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Lock Desk

locks@unitemtg.com

File Update: 25-Feb-2022 6:49 AM

Effective Date: 25-Feb-2022

Price Change Effective: 9:00 AM PST

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

INVESTOR PRIME

Table with 3 columns: RATE, 5/1 ARM, 30YR FIX. Lists various interest rates and corresponding ARM and fixed rates.

Table with 2 columns: Prepay type (No, 1yr, 2yr, 3yr, 4yr, 5yr) and Hard status. Lists prepayment penalties.

Table with 2 columns: ARM MARGIN and SOFR. Lists margin values.

Table with 2 columns: Lock Fee type (Relock, Extension) and Fee/Max. Lists lock fees and extension terms.

Large table titled 'PRICING ADJUSTMENTS' with columns for Documentation, Credit Score, LTV (00.01-50 to 75.01-80), and various adjustment categories like DSCR, Bank Statements, Asset Depletion, P & L, Full Doc, Product, Loan Amount, DSCR, DTI, Bank Statements, Purpose, Property Type, Citizenship, Credit / Housing History, Other Miscellaneous, Prepay Penalty, and Lock Term.



Price Change Effective: 8:03 AM PST
 Effective Date: **25-Feb-22**
 Lock Hours: 9:00 A.M. - 3:00 P.M. PST

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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
4.750	(4.875)	(4.750)	(4.625)	4.375	(4.250)	(4.125)	(4.000)	4.000	(4.250)	(4.125)	(4.000)	3.875	(3.875)	(3.750)	(3.625)
4.625	(4.625)	(4.500)	(4.375)	4.250	(3.875)	(3.750)	(3.625)	3.875	(3.875)	(3.750)	(3.625)	3.750	(3.500)	(3.375)	(3.250)
4.500	(4.250)	(4.125)	(4.000)	4.125	(3.750)	(3.625)	(3.500)	3.750	(3.625)	(3.500)	(3.375)	3.625	(3.000)	(2.875)	(2.750)
4.375	(3.875)	(3.750)	(3.625)	4.000	(3.375)	(3.250)	(3.125)	3.625	(3.125)	(3.000)	(2.875)	3.500	(2.625)	(2.500)	(2.375)
4.250	(3.375)	(3.250)	(3.125)	3.875	(3.000)	(2.875)	(2.750)	3.500	(2.875)	(2.750)	(2.625)	3.375	(2.500)	(2.375)	(2.250)
4.125	(3.000)	(2.875)	(2.750)	3.750	(2.500)	(2.375)	(2.250)	3.375	(2.250)	(2.125)	(2.000)	3.250	(2.000)	(1.875)	(1.750)
4.000	(2.500)	(2.375)	(2.250)	3.625	(2.125)	(2.000)	(1.875)	3.250	(2.000)	(1.875)	(1.750)	3.125	(1.500)	(1.375)	(1.250)
3.875	(2.000)	(1.875)	(1.750)	3.500	(1.625)	(1.500)	(1.375)	3.125	(1.500)	(1.375)	(1.250)	3.000	(1.000)	(0.875)	(0.750)
3.750	(1.500)	(1.375)	(1.250)	3.375	(1.125)	(1.000)	(0.875)	3.000	(1.125)	(1.000)	(0.875)	2.875	(0.750)	(0.625)	(0.500)
3.625	(0.875)	(0.750)	(0.625)	3.250	(0.500)	(0.375)	(0.250)	2.875	(0.500)	(0.375)	(0.250)	2.750	(0.375)	(0.250)	(0.125)
3.500	(0.250)	(0.125)	0.000	3.125	0.125	0.250	0.375	2.750	0.000	0.125	0.250	2.625	0.000	0.125	0.250
3.375	0.250	0.375	0.500	3.000	0.875	1.000	1.125	2.625	0.375	0.500	0.625	2.500	0.375	0.500	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
4.750	(4.750)	(4.625)	(4.500)	4.375	(4.125)	(4.000)	(3.875)	4.125	(3.375)	(3.250)	(3.125)	4.000	(3.500)	(3.375)	(3.250)
4.625	(4.375)	(4.250)	(4.125)	4.250	(3.750)	(3.625)	(3.500)	4.000	(3.750)	(3.625)	(3.500)	3.875	(3.125)	(3.000)	(2.875)
4.500	(4.000)	(3.875)	(3.750)	4.125	(3.625)	(3.500)	(3.375)	3.875	(3.500)	(3.375)	(3.250)	3.750	(3.250)	(3.125)	(3.000)
4.375	(3.500)	(3.375)	(3.250)	4.000	(3.250)	(3.125)	(3.000)	3.750	(3.125)	(3.000)	(2.875)	3.625	(2.875)	(2.750)	(2.625)
4.250	(3.125)	(3.000)	(2.875)	3.875	(2.875)	(2.750)	(2.625)	3.625	(2.750)	(2.625)	(2.500)	3.500	(2.500)	(2.375)	(2.250)
4.125	(2.500)	(2.375)	(2.250)	3.750	(2.375)	(2.250)	(2.125)	3.500	(2.500)	(2.375)	(2.250)	3.375	(2.125)	(2.000)	(1.875)
4.000	(2.125)	(2.000)	(1.875)	3.625	(2.000)	(1.875)	(1.750)	3.375	(2.125)	(2.000)	(1.875)	3.250	(1.750)	(1.625)	(1.500)
3.875	(1.625)	(1.500)	(1.375)	3.500	(1.500)	(1.375)	(1.250)	3.250	(1.625)	(1.500)	(1.375)	3.125	(1.375)	(1.250)	(1.125)
3.750	(1.125)	(1.000)	(0.875)	3.375	(1.000)	(0.875)	(0.750)	3.125	(1.250)	(1.125)	(1.000)	3.000	(1.000)	(0.875)	(0.750)
3.625	(0.375)	(0.250)	(0.125)	3.250	(0.375)	(0.250)	(0.125)	3.000	(0.750)	(0.625)	(0.500)	2.875	(0.500)	(0.375)	(0.250)
3.500	0.000	0.125	0.250	3.125	0.250	0.375	0.500	2.875	(0.250)	(0.125)	0.000	2.750	(0.125)	0.000	0.125
3.375	0.625	0.750	0.875	3.000	1.000	1.125	1.250	2.750	0.250	0.375	0.500	2.625	0.125	0.250	0.375

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
5.000	(2.375)	(2.250)	(2.125)	4.250	(0.500)	(0.375)	(0.250)								
4.875	(3.625)	(3.500)	(3.375)	4.125	(2.750)	(2.625)	(2.500)								
4.750	(3.250)	(3.125)	(3.000)	4.000	(2.625)	(2.500)	(2.375)								
4.625	(2.875)	(2.750)	(2.625)	3.875	(2.250)	(2.125)	(2.000)								
4.500	(2.625)	(2.500)	(2.375)	3.750	(2.000)	(1.875)	(1.750)								
4.375	(2.250)	(2.125)	(2.000)	3.625	(1.750)	(1.625)	(1.500)								
4.250	(1.750)	(1.625)	(1.500)	3.500	(1.375)	(1.250)	(1.125)								
4.125	(1.250)	(1.125)	(1.000)	3.375	(1.000)	(0.875)	(0.750)								
4.000	(1.125)	(1.000)	(0.875)	3.250	(0.625)	(0.500)	(0.375)								
3.875	(0.625)	(0.500)	(0.375)	3.125	(0.250)	(0.125)	0.000								
3.750	(0.125)	0.000	0.125	3.000	0.125	0.250	0.375								
3.625	0.500	0.625	0.750	2.875	0.625	0.750	0.875								

Agency Underwriting Fee: \$ 1,095 * NJ and WA Origination Fee \$1,195 * NC Commitment Fee \$1,195

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
4.750	(4.750)	(4.625)	(4.500)	4.750	(1.750)	(1.625)	(1.500)	4.750	(4.875)	(4.750)	(4.625)				
4.625	(4.375)	(4.250)	(4.125)	4.625	(2.750)	(2.625)	(2.500)	4.625	(4.375)	(4.250)	(4.125)				
4.500	(3.875)	(3.750)	(3.625)	4.500	(2.500)	(2.375)	(2.250)	4.500	(4.000)	(3.875)	(3.750)				
4.375	(3.375)	(3.250)	(3.125)	4.375	(2.250)	(2.125)	(2.000)	4.375	(3.500)	(3.375)	(3.250)				
4.250	(3.000)	(2.875)	(2.750)	4.250	(1.875)	(1.750)	(1.625)	4.250	(3.125)	(3.000)	(2.875)				
4.125	(2.500)	(2.375)	(2.250)	4.125	(1.625)	(1.500)	(1.375)	4.125	(2.500)	(2.375)	(2.250)				
4.000	(2.000)	(1.875)	(1.750)	4.000	(1.125)	(1.000)	(0.875)	4.000	(2.125)	(2.000)	(1.875)				
3.875	(1.500)	(1.375)	(1.250)	3.875	(0.500)	(0.375)	(0.250)	3.875	(1.625)	(1.500)	(1.375)				
3.750	(1.000)	(0.875)	(0.750)	3.750	0.000	0.125	0.250	3.750	(1.125)	(1.000)	(0.875)				
3.625	(0.375)	(0.250)	(0.125)	3.625	0.625	0.750	0.875	3.625	(0.375)	(0.250)	(0.125)				
3.500	0.250	0.375	0.500	3.500	1.250	1.375	1.500	3.500	0.125	0.250	0.375				
3.375	0.750	0.875	1.000	3.375	1.750	1.875	2.000	3.375	0.625	0.750	0.875				



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

Agency Underwriting Fee: \$ 1,095 * NJ and WA Origination Fee \$1,195 * NC Commitment Fee \$1,195

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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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		0.500	0.750	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance Cash-Out Refinance		1.250	1.500	1.500	1.500	1.750	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	1.750	1.750
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		1.125	1.625	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
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		10 Day Lock Expires: 03/07/22
7 days	0.187		25 Day Lock Expires: 03/22/22
10 days	0.250		40 Day Lock Expires: 04/06/22
15 days	0.375		

Relocks:	Other Changes:
Worse Case pricing <i>plus</i> additional .250 hit	Loan Program Rate Change
	Worse Case if moving into different delivery type Not subject to worse case pricing

Locks expiring on a non business day are good through the following business day.

Agency Underwriting Fee: \$ 1,095 * NJ and WA Origination Fee \$1,195 * NC Commitment Fee \$1,195

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

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
4.875	(0.250)	(0.125)	0.000	4.875	3.125	3.250	3.375	4.875	(3.750)	(3.625)	(3.500)	4.875	3.125	3.250	3.375
4.750	(4.250)	(4.125)	(4.000)	4.750	1.875	2.000	2.125	4.750	(3.500)	(3.375)	(3.250)	4.750	1.875	2.000	2.125
4.625	(4.000)	(3.875)	(3.750)	4.625	1.250	1.375	1.500	4.625	(1.875)	(1.750)	(1.625)	4.625	1.375	1.500	1.625
4.500	(3.625)	(3.500)	(3.375)	4.500	1.250	1.375	1.500	4.500	(1.625)	(1.500)	(1.375)	4.500	1.375	1.500	1.625
4.375	(3.250)	(3.125)	(3.000)	4.375	0.250	0.375	0.500	4.375	(2.125)	(2.000)	(1.875)	4.375	0.000	0.125	0.250
4.250	(3.375)	(3.250)	(3.125)	4.250	0.125	0.250	0.375	4.250	(2.625)	(2.500)	(2.375)	4.250	0.250	0.375	0.500
4.125	(3.000)	(2.875)	(2.750)	4.125	(0.250)	(0.125)	0.000	4.125	(2.250)	(2.125)	(2.000)	4.125	(0.500)	(0.375)	(0.250)
4.000	(2.625)	(2.500)	(2.375)	4.000	(0.125)	0.000	0.125	4.000	(2.250)	(2.125)	(2.000)	4.000	(0.375)	(0.250)	(0.125)
3.875	(2.125)	(2.000)	(1.875)	3.875	0.125	0.250	0.375	3.875	(1.875)	(1.750)	(1.625)	3.875	(0.125)	0.000	0.125
3.750	(2.125)	(2.000)	(1.875)	3.750	0.125	0.250	0.375	3.750	(1.875)	(1.750)	(1.625)	3.750	0.000	0.125	0.250
3.625	(1.500)	(1.375)	(1.250)	3.625	(0.500)	(0.375)	(0.250)	3.625	(1.375)	(1.250)	(1.125)	3.625	(0.750)	(0.625)	(0.500)
3.500	(1.500)	(1.375)	(1.250)	3.500	(0.375)	(0.250)	(0.125)	3.500	(1.250)	(1.125)	(1.000)	3.500	(0.500)	(0.375)	(0.250)
3.375	(0.750)	(0.625)	(0.500)	3.375	(0.125)	0.000	0.125	3.375	(0.500)	(0.375)	(0.250)	3.375	(0.250)	(0.125)	0.000
3.250	(0.250)	(0.125)	0.000	3.250	0.000	0.125	0.250	3.250	0.000	0.125	0.250	3.250	0.000	0.125	0.250
3.125	0.500	0.625	0.750	3.125	1.000	1.125	1.250	3.125	0.750	0.875	1.000	3.125	1.125	1.250	1.375

GOVERNMENT PRICE ADJUSTMENTS

Loan Size Adjustors: (total loan amount)	Credit Score Adjustors:	VA LOAN TYPE	OTHER ADJUSTMENTS	Long Term Locks
Loan Amount: \$275,000 - 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			

FHA and VA Underwriting Fee: \$ 1,095 * NJ and WA Origination Fee \$1,195 * NC Commitment Fee \$1,195 * Streamlines & IRRRLS \$ 495

MAX NET PRICING IS 104.000



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