

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



Effective Date: 2/28/22 9:47 AM

Wholesale Rate Sheet

800-777-1207

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

FNMA ID # 31244  
 FHLMC ID # 121555

ANNOUNCEMENTS



unite mortgage

Why Unite?

**James Hooper**

President, Unite Mortgage

**Ask About Our  
 DSCR Non-QM  
 Programs**

Lock Extensions

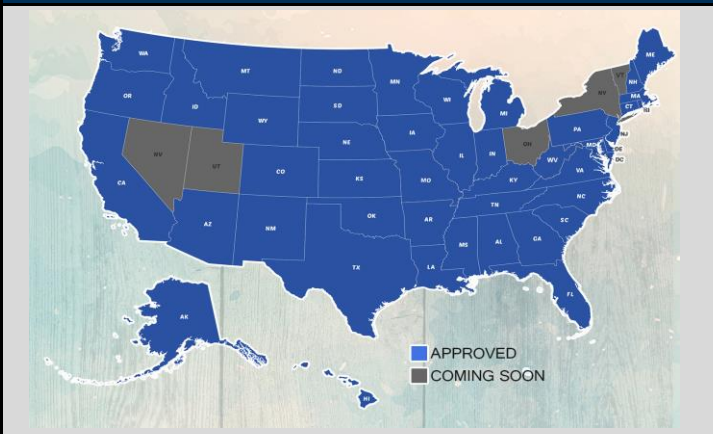
Brokers may request a lock extension on or before the lock expiration date. The request for the extension must occur prior to or on the day of the lock expiration. The extension will guarantee the initially locked rate for an extended period ranging from 1 to 15 days and will be subject to an extension 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 (HMAC) ITS SUCCESSORS AND/OR ASSIGNS  
 4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707



Estimated Turn Times

SET UP	<b>*24 HOURS</b>
UNDERWRITING - CONV/GOVT	<b>48 HOURS</b>
UNDERWRITING - NON-QM	<b>48 HOURS</b>
DOCS	<b>48 HOURS</b>
FUNDING	<b>48 HOURS</b>

[See our Turn-Times Here](#)

\*For Complete/Locked Files

Closures

	Memorial Day Monday - 5/30/22	Independence day Monday - 7/4/22
Lock Desk: <b>Closed</b> (No Rates/Locks)	<b>Closed</b>	<b>Closed</b>
Funding: <b>Closed</b>	<b>Closed</b>	<b>Closed</b>

Lender Fees

Agency UW Fee	\$1,095
Non-QM Loans	\$1,495
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/](http://www.unitemortgage.com/broker-resources/)



Rates are subject to change without prior notice  
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Lock Desk

locks@unitemtg.com

File Update: 28-Feb-2022 6:48 AM

Effective Date: 28-Feb-2022

Price Change Effective: 9:00 AM PST

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

# INVESTOR PRIME

30 DAY PRICING		
RATE	5/1 ARM	30YR FIX
8.125	103.6250	103.3750
8.000	103.5625	103.3125
7.875	103.5000	103.2500
7.750	103.4375	103.1875
7.625	103.3750	103.1250
7.500	103.3125	103.0625
7.375	103.2500	103.0000
7.250	103.1875	102.9375
7.125	103.1250	102.8750
7.000	103.0625	102.8125
6.875	102.9375	102.7500
6.750	102.8750	102.6875
6.625	102.8125	102.6250
6.500	102.7500	102.5625
6.375	102.6875	102.5000
6.250	102.6250	102.4375
6.125	102.5625	102.3750
6.000	102.5000	102.3125
5.875	102.4375	102.2500
5.750	102.3750	102.1875
5.625	102.3125	102.1250
5.500	102.2500	102.0625
5.375	102.1875	102.0000
5.250	102.1250	101.9375
5.125	102.0625	101.8750

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

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
	600 - 619	(2.875)	(3.000)	(3.125)	(3.750)	(4.625)	#N/A	#N/A
Bank Statements (12 & 24)	≥ 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
	600 - 619	(2.875)	(3.000)	(3.125)	(3.750)	(4.625)	#N/A	#N/A
Asset Depletion	≥ 780	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A
	760 - 779	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	#N/A
	740 - 759	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#N/A
	720 - 739	(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	#N/A
	700 - 719	(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	#N/A
	680 - 699	(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A
	660 - 679	(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	#N/A	#N/A
	640 - 659	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#N/A	#N/A
	620 - 639	(1.750)	(2.000)	(2.500)	(3.250)	#N/A	#N/A	#N/A
	600 - 619	(2.250)	(2.500)	(3.000)	(3.750)	#N/A	#N/A	#N/A
P & L	≥ 780	(0.625)	(0.750)	(1.125)	(1.250)	(1.375)	(1.625)	#N/A
	760 - 779	(0.625)	(0.750)	(1.125)	(1.250)	(1.500)	(1.875)	#N/A
	740 - 759	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	#N/A
	720 - 739	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	#N/A
	700 - 719	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	#N/A
	680 - 699	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)	#N/A
	660 - 679	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#N/A	#N/A
	640 - 659	(1.750)	(2.000)	(2.500)	(3.250)	(4.125)	#N/A	#N/A
	620 - 639	(2.250)	(2.500)	(3.000)	(3.750)	#N/A	#N/A	#N/A
	600 - 619	(2.750)	(3.000)	(3.500)	(4.250)	#N/A	#N/A	#N/A
Full Doc	≥ 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
	600 - 619	(2.875)	(3.000)	(3.125)	(3.750)	(4.625)	#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)
	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)	(0.500)	(0.500)	#N/A	
2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	
2,500,001-3.0m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	
3,000,001-3.5m	N/A	N/A	N/A	N/A	N/A	#N/A	#N/A	
3,500,001-4.0m	N/A	N/A	N/A	N/A	N/A	#N/A	#N/A	
DSCR	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 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
DTI	43.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
	50.01-55	0.000	0.000	0.000	0.000	(0.375)	(0.375)	#N/A
Bank Statements	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)
Purpose	Cash-Out	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
Property Type	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
	4-Unit	(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
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
	No Prepay	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
Prepay Penalty	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	40 Day	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)





Price Change Effective: 9:47 AM PST  
 Effective Date: **28-Feb-22**  
 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/>

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

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

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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**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
4.625	(4.750)	(4.625)	(4.500)	4.875	(2.500)	(2.375)	(2.250)	4.625	(4.625)	(4.500)	(4.375)				
4.500	(4.250)	(4.125)	(4.000)	4.750	(2.000)	(1.875)	(1.750)	4.500	(4.250)	(4.125)	(4.000)				
4.375	(3.875)	(3.750)	(3.625)	4.625	(3.000)	(2.875)	(2.750)	4.375	(3.875)	(3.750)	(3.625)				
4.250	(3.375)	(3.250)	(3.125)	4.500	(3.000)	(2.875)	(2.750)	4.250	(3.500)	(3.375)	(3.250)				
4.125	(3.000)	(2.875)	(2.750)	4.375	(2.625)	(2.500)	(2.375)	4.125	(3.000)	(2.875)	(2.750)				
4.000	(2.625)	(2.500)	(2.375)	4.250	(2.375)	(2.250)	(2.125)	4.000	(2.625)	(2.500)	(2.375)				
3.875	(2.125)	(2.000)	(1.875)	4.125	(2.125)	(2.000)	(1.875)	3.875	(2.125)	(2.000)	(1.875)				
3.750	(1.625)	(1.500)	(1.375)	4.000	(1.625)	(1.500)	(1.375)	3.750	(1.625)	(1.500)	(1.375)				
3.625	(1.000)	(0.875)	(0.750)	3.875	(1.250)	(1.125)	(1.000)	3.625	(0.875)	(0.750)	(0.625)				
3.500	(0.750)	(0.625)	(0.500)	3.750	(0.750)	(0.625)	(0.500)	3.500	(0.500)	(0.375)	(0.250)				
3.375	(0.125)	0.000	0.125	3.625	(0.250)	(0.125)	0.000	3.375	0.000	0.125	0.250				
3.250	0.500	0.625	0.750	3.500	0.375	0.500	0.625	3.250	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 <b>Adjustment Caps</b>	1.500	1.500	1.500	1.500	1.500	0.000	0.000	0.000	0.000
HomeReady/Home Possible FICO <680 <b>Adjustment Caps</b>	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		<b>10 Day Lock Expires: 03/10/22</b>
7 days	0.187		<b>25 Day Lock Expires: 03/25/22</b>
10 days	0.250		<b>40 Day Lock Expires: 04/09/22</b>
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.			

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

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
4.625	(4.250)	(4.125)	(4.000)	4.750	(1.875)	(1.750)	(1.625)	4.750	(3.625)	(3.500)	(3.375)	4.750	(2.000)	(1.875)	(1.750)
4.500	(3.875)	(3.750)	(3.625)	4.625	(1.750)	(1.625)	(1.500)	4.625	(1.875)	(1.750)	(1.625)	4.625	(1.750)	(1.625)	(1.500)
4.375	(3.500)	(3.375)	(3.250)	4.500	(1.500)	(1.375)	(1.250)	4.500	(1.750)	(1.625)	(1.500)	4.500	(1.500)	(1.375)	(1.250)
4.250	(3.750)	(3.625)	(3.500)	4.375	(1.125)	(1.000)	(0.875)	4.375	(2.250)	(2.125)	(2.000)	4.375	(1.250)	(1.125)	(1.000)
4.125	(3.375)	(3.250)	(3.125)	4.250	(2.625)	(2.500)	(2.375)	4.250	(2.750)	(2.625)	(2.500)	4.250	(2.750)	(2.625)	(2.500)
4.000	(3.000)	(2.875)	(2.750)	4.125	(2.500)	(2.375)	(2.250)	4.125	(2.625)	(2.500)	(2.375)	4.125	(2.500)	(2.375)	(2.250)
3.875	(2.500)	(2.375)	(2.250)	4.000	(2.250)	(2.125)	(2.000)	4.000	(2.750)	(2.625)	(2.500)	4.000	(2.250)	(2.125)	(2.000)
3.750	(2.500)	(2.375)	(2.250)	3.875	(1.875)	(1.750)	(1.625)	3.875	(2.250)	(2.125)	(2.000)	3.875	(1.875)	(1.750)	(1.625)
3.625	(2.000)	(1.875)	(1.750)	3.750	(1.875)	(1.750)	(1.625)	3.750	(2.375)	(2.250)	(2.125)	3.750	(2.000)	(1.875)	(1.750)
3.500	(2.000)	(1.875)	(1.750)	3.625	(1.750)	(1.625)	(1.500)	3.625	(1.875)	(1.750)	(1.625)	3.625	(1.750)	(1.625)	(1.500)
3.375	(1.250)	(1.125)	(1.000)	3.500	(1.375)	(1.250)	(1.125)	3.500	(1.750)	(1.625)	(1.500)	3.500	(1.375)	(1.250)	(1.125)
3.250	(1.125)	(1.000)	(0.875)	3.375	(1.000)	(0.875)	(0.750)	3.375	(1.125)	(1.000)	(0.875)	3.375	(1.125)	(1.000)	(0.875)
3.125	(0.625)	(0.500)	(0.375)	3.250	(0.500)	(0.375)	(0.250)	3.250	(0.625)	(0.500)	(0.375)	3.250	(0.500)	(0.375)	(0.250)
3.000	(0.125)	0.000	0.125	3.125	0.125	0.250	0.375	3.125	0.125	0.250	0.375	3.125	0.125	0.250	0.375
2.875	0.375	0.500	0.625	3.000	0.500	0.625	0.750	3.000	0.500	0.625	0.750	3.000	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: \$275,000 - 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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