

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



Effective Date: 3/24/22 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**



Why Unite?

**James Hooper**  
 President, Unite Mortgage

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

**Lock Extensions**

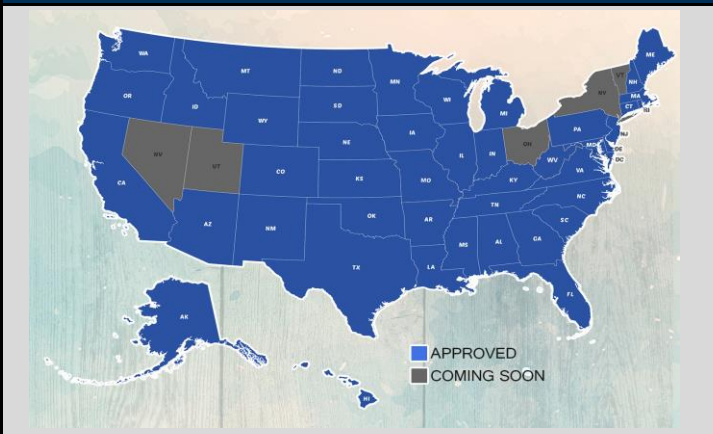
Brokers may request a lock extension on or before the lock expiration date. The request for the extension must occur prior to or on the day of the lock expiration. The extension will guarantee the initially locked rate for an extended period ranging from 1 to 15 days and will be subject to an extension 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**      **Independence day**  
 Monday - 5/30/22      Monday - 7/4/22

**Lock Desk: Closed**      **Closed**      **Closed**  
 (No Rates/Locks)  
**Funding: Closed**      **Closed**      **Closed**

**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  
Not for Public View • For Professional Use Only

Lock Desk  
locks@unitemtg.com  
File Update: 23-Mar-2022 6:27 AM

Effective Date: 23-Mar-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	5/6 ARM	30YR FIX
8.125	103.3750	103.1250
8.000	103.2500	103.0000
7.875	103.1250	102.8750
7.750	103.0000	102.7500
7.625	102.8750	102.6250
7.500	102.7500	102.5000
7.375	102.6250	102.3750
7.250	102.5000	102.2500
7.125	102.3750	102.1250
7.000	102.2500	102.0000
6.875	102.1250	101.8750
6.750	102.0000	101.7500
6.625	101.8750	101.6250
6.500	101.7500	101.5000
6.375	101.5000	101.2500
6.250	101.2500	101.0000
6.125	101.0000	100.7500
6.000	100.7500	100.5000
5.875	100.5000	100.2500
5.750	100.2500	100.0000
5.625	100.0000	99.7500
5.500	99.5000	99.2500
5.375	98.8750	98.6250

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	99.0000
1yr Prepay - Hard	99.8750
2yr Prepay - Hard	100.1250
3yr Prepay - Hard	100.3750
4yr Prepay - Hard	100.6250
5yr Prepay - Hard	100.8750

ARM MARGIN	
5.000	SOFR

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

Documentation	Credit Score	PRICING ADJUSTMENTS							
		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	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	
	760 - 779	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(0.750)	(1.125)	
	740 - 759	(0.250)	(0.250)	(0.250)	(0.625)	(0.750)	(1.000)	(1.375)	
	720 - 739	(0.250)	(0.375)	(0.375)	(0.750)	(0.875)	(1.125)	(1.625)	
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.500)	(2.000)	
	680 - 699	(0.375)	(0.500)	(0.750)	(1.000)	(1.375)	(1.750)	(2.500)	
	660 - 679	(0.500)	(0.750)	(1.000)	(1.500)	(2.250)	(2.750)	(3.500)	
	640 - 659	(0.750)	(1.000)	(1.250)	(1.750)	(2.500)	(3.125)	#N/A	
	620 - 639	(1.250)	(1.500)	(1.750)	(2.250)	(3.000)	#N/A	#N/A	
	600 - 619	(1.750)	(2.000)	(2.250)	(2.750)	(3.500)	#N/A	#N/A	
Asset Depletion	≥ 780	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A	
	760 - 779	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#N/A	
	740 - 759	(0.250)	(0.250)	(0.500)	(0.750)	(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)	(4.125)	#N/A	#N/A	
	600 - 619	(2.250)	(2.500)	(3.000)	(3.750)	(4.625)	#N/A	#N/A	
P & L	≥ 780	(0.625)	(0.750)	(0.875)	(1.250)	(1.500)	(1.875)	#N/A	
	760 - 779	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	#N/A	
	740 - 759	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	#N/A	
	720 - 739	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	#N/A	
	700 - 719	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)	#N/A	
	680 - 699	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#N/A	#N/A	
	660 - 679	(1.750)	(2.000)	(2.500)	(3.250)	(4.125)	#N/A	#N/A	
	640 - 659	(2.250)	(2.500)	(3.000)	(3.750)	(4.625)	#N/A	#N/A	
	620 - 639	(2.750)	(3.000)	(3.500)	(4.250)	(5.125)	#N/A	#N/A	
	600 - 619	(3.250)	(3.500)	(4.000)	(4.750)	(5.625)	#N/A	#N/A	
Full Doc	≥ 780	0.000	0.000	0.000	(0.250)	(0.375)	(0.375)	(0.500)	
	760 - 779	0.000	0.000	0.000	(0.250)	(0.375)	(0.500)	(0.625)	
	740 - 759	0.000	0.000	0.000	(0.250)	(0.375)	(0.625)	(0.750)	
	720 - 739	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	
	700 - 719	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	(1.250)	
	680 - 699	(0.250)	(0.250)	(0.500)	(0.625)	(0.750)	(1.000)	(1.375)	
	660 - 679	(0.250)	(0.375)	(0.500)	(1.000)	(1.375)	(1.625)	(2.000)	
	640 - 659	(0.375)	(0.375)	(0.500)	(1.250)	(1.500)	(1.750)	#N/A	
	620 - 639	(0.500)	(0.500)	(0.500)	(1.500)	(1.750)	(2.000)	#N/A	
	600 - 619	(0.500)	(0.500)	(0.500)	(1.750)	(2.000)	(2.250)	#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)	
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
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)	(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	
	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)	N/A	N/A	N/A	N/A	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: 8:03 AM PST  
 Effective Date: **24-Mar-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/>

**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
5.250	(4.875)	(4.750)	(4.625)	5.000	(4.125)	(4.000)	(3.875)	4.375	(3.375)	(3.250)	(3.125)	4.250	(3.125)	(3.000)	(2.875)
5.125	(4.250)	(4.125)	(4.000)	4.875	(3.750)	(3.625)	(3.500)	4.250	(3.125)	(3.000)	(2.875)	4.125	(3.125)	(3.000)	(2.875)
5.000	(3.875)	(3.750)	(3.625)	4.750	(3.375)	(3.250)	(3.125)	4.125	(3.250)	(3.125)	(3.000)	4.000	(2.750)	(2.625)	(2.500)
4.875	(3.500)	(3.375)	(3.250)	4.625	(3.125)	(3.000)	(2.875)	4.000	(2.875)	(2.750)	(2.625)	3.875	(2.625)	(2.500)	(2.375)
4.750	(3.125)	(3.000)	(2.875)	4.500	(2.500)	(2.375)	(2.250)	3.875	(2.375)	(2.250)	(2.125)	3.750	(2.125)	(2.000)	(1.875)
4.625	(2.750)	(2.625)	(2.500)	4.375	(2.250)	(2.125)	(2.000)	3.750	(2.125)	(2.000)	(1.875)	3.625	(1.500)	(1.375)	(1.250)
4.500	(2.125)	(2.000)	(1.875)	4.250	(1.750)	(1.625)	(1.500)	3.625	(1.500)	(1.375)	(1.250)	3.500	(1.125)	(1.000)	(0.875)
4.375	(1.750)	(1.625)	(1.500)	4.125	(1.250)	(1.125)	(1.000)	3.500	(1.250)	(1.125)	(1.000)	3.375	(1.000)	(0.875)	(0.750)
4.250	(1.125)	(1.000)	(0.875)	4.000	(1.000)	(0.875)	(0.750)	3.375	(0.750)	(0.625)	(0.500)	3.250	(0.625)	(0.500)	(0.375)
4.125	(0.625)	(0.500)	(0.375)	3.875	(0.500)	(0.375)	(0.250)	3.250	(0.250)	(0.125)	0.000	3.125	(0.375)	(0.250)	(0.125)
4.000	(0.125)	0.000	0.125	3.750	0.000	0.125	0.250	3.125	0.125	0.250	0.375	3.000	0.125	0.250	0.375
3.875	0.375	0.500	0.625	3.625	0.500	0.625	0.750	3.000	0.500	0.625	0.750	2.875	0.125	0.250	0.375

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
5.125	(4.000)	(3.875)	(3.750)	5.000	(4.125)	(4.000)	(3.875)	4.500	(3.625)	(3.500)	(3.375)	4.375	(3.125)	(3.000)	(2.875)
5.000	(3.625)	(3.500)	(3.375)	4.875	(3.750)	(3.625)	(3.500)	4.375	(3.250)	(3.125)	(3.000)	4.250	(2.875)	(2.750)	(2.625)
4.875	(3.250)	(3.125)	(3.000)	4.750	(3.375)	(3.250)	(3.125)	4.250	(2.875)	(2.750)	(2.625)	4.125	(2.625)	(2.500)	(2.375)
4.750	(2.875)	(2.750)	(2.625)	4.625	(2.875)	(2.750)	(2.625)	4.125	(2.500)	(2.375)	(2.250)	4.000	(2.625)	(2.500)	(2.375)
4.625	(2.375)	(2.250)	(2.125)	4.500	(2.500)	(2.375)	(2.250)	4.000	(2.500)	(2.375)	(2.250)	3.875	(2.125)	(2.000)	(1.875)
4.500	(1.875)	(1.750)	(1.625)	4.375	(2.000)	(1.875)	(1.750)	3.875	(2.125)	(2.000)	(1.875)	3.750	(1.625)	(1.500)	(1.375)
4.375	(1.375)	(1.250)	(1.125)	4.250	(1.625)	(1.500)	(1.375)	3.750	(1.625)	(1.500)	(1.375)	3.625	(1.250)	(1.125)	(1.000)
4.250	(0.875)	(0.750)	(0.625)	4.125	(1.375)	(1.250)	(1.125)	3.625	(1.250)	(1.125)	(1.000)	3.500	(0.875)	(0.750)	(0.625)
4.125	(0.375)	(0.250)	(0.125)	4.000	(1.000)	(0.875)	(0.750)	3.500	(0.875)	(0.750)	(0.625)	3.375	(0.500)	(0.375)	(0.250)
4.000	0.000	0.125	0.250	3.875	(0.500)	(0.375)	(0.250)	3.375	(0.500)	(0.375)	(0.250)	3.250	(0.125)	0.000	0.125
3.875	0.625	0.750	0.875	3.750	0.000	0.125	0.250	3.250	(0.125)	0.000	0.125	3.125	0.000	0.125	0.250
3.750	1.125	1.250	1.375	3.625	0.625	0.750	0.875	3.125	0.375	0.500	0.625	3.000	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
5.500	(2.375)	(2.250)	(2.125)	4.500	(2.375)	(2.250)	(2.125)								
5.375	(1.875)	(1.750)	(1.625)	4.375	(2.000)	(1.875)	(1.750)								
5.250	(2.750)	(2.625)	(2.500)	4.250	(1.750)	(1.625)	(1.500)								
5.125	(2.750)	(2.625)	(2.500)	4.125	(1.500)	(1.375)	(1.250)								
5.000	(2.625)	(2.500)	(2.375)	4.000	(1.250)	(1.125)	(1.000)								
4.875	(2.250)	(2.125)	(2.000)	3.875	(0.875)	(0.750)	(0.625)								
4.750	(2.000)	(1.875)	(1.750)	3.750	(0.500)	(0.375)	(0.250)								
4.625	(1.500)	(1.375)	(1.250)	3.625	(0.250)	(0.125)	0.000								
4.500	(1.250)	(1.125)	(1.000)	3.500	0.125	0.250	0.375								
4.375	(0.875)	(0.750)	(0.625)	3.375	0.625	0.750	0.875								
4.250	(0.375)	(0.250)	(0.125)	3.250	1.000	1.125	1.250								
4.125	0.375	0.500	0.625	3.125	1.375	1.500	1.625								



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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Price Change Effective: 8:03 AM PST  
 Effective Date: **24-Mar-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/>

**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
5.250	(4.250)	(4.125)	(4.000)	5.500	(1.500)	(1.375)	(1.250)	5.125	(4.000)	(3.875)	(3.750)				
5.125	(3.875)	(3.750)	(3.625)	5.375	(1.125)	(1.000)	(0.875)	5.000	(3.625)	(3.500)	(3.375)				
5.000	(3.625)	(3.500)	(3.375)	5.250	(2.750)	(2.625)	(2.500)	4.875	(3.250)	(3.125)	(3.000)				
4.875	(3.125)	(3.000)	(2.875)	5.125	(2.375)	(2.250)	(2.125)	4.750	(2.750)	(2.625)	(2.500)				
4.750	(2.625)	(2.500)	(2.375)	5.000	(2.000)	(1.875)	(1.750)	4.625	(2.250)	(2.125)	(2.000)				
4.625	(2.375)	(2.250)	(2.125)	4.875	(1.750)	(1.625)	(1.500)	4.500	(1.875)	(1.750)	(1.625)				
4.500	(1.875)	(1.750)	(1.625)	4.750	(1.500)	(1.375)	(1.250)	4.375	(1.375)	(1.250)	(1.125)				
4.375	(1.250)	(1.125)	(1.000)	4.625	(1.125)	(1.000)	(0.875)	4.250	(0.875)	(0.750)	(0.625)				
4.250	(0.750)	(0.625)	(0.500)	4.500	(0.625)	(0.500)	(0.375)	4.125	(0.375)	(0.250)	(0.125)				
4.125	(0.250)	(0.125)	0.000	4.375	(0.250)	(0.125)	0.000	4.000	0.125	0.250	0.375				
4.000	0.125	0.250	0.375	4.250	0.125	0.250	0.375	3.875	0.625	0.750	0.875				
3.875	0.750	0.875	1.000	4.125	0.500	0.625	0.750	3.750	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 <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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**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
5.250	(4.375)	(4.250)	(4.125)	4.875	(0.375)	(0.250)	(0.125)	5.250	(3.875)	(3.750)	(3.625)	4.875	(0.500)	(0.375)	(0.250)
5.125	(4.375)	(4.250)	(4.125)	4.750	(0.125)	0.000	0.125	5.125	(4.125)	(4.000)	(3.875)	4.750	(0.250)	(0.125)	0.000
5.000	(4.000)	(3.875)	(3.750)	4.625	(1.875)	(1.750)	(1.625)	5.000	(3.750)	(3.625)	(3.500)	4.625	(2.000)	(1.875)	(1.750)
4.875	(3.625)	(3.500)	(3.375)	4.500	(1.625)	(1.500)	(1.375)	4.875	(3.375)	(3.250)	(3.125)	4.500	(1.750)	(1.625)	(1.500)
4.750	(3.500)	(3.375)	(3.250)	4.375	(2.000)	(1.875)	(1.750)	4.750	(3.250)	(3.125)	(3.000)	4.375	(1.875)	(1.750)	(1.625)
4.625	(3.125)	(3.000)	(2.875)	4.250	(2.000)	(1.875)	(1.750)	4.625	(3.000)	(2.875)	(2.750)	4.250	(1.875)	(1.750)	(1.625)
4.500	(2.875)	(2.750)	(2.625)	4.125	(1.750)	(1.625)	(1.500)	4.500	(2.625)	(2.500)	(2.375)	4.125	(1.625)	(1.500)	(1.375)
4.375	(2.625)	(2.500)	(2.375)	4.000	(1.500)	(1.375)	(1.250)	4.375	(2.375)	(2.250)	(2.125)	4.000	(1.375)	(1.250)	(1.125)
4.250	(2.125)	(2.000)	(1.875)	3.875	(1.125)	(1.000)	(0.875)	4.250	(2.000)	(1.875)	(1.750)	3.875	(1.000)	(0.875)	(0.750)
4.125	(1.625)	(1.500)	(1.375)	3.750	(1.625)	(1.500)	(1.375)	4.125	(1.500)	(1.375)	(1.250)	3.750	(1.500)	(1.375)	(1.250)
4.000	(1.250)	(1.125)	(1.000)	3.625	(1.375)	(1.250)	(1.125)	4.000	(1.125)	(1.000)	(0.875)	3.625	(1.250)	(1.125)	(1.000)
3.875	(0.875)	(0.750)	(0.625)	3.500	(1.125)	(1.000)	(0.875)	3.875	(0.750)	(0.625)	(0.500)	3.500	(0.875)	(0.750)	(0.625)
3.750	(0.625)	(0.500)	(0.375)	3.375	(0.750)	(0.625)	(0.500)	3.750	(0.625)	(0.500)	(0.375)	3.375	(0.625)	(0.500)	(0.375)
3.625	(0.125)	0.000	0.125	3.250	(0.250)	(0.125)	0.000	3.625	(0.250)	(0.125)	0.000	3.250	(0.125)	0.000	0.125
3.500	0.250	0.375	0.500	3.125	0.375	0.500	0.625	3.500	0.250	0.375	0.500	3.125	0.500	0.625	0.750

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
5.500	1.875	2.000	2.125	4.875	99.000	99.125	99.250	5.625	2.375	2.500	2.625	4.875	99.000	99.125	99.250
5.375	2.625	2.750	2.875	4.750	(0.250)	(0.125)	0.000	5.500	2.125	2.250	2.375	4.750	(0.250)	(0.125)	0.000
5.250	(0.500)	(0.375)	(0.250)	4.625	0.000	0.125	0.250	5.375	2.750	2.875	3.000	4.625	0.000	0.125	0.250
5.125	(1.250)	(1.125)	(1.000)	4.500	0.250	0.375	0.500	5.250	0.625	0.750	0.875	4.500	0.250	0.375	0.500
5.000	(0.875)	(0.750)	(0.625)	4.375	0.625	0.750	0.875	5.125	(1.000)	(0.875)	(0.750)	4.375	0.625	0.750	0.875
4.875	(0.875)	(0.750)	(0.625)	4.250	(0.375)	(0.250)	(0.125)	5.000	(0.750)	(0.625)	(0.500)	4.250	(0.375)	(0.250)	(0.125)
4.750	(2.750)	(2.625)	(2.500)	4.125	(0.125)	0.000	0.125	4.875	(0.625)	(0.500)	(0.375)	4.125	(0.250)	(0.125)	0.000
4.625	(2.375)	(2.250)	(2.125)	4.000	0.250	0.375	0.500	4.750	(1.875)	(1.750)	(1.625)	4.000	0.125	0.250	0.375
4.500	(1.875)	(1.750)	(1.625)	3.875	0.500	0.625	0.750	4.625	(1.500)	(1.375)	(1.250)	3.875	0.500	0.625	0.750
4.375	(1.625)	(1.500)	(1.375)	3.750	1.000	1.125	1.250	4.500	(1.375)	(1.250)	(1.125)	3.750	0.875	1.000	1.125
4.250	(1.625)	(1.500)	(1.375)	3.625	0.750	0.875	1.000	4.375	(1.375)	(1.250)	(1.125)	3.625	0.750	0.875	1.000
4.125	(1.125)	(1.000)	(0.875)	3.500	0.875	1.000	1.125	4.250	(0.875)	(0.750)	(0.625)	3.500	0.875	1.000	1.125
4.000	(0.500)	(0.375)	(0.250)	3.375	1.375	1.500	1.625	4.125	(0.375)	(0.250)	(0.125)	3.375	1.250	1.375	1.500
3.875	(0.125)	0.000	0.125	3.250	1.750	1.875	2.000	4.000	(0.125)	0.000	0.125	3.250	1.500	1.625	1.750
3.750	(0.250)	(0.125)	0.000	3.125	2.750	2.875	3.000	3.875	0.375	0.500	0.625	3.125	2.750	2.875	3.000

**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			

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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