.125 | | | | | | |
| 700 - 719 | 0.375 | 1.000 | 1.000 | 1.125 | | | | | | |
| 680 - 699 | 0.375 | 1.125 | 1.125 | 1.750 | | | | | | |
| 660 - 679 | 0.625 | 1.125 | 1.125 | 1.875 | | | | | | |
| 640 - 659 | 0.625 | 1.625 | 1.625 | 2.625 | | | | | | |
| 620 - 639 | 0.625 | 1.625 | 1.625 | 3.125 | | | | | | |
| Other Price Adjustments All Loan Terms Cumulative with above adjustments | LTV <=60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 | >97.00% |
| High Balance Purchase and R/T Refinance | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| High Balance Cash-Out Refinance | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | NA | NA | NA | NA | NA |
| High Balance ARMs (Adjustment Based on CLTV) | 0.750 | 0.750 | 0.750 | 0.750 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | NA |
| ARMs | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.250 | NA |
| HomeReady/Home Possible FICO >=680 Adjustment Caps | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 0.000 |
| HomeReady/Home Possible FICO <680 Adjustment Caps | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 |
| Investment Properties | 4.125 | 4.125 | 4.125 | 4.125 | 5.375 | 6.125 | 6.125 | 6.125 | 6.125 | 6.125 |
| Second Home | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 | 5.000 |
| Manufactured home | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| 2-4 Unit Properties (3-4 unit max LTV is 75% (DU) and 80% (LP)) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | NA | NA | NA | NA |
| Condos - Loan Terms > 15Y (does not apply to Detached building types) | 0.000 | 0.000 | 0.000 | 0.000 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 |
| Escrow Waiver (LTV >80% not available in NM, LTV >90% does not apply to HB Nationwide) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| UW Waiver Fee (ALL LTV) - based on loan size | | | | | | | | | | |

ALL SUBORDINATE FINANCING .375%

| LTV Range | CLTV Range | Credit Score < 720 | Credit Score > 720 |
|-----------------|-----------------|--------------------|--------------------|
| ≤ 65.00% | 80.01% – 95.00% | 0.500 | 0.250 |
| 65.01% – 75.00% | 80.01% – 95.00% | 0.750 | 0.500 |
| 75.01% – 95.00% | 90.01% – 95.00% | 1.000 | 0.750 |
| 75.01% – 90.00% | 76.01% – 90.00% | 1.000 | 0.750 |
| ≤ 95.00% | 95.01% – 97.00% | 1.500 | 1.500 |

LOCK EXTENSIONS - RELOCKS - OTHER CHANGES

| Lock Extensions: | | |
|--|----------------|---|
| 1-4 days | .03 / day | |
| 5 days | 0.125 | 10 Day Lock Expires: 11/19/21 |
| 7 days | 0.187 | 25 Day Lock Expires: 12/04/21 |
| 10 days | 0.250 | 40 Day Lock Expires: 12/19/21 |
| 15 days | 0.375 | |
| Relocks: | Other Changes: | |
| Worse Case pricing <i>plus</i> additional .250 hit | Loan Program | Worse Case if moving into different delivery type |
| | Rate Change | Not subject to worse case pricing |
| | | Locks expiring on a non business day are good through the following business day. |

MAX NET PRICING IS 104.000

Rates and prices are subject to change without notice.

APOR: 15/20 YR.: 2.500% 1 YR CMT: 0.120%
 25/30 YR.: 2.960% 1 YR Libor: 0.360%



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Quick Pricer: <https://unitemortgage.com/broker-resources/price-my-loan/>

CALL US TODAY: 800-777-1207

GOVERNMENT PRODUCT PRICING

| 30 FIXED FHA | | | | 15 FIXED FHA | | | | 30 YR FIXED VA | | | | 15 YR FIXED VA | | | |
|--------------|---------|---------|---------|--------------|---------|---------|---------|----------------|---------|---------|---------|----------------|---------|---------|---------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.125 | (5.125) | (5.000) | (4.875) | 2.875 | (4.875) | (4.750) | (4.625) | 3.125 | (4.750) | (4.625) | (4.500) | 2.875 | (4.750) | (4.625) | (4.500) |
| 3.000 | (4.625) | (4.500) | (4.375) | 2.750 | (4.625) | (4.500) | (4.375) | 3.000 | (4.375) | (4.250) | (4.125) | 2.750 | (4.375) | (4.250) | (4.125) |
| 2.875 | (4.250) | (4.125) | (4.000) | 2.625 | (4.375) | (4.250) | (4.125) | 2.875 | (4.000) | (3.875) | (3.750) | 2.625 | (4.125) | (4.000) | (3.875) |
| 2.750 | (4.375) | (4.250) | (4.125) | 2.500 | (4.000) | (3.875) | (3.750) | 2.750 | (4.375) | (4.250) | (4.125) | 2.500 | (3.875) | (3.750) | (3.625) |
| 2.625 | (3.750) | (3.625) | (3.500) | 2.375 | (3.625) | (3.500) | (3.375) | 2.625 | (3.625) | (3.500) | (3.375) | 2.375 | (3.500) | (3.375) | (3.250) |
| 2.500 | (3.250) | (3.125) | (3.000) | 2.250 | (3.125) | (3.000) | (2.875) | 2.500 | (3.250) | (3.125) | (3.000) | 2.250 | (3.000) | (2.875) | (2.750) |
| 2.375 | (2.750) | (2.625) | (2.500) | 2.125 | (2.000) | (1.875) | (1.750) | 2.375 | (2.625) | (2.500) | (2.375) | 2.125 | (1.625) | (1.500) | (1.375) |
| 2.250 | (2.250) | (2.125) | (2.000) | 2.000 | (1.500) | (1.375) | (1.250) | 2.250 | (2.125) | (2.000) | (1.875) | 2.000 | (1.375) | (1.250) | (1.125) |
| 2.125 | 0.000 | 0.125 | 0.250 | 1.875 | (1.250) | (1.125) | (1.000) | 2.125 | 0.125 | 0.250 | 0.375 | 1.875 | (1.125) | (1.000) | (0.875) |
| 2.000 | 0.500 | 0.625 | 0.750 | 1.750 | (1.000) | (0.875) | (0.750) | 2.000 | 0.750 | 0.875 | 1.000 | 1.750 | (0.875) | (0.750) | (0.625) |

| 30 FIXED FHA HIGH BALANCE | | | | 15 FIXED FHA HIGH BALANCE | | | | 30 YR FIXED VA HB | | | | 15 YR FIXED VA HB | | | |
|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|-------------------|---------|---------|---------|-------------------|---------|---------|---------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 3.375 | (4.125) | (4.000) | (3.875) | 3.125 | (2.750) | (2.625) | (2.500) | 3.375 | (3.875) | (3.750) | (3.625) | 3.125 | (2.625) | (2.500) | (2.375) |
| 3.250 | (4.875) | (4.750) | (4.625) | 3.000 | (2.625) | (2.500) | (2.375) | 3.250 | (4.500) | (4.375) | (4.250) | 3.000 | (2.375) | (2.250) | (2.125) |
| 3.125 | (4.500) | (4.375) | (4.250) | 2.875 | (2.625) | (2.500) | (2.375) | 3.125 | (4.250) | (4.125) | (4.000) | 2.875 | (2.375) | (2.250) | (2.125) |
| 3.000 | (4.000) | (3.875) | (3.750) | 2.750 | (2.500) | (2.375) | (2.250) | 3.000 | (3.875) | (3.750) | (3.625) | 2.750 | (2.250) | (2.125) | (2.000) |
| 2.875 | (3.625) | (3.500) | (3.375) | 2.625 | (2.250) | (2.125) | (2.000) | 2.875 | (3.500) | (3.375) | (3.250) | 2.625 | (2.000) | (1.875) | (1.750) |
| 2.750 | (3.625) | (3.500) | (3.375) | 2.500 | (1.875) | (1.750) | (1.625) | 2.750 | (3.750) | (3.625) | (3.500) | 2.500 | (1.625) | (1.500) | (1.375) |
| 2.625 | (3.000) | (2.875) | (2.750) | 2.375 | (1.500) | (1.375) | (1.250) | 2.625 | (3.125) | (3.000) | (2.875) | 2.375 | (1.250) | (1.125) | (1.000) |
| 2.500 | (2.625) | (2.500) | (2.375) | 2.250 | (1.250) | (1.125) | (1.000) | 2.500 | (2.625) | (2.500) | (2.375) | 2.250 | (1.000) | (0.875) | (0.750) |
| 2.375 | (2.125) | (2.000) | (1.875) | 2.125 | 0.000 | 0.125 | 0.250 | 2.375 | (2.125) | (2.000) | (1.875) | 2.125 | 0.250 | 0.375 | 0.500 |
| 2.250 | (1.500) | (1.375) | (1.250) | 2.000 | 0.250 | 0.375 | 0.500 | 2.250 | (1.500) | (1.375) | (1.250) | 2.000 | 0.500 | 0.625 | 0.750 |

GOVERNMENT PRICE ADJUSTMENTS

| Loan Size Adjustors: (total loan amount) | Credit Score Adjustors: | VA LOAN TYPE | OTHER ADJUSTMENTS | Long Term Locks |
|---|-------------------------|-----------------------------|--------------------------|-----------------|
| Loan Amount: \$275,00 - Conform Max (0.125) | >=740 -0.250 | | 2 Unit 0.500 | |
| Loan Amount: \$100,000 - \$124,999 0.375 | 720 - 739 -0.150 | IRRRL (95.01 - 110%) 1.000 | 3 - 4 Units 1.000 | N/A |
| Loan Amount: \$75,000 - \$99,999 0.750 | 680 - 719 0.000 | IRRRL (110.01 - 125%) 2.250 | Manual UW NA | |
| | 660 - 679 0.250 | | Manf. Housing 1.250 | |
| | 640 - 659 0.750 | | 25 yr (fixed only) 0.250 | |
| | 620 - 639 2.000 | | 20 yr (fixed only) 0.500 | |
| | 600 - 619 2.500 | | | |

MAX NET PRICING IS 104.000



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