

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



Effective Date: 1/11/22 8:03 AM

Wholesale Rate Sheet

800-777-1207

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

FNMA ID # 31244
 FHLMC ID # 121555

ANNOUNCEMENTS

Ask About Our One Rate Non-QM Program

James Hooper
 President, Unite Mortgage

Lock Extensions

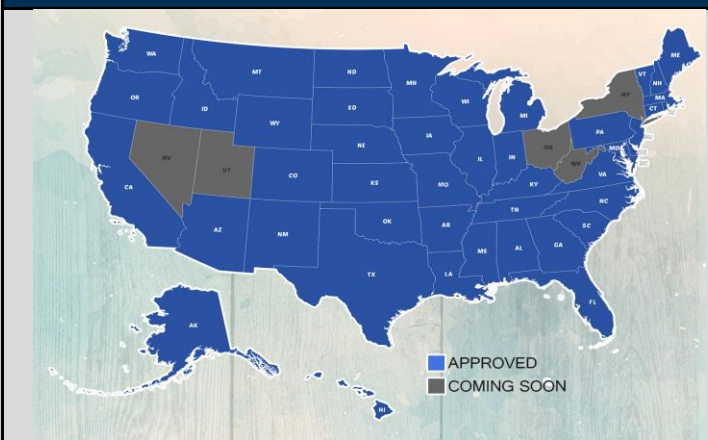
Brokers may request a lock extension on or before the lock expiration date. The request for the extension must occur prior to or on the day of the lock expiration. The extension will guarantee the initially locked rate for an extended period ranging from 1 to 15 days and will be subject to an extension 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

MLK Day	Lincoln's B Day	President's Day
Monday - 1/17/22	Friday - 2/11/22	Monday - 2/21/22
Lock Desk: Closed (No Rates/Locks)	Closed	Closed
Funding: Closed	Closed	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
Tax Transfer Fee	\$85
Wire Fee (All Loans)	\$35

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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Lock Desk
locks@unitemtg.com

File Update: 11-Jan-2022

Effective Date: 11-Jan-2022

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		
Credit	700+	720+
Product	30 yr fixed Full Amortization	30 yr fixed Full Amortization
Loan Amount	300,001-1.0MM	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
ACH	Required	Required
PPP	5 Years	None
Reserves	12 Month PITIA	12 Month PITIA
Escrows	Required	Required
Property	Single Unit only	Single Unit Only

No Hits for LLPAs !!!

DSCR PRIME PLUS

30 DAY PRICING		
RATE	5/6 ARM	30YR FIX
6.250	105.2500	105.0000
6.125	105.0000	104.7500
6.000	104.7500	104.5000
5.875	104.5000	104.2500
5.750	104.2500	104.0000
5.625	104.0000	103.7500
5.500	103.7500	103.5000
5.375	103.5000	103.2500
5.250	103.2500	103.0000
5.125	103.0000	102.7500
5.000	102.7500	102.5000
4.875	102.5000	102.2500
4.750	102.1250	101.8750
4.625	101.7500	101.5000
4.500	101.3750	101.1250
4.375	101.0000	100.7500
4.250	100.5000	100.2500
4.125	100.0000	99.7500

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
DSCR	2,500,001-3.0m	(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
Purpose	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
Property Type	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
Credit / Housing History	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)
Other Miscellaneous	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)
Prepay Penalty	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
Lock Term	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)
	55 Day	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A



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

DSCR PRIME & FOREIGN NATIONAL

30 DAY PRICING		
RATE	5/6 ARM	30YR FIX
6.500	105.0000	104.7500
6.375	104.7500	104.5000
6.250	104.5000	104.2500
6.125	104.2500	104.0000
6.000	104.0000	103.7500
5.875	103.7500	103.5000
5.750	103.5000	103.2500
5.625	103.2500	103.0000
5.500	103.0000	102.7500
5.375	102.7500	102.5000
5.250	102.5000	102.2500
5.125	102.2500	102.0000
5.000	102.0000	101.7500
4.875	101.7500	101.5000
4.750	101.3750	101.1250
4.625	101.0000	100.7500
4.500	100.5000	100.2500
4.375	100.0000	99.7500
4.250	99.3750	99.1250

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								
Documentation	Credit Score	LTV						
		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
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)	(1.750)	(1.750)	(1.750)	(1.750)	#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)



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Visit: <https://unitemortgage.com>

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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
4.000	(4.250)	(4.125)	(4.000)	3.750	(3.750)	(3.625)	(3.500)	3.250	(3.875)	(3.750)	(3.625)	3.000	(2.750)	(2.625)	(2.500)
3.875	(3.875)	(3.750)	(3.625)	3.625	(3.875)	(3.750)	(3.625)	3.125	(3.500)	(3.375)	(3.250)	2.875	(2.625)	(2.500)	(2.375)
3.750	(3.375)	(3.250)	(3.125)	3.500	(3.500)	(3.375)	(3.250)	3.000	(3.000)	(2.875)	(2.750)	2.750	(2.250)	(2.125)	(2.000)
3.625	(3.000)	(2.875)	(2.750)	3.375	(3.125)	(3.000)	(2.875)	2.875	(2.625)	(2.500)	(2.375)	2.625	(1.875)	(1.750)	(1.625)
3.500	(2.375)	(2.250)	(2.125)	3.250	(2.500)	(2.375)	(2.250)	2.750	(2.125)	(2.000)	(1.875)	2.500	(1.375)	(1.250)	(1.125)
3.375	(1.875)	(1.750)	(1.625)	3.125	(1.875)	(1.750)	(1.625)	2.625	(1.750)	(1.625)	(1.500)	2.375	(1.250)	(1.125)	(1.000)
3.250	(1.375)	(1.250)	(1.125)	3.000	(1.250)	(1.125)	(1.000)	2.500	(1.250)	(1.125)	(1.000)	2.250	(0.750)	(0.625)	(0.500)
3.125	(0.750)	(0.625)	(0.500)	2.875	(0.875)	(0.750)	(0.625)	2.375	(0.625)	(0.500)	(0.375)	2.125	(0.375)	(0.250)	(0.125)
3.000	(0.125)	0.000	0.125	2.750	(0.125)	0.000	0.125	2.250	(0.250)	(0.125)	0.000	2.000	0.125	0.250	0.375
2.875	0.375	0.500	0.625	2.625	0.625	0.750	0.875	2.125	0.250	0.375	0.500	1.875	0.625	0.750	0.875

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
4.125	(4.625)	(4.500)	(4.375)	3.875	(3.750)	(3.625)	(3.500)	3.375	(3.625)	(3.500)	(3.375)	3.250	(3.625)	(3.500)	(3.375)
4.000	(4.250)	(4.125)	(4.000)	3.750	(3.500)	(3.375)	(3.250)	3.250	(3.250)	(3.125)	(3.000)	3.125	(3.000)	(2.875)	(2.750)
3.875	(3.875)	(3.750)	(3.625)	3.625	(3.625)	(3.500)	(3.375)	3.125	(2.875)	(2.750)	(2.625)	3.000	(2.625)	(2.500)	(2.375)
3.750	(3.375)	(3.250)	(3.125)	3.500	(3.250)	(3.125)	(3.000)	3.000	(2.750)	(2.625)	(2.500)	2.875	(2.250)	(2.125)	(2.000)
3.625	(2.750)	(2.625)	(2.500)	3.375	(2.750)	(2.625)	(2.500)	2.875	(2.375)	(2.250)	(2.125)	2.750	(1.875)	(1.750)	(1.625)
3.500	(2.250)	(2.125)	(2.000)	3.250	(2.250)	(2.125)	(2.000)	2.750	(2.000)	(1.875)	(1.750)	2.625	(1.625)	(1.500)	(1.375)
3.375	(1.625)	(1.500)	(1.375)	3.125	(1.625)	(1.500)	(1.375)	2.625	(1.500)	(1.375)	(1.250)	2.500	(1.125)	(1.000)	(0.875)
3.250	(1.125)	(1.000)	(0.875)	3.000	(1.125)	(1.000)	(0.875)	2.500	(1.000)	(0.875)	(0.750)	2.375	(0.875)	(0.750)	(0.625)
3.125	(0.375)	(0.250)	(0.125)	2.875	(0.625)	(0.500)	(0.375)	2.375	(0.500)	(0.375)	(0.250)	2.250	(0.375)	(0.250)	(0.125)
3.000	0.125	0.250	0.375	2.750	0.000	0.125	0.250	2.250	0.000	0.125	0.250	2.125	0.125	0.250	0.375
2.875	0.750	0.875	1.000	2.625	0.750	0.875	1.000	2.125	0.500	0.625	0.750	2.000	0.750	0.875	1.000

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
4.125	(2.875)	(2.750)	(2.625)	3.500	(2.500)	(2.375)	(2.250)								
4.000	(3.250)	(3.125)	(3.000)	3.375	(2.750)	(2.625)	(2.500)								
3.875	(3.000)	(2.875)	(2.750)	3.250	(2.500)	(2.375)	(2.250)								
3.750	(2.625)	(2.500)	(2.375)	3.125	(2.125)	(2.000)	(1.875)								
3.625	(2.250)	(2.125)	(2.000)	3.000	(1.750)	(1.625)	(1.500)								
3.500	(1.500)	(1.375)	(1.250)	2.875	(1.375)	(1.250)	(1.125)								
3.375	(1.000)	(0.875)	(0.750)	2.750	(1.125)	(1.000)	(0.875)								
3.250	(0.500)	(0.375)	(0.250)	2.625	(0.750)	(0.625)	(0.500)								
3.125	0.000	0.125	0.250	2.500	(0.250)	(0.125)	0.000								
3.000	0.625	0.750	0.875	2.375	0.250	0.375	0.500								



MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

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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
4.125	(4.500)	(4.375)	(4.250)	4.125	(3.375)	(3.250)	(3.125)	4.000	(4.250)	(4.125)	(4.000)				
4.000	(4.000)	(3.875)	(3.750)	4.000	(3.000)	(2.875)	(2.750)	3.875	(3.750)	(3.625)	(3.500)				
3.875	(3.625)	(3.500)	(3.375)	3.875	(2.625)	(2.500)	(2.375)	3.750	(3.375)	(3.250)	(3.125)				
3.750	(3.125)	(3.000)	(2.875)	3.750	(2.375)	(2.250)	(2.125)	3.625	(2.750)	(2.625)	(2.500)				
3.625	(2.375)	(2.250)	(2.125)	3.625	(2.250)	(2.125)	(2.000)	3.500	(2.125)	(2.000)	(1.875)				
3.500	(2.000)	(1.875)	(1.750)	3.500	(1.750)	(1.625)	(1.500)	3.375	(1.625)	(1.500)	(1.375)				
3.375	(1.375)	(1.250)	(1.125)	3.375	(1.125)	(1.000)	(0.875)	3.250	(1.000)	(0.875)	(0.750)				
3.250	(0.875)	(0.750)	(0.625)	3.250	(0.500)	(0.375)	(0.250)	3.125	(0.375)	(0.250)	(0.125)				
3.125	(0.250)	(0.125)	0.000	3.125	0.000	0.125	0.250	3.000	0.250	0.375	0.500				
3.000	0.250	0.375	0.500	3.000	0.625	0.750	0.875	2.875	0.750	0.875	1.000				



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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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
High Balance Purchase and R/T Refinance			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
High Balance ARMs (Adjustment Based on CLTV)			0.750	0.750	0.750	0.750	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	NA
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
Investment Properties			2.125	2.125	2.125	2.125	3.375	4.125	NA	NA	NA
Second Home			0.000	0.000	0.000	0.000	0.000	0.250	0.000	5.000	5.000
Manufactured home			0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
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
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
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	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	
7 days	0.187	
10 days	0.250	
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**

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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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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
3.500	(3.500)	(3.375)	(3.250)	3.125	(3.750)	(3.625)	(3.500)	3.500	(3.250)	(3.125)	(3.000)	3.125	(3.625)	(3.500)	(3.375)
3.375	(3.375)	(3.250)	(3.125)	3.000	(3.500)	(3.375)	(3.250)	3.375	(3.125)	(3.000)	(2.875)	3.000	(3.250)	(3.125)	(3.000)
3.250	(3.375)	(3.250)	(3.125)	2.875	(3.125)	(3.000)	(2.875)	3.250	(3.250)	(3.125)	(3.000)	2.875	(2.875)	(2.750)	(2.625)
3.125	(2.375)	(2.250)	(2.125)	2.750	(2.625)	(2.500)	(2.375)	3.125	(2.500)	(2.375)	(2.250)	2.750	(2.500)	(2.375)	(2.250)
3.000	(2.000)	(1.875)	(1.750)	2.625	(2.250)	(2.125)	(2.000)	3.000	(2.125)	(2.000)	(1.875)	2.625	(2.000)	(1.875)	(1.750)
2.875	(1.625)	(1.500)	(1.375)	2.500	(1.875)	(1.750)	(1.625)	2.875	(1.500)	(1.375)	(1.250)	2.500	(1.625)	(1.500)	(1.375)
2.750	(1.500)	(1.375)	(1.250)	2.375	(1.375)	(1.250)	(1.125)	2.750	(1.500)	(1.375)	(1.250)	2.375	(1.250)	(1.125)	(1.000)
2.625	(0.500)	(0.375)	(0.250)	2.250	(0.750)	(0.625)	(0.500)	2.625	(0.625)	(0.500)	(0.375)	2.250	(0.875)	(0.750)	(0.625)
2.500	(0.125)	0.000	0.125	2.125	0.375	0.500	0.625	2.500	(0.125)	0.000	0.125	2.125	0.500	0.625	0.750
2.375	0.375	0.500	0.625	2.000	0.875	1.000	1.125	2.375	0.375	0.500	0.625	2.000	1.000	1.125	1.250

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
3.625	(3.375)	(3.250)	(3.125)	3.625	(2.750)	(2.625)	(2.500)	3.625	(3.125)	(3.000)	(2.875)	3.625	(2.750)	(2.625)	(2.500)
3.500	(3.000)	(2.875)	(2.750)	3.500	(2.625)	(2.500)	(2.375)	3.500	(2.750)	(2.625)	(2.500)	3.500	(2.750)	(2.625)	(2.500)
3.375	(2.625)	(2.500)	(2.375)	3.375	(2.375)	(2.250)	(2.125)	3.375	(2.375)	(2.250)	(2.125)	3.375	(2.500)	(2.375)	(2.250)
3.250	(2.250)	(2.125)	(2.000)	3.250	(2.000)	(1.875)	(1.750)	3.250	(2.000)	(1.875)	(1.750)	3.250	(2.250)	(2.125)	(2.000)
3.125	(1.875)	(1.750)	(1.625)	3.125	(1.250)	(1.125)	(1.000)	3.125	(1.625)	(1.500)	(1.375)	3.125	(1.250)	(1.125)	(1.000)
3.000	(1.375)	(1.250)	(1.125)	3.000	(0.875)	(0.750)	(0.625)	3.000	(1.250)	(1.125)	(1.000)	3.000	(0.875)	(0.750)	(0.625)
2.875	(0.875)	(0.750)	(0.625)	2.875	(0.625)	(0.500)	(0.375)	2.875	(0.875)	(0.750)	(0.625)	2.875	(0.750)	(0.625)	(0.500)
2.750	(0.500)	(0.375)	(0.250)	2.750	(0.750)	(0.625)	(0.500)	2.750	(0.375)	(0.250)	(0.125)	2.750	(0.625)	(0.500)	(0.375)
2.625	0.250	0.375	0.500	2.625	0.000	0.125	0.250	2.625	0.125	0.250	0.375	2.625	0.250	0.375	0.500
2.500	0.625	0.750	0.875	2.500	0.375	0.500	0.625	2.500	0.500	0.625	0.750	2.500	0.625	0.750	0.875

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	Max Cash out 90% LTV	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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