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Lock Desk

locks@unitemtg.com

File Update: 22-Apr-2022 8:09 AM

Effective Date: 22-Apr-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 |
| 8.750          | 103.0000 | 102.7500 |
| 8.625          | 102.8750 | 102.6250 |
| 8.500          | 102.7500 | 102.5000 |
| 8.375          | 102.6250 | 102.3750 |
| 8.250          | 102.5000 | 102.2500 |
| 8.125          | 102.3750 | 102.1250 |
| 8.000          | 102.2500 | 102.0000 |
| 7.875          | 102.1250 | 101.8750 |
| 7.750          | 102.0000 | 101.7500 |
| 7.625          | 101.8750 | 101.6250 |
| 7.500          | 101.7500 | 101.5000 |
| 7.375          | 101.6250 | 101.3750 |
| 7.250          | 101.5000 | 101.2500 |
| 7.125          | 101.3750 | 101.1250 |
| 7.000          | 101.2500 | 100.8750 |
| 6.875          | 100.8750 | 100.6250 |
| 6.750          | 100.6250 | 100.3750 |
| 6.625          | 100.3750 | 100.1250 |
| 6.500          | 100.0000 | 99.7500  |
| 6.375          | 99.6250  | 99.3750  |
| 6.250          | 99.1250  | 98.8750  |
| 6.125          | 98.6250  | 98.3750  |

| MAX PRICING (Lower of Price or Premium) |          |
|---|----------|
| No Prepay - Hard                        | 98.7500  |
| 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     |  |
|                           | ≥ 780                     | (0.125)             | (0.250)  | (0.250)  | (0.375)  | (0.500)  | (0.625)  | (0.875)  |  |
| Bank Statements (12 & 24) | 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     |  |
|                           | ≥ 780                     | (0.125)             | (0.250)  | (0.250)  | (0.625)  | (0.875)  | (1.125)  | #N/A     |  |
|                           | 760 - 779                 | (0.250)             | (0.250)  | (0.500)  | (0.750)  | (1.000)  | (1.375)  | #N/A     |  |
| Asset Depletion           | 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     |  |
|                           | ≥ 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)  |  |
| P & L                     | 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)  | (0.750)  | (1.000)  | (1.375)  | (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     |  |
|                           | ≥ 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)  |  |
| Full Doc                  | 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)  | (0.750)  | (1.000)  | (1.375)  | (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     |  |
|                           | 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)  | (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 ≥ 1.5                | 0.250               | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |  |
| DSCR                      | 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)  |  |
| 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                 | 40 Day                    | (0.150)             | (0.150)  | (0.150)  | (0.150)  | (0.150)  | (0.150)  | (0.150)  |  |





Price Change Effective: 8:18 AM PST  
 Effective Date: **25-Apr-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**

## ITIN PRODUCTS AND PRICING

### ITIN PRIME LOANS

All Pricing is Par all adjustments are Rate adjustments.

| 30 Year Fixed |           |           |           |           |           |           |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Credit / LTV  | up to 60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| > 720         | 5.875%    | 6.125%    | 6.250%    | 6.500%    | 6.750%    | 7.125%    |
| 700 - 719     | 6.125%    | 6.250%    | 6.375%    | 6.625%    | 6.875%    | 7.250%    |
| 690 - 699     | 6.250%    | 6.375%    | 6.625%    | 6.750%    | 7.250%    | 7.375%    |
| 680 - 699     | 6.250%    | 6.375%    | 6.625%    | 6.750%    | 7.250%    |           |

| LTV Parameters                                  | LTV Limits | LTV Limits |
|---|------------|------------|
| \$75,000 - \$647,200                            | Max 85%*   | Max 85%*   |
| \$647,201 - \$750,000                           | Max 80%    | Max 80%    |
| \$750,001 - \$1,250,000                         | Max 75%    | Max 75%    |
| 2nd Home/Condo/Townhome<br>or<br>Any Gift Funds | Max 80%    | Max 80%    |

\*Max 85% in CA, CT, IL, NJ, and NY C3 or better property Condition.  
 3 months reserves required (80.01% - 85%)

| **Rate Adjustments**                       |                         |  |                |                |               |
|--|-------------------------|--|----------------|----------------|---------------|
| Property Type                              | SFOO (detached)         |  | Loan Term      | 15 year        |               |
|  | 0.000%                  |  |                | -0.250%        |               |
| Condo/Townhome<br>(Attached, No Highrises) | 0.000%                  |  | 20 year        |                | -0.125%       |
|  | 0.500%                  |  | 25 year        |                | 0.000%        |
| Loan Size                                  | \$75,000 - \$647,200    |  | 30 year        |                | 0.000%        |
|  | \$647,201 - \$750,000   |  | Other          |                | Profit & Loss |
|  | \$750,001 - \$1,250,000 |  | Cash Out Refi* |                | 0.250%        |
|  |                         |  |                | Bank Statement | 0.250%        |
|  |                         |  |                |                | 0.500%        |

| Cash Out Refinance* (Not Available in TX) |         |
|---|---------|
| \$75,000 - \$647,200                      | Max 75% |
| \$647,201 - \$750,000                     | Max 75% |
| \$750,001 - \$1,250,000                   | Max 70% |

No bankruptcy, foreclosure, or short sale within 4 years. View our requirements to see criteria to obtain a specific LTV.

### ITIN NON PRIME LOANS

| 30 Year Fixed Rates |           |           |           |           |                      |
|---------------------|-----------|-----------|-----------|-----------|----------------------|
| Credit / LTV        | up to 60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80%            |
| ≥ 740               | 6.125%    | 6.250%    | 6.375%    | 6.750%    | 6.990%               |
| 720 - 739           | 6.250%    | 6.375%    | 6.750%    | 6.875%    | 7.125%               |
| 700 - 719           | 6.375%    | 6.750%    | 6.875%    | 6.990%    | 7.250%               |
| 680 - 699           | 6.750%    | 6.875%    | 6.990%    | 7.125%    | 7.375%               |
| 660 - 679           | 6.875%    | 6.990%    | 7.125%    | 7.250%    | 7.500%               |
| 640 - 659           | 7.500%    | 7.625%    | 7.750%    | 7.875%    |                      |
| 620 - 639           | 8.125%    | 8.250%    | 8.375%    | 8.500%    | Floor Rate<br>5.450% |
| No Score            | 8.500%    | 8.625%    | 8.750%    | 8.875%    |                      |
| 600 - 619           | 9.250%    | 9.375%    | 9.500%    | 9.625%    |                      |

| LTV Parameters                       | LTV Limits |
|--------------------------------------|------------|
| \$50,000 - \$74,999                  | 70%        |
| \$75,000 - \$647,200                 | 80%        |
| \$647,201 - \$750,000 (≥ 640 credit) | 75%        |
| Condo / Townhome / 2nd Home          | 75%        |
| Investment property / Multi-Family   | 70%        |

Need 0X30 housing history for 6 months To Qualify for 75.01% - 80%

| Cash Out Refinance (≥ 640 Credit Min) (Not Available in TX) |         |
|---|---------|
| \$50,000 - \$74,999   | Max 70% |
| \$75,000 - \$647,200  | Max 75% |
| \$647,201 - \$750,000                                       | Max 70% |

| **Rate Adjustments**                      |               |  |  |                     |         |
|---|---------------|--|--|---------------------|---------|
| Property Note:<br>Highrises not eligible. | SFOO/2nd Home |  | Loan Size<br>(Min. 640 credit if loan > \$510,400) | \$50,000 - \$74,999 |         |
|   | 0.000%        |  |  | 1.000%              |         |
| Condo/Townhome - Attached                 | 0.500%        |  | \$75,000 - \$647,200                               |                     | 0.000%  |
|   | 0.500%        |  | \$647,201 - \$750,000                              |                     | 0.350%  |
| Multi Family 2-4 units                    | 0.500%        |  | ≤ 15 Year Term                                     |                     | -0.375% |
|   | 1.000%        |  | 20 Year Term                                       |                     | -0.125% |
|   | NA            |  | ≥ 25 Year Term                                     |                     | 0.000%  |
| Vacant Land                               | 0.000%        |  | LTV ≤ 50%  |                     | -0.125% |
|   | 1.000%        |  | Full Doc   |                     | 0.000%  |
|   | 1.000%        |  | All Alternative Doc                                |                     | 0.250%  |
|   |               |  |  | Cash-Out Refi*      | 0.500%  |

| Max Term                             |          |
|--------------------------------------|----------|
| Double Wide Mobile Home              | 20 years |
| NOO <75%                             | 20 years |
| NOO ≥ 75,000                         | 25 Years |
| SF/2nd Home/Condo/Townhome <\$75,000 | 25 Years |
| SF/2nd Home/Condo/Townhome ≥\$75,000 | 30 Years |

| UW |         |
|----|---------|
|    | \$1,795 |

\*If cash-out >\$2,000 after loan payoff, closing costs, and prepaids. Cash-Out Refis not available in TX.  
 High-cost mortgages (12 CFR 1026.32) are ineligible for purchase



Price Change Effective: 8:18 AM PST  
 Effective Date: **25-Apr-22**  
 Lock Hours: 9:00 A.M. - 3:00 P.M. PST

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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  |
| 5.750                | (3.500) | (3.375) | (3.250) | 5.750                | (3.250) | (3.125) | (3.000) | 4.875                | (2.375) | (2.250) | (2.125) | 4.750                | (2.000) | (1.875) | (1.750) |
| 5.625                | (3.500) | (3.375) | (3.250) | 5.625                | (3.375) | (3.250) | (3.125) | 4.750                | (2.000) | (1.875) | (1.750) | 4.625                | (1.750) | (1.625) | (1.500) |
| 5.500                | (3.125) | (3.000) | (2.875) | 5.500                | (3.125) | (3.000) | (2.875) | 4.625                | (1.750) | (1.625) | (1.500) | 4.500                | (1.375) | (1.250) | (1.125) |
| 5.375                | (2.750) | (2.625) | (2.500) | 5.375                | (3.000) | (2.875) | (2.750) | 4.500                | (1.500) | (1.375) | (1.250) | 4.375                | (1.500) | (1.375) | (1.250) |
| 5.250                | (2.250) | (2.125) | (2.000) | 5.250                | (2.625) | (2.500) | (2.375) | 4.375                | (1.375) | (1.250) | (1.125) | 4.250                | (1.250) | (1.125) | (1.000) |
| 5.125                | (1.875) | (1.750) | (1.625) | 5.125                | (2.250) | (2.125) | (2.000) | 4.250                | (1.125) | (1.000) | (0.875) | 4.125                | (1.250) | (1.125) | (1.000) |
| 5.000                | (1.500) | (1.375) | (1.250) | 5.000                | (1.875) | (1.750) | (1.625) | 4.125                | (0.500) | (0.375) | (0.250) | 4.000                | (0.750) | (0.625) | (0.500) |
| 4.875                | (0.875) | (0.750) | (0.625) | 4.875                | (1.500) | (1.375) | (1.250) | 4.000                | (0.125) | 0.000   | 0.125   | 3.875                | (0.250) | (0.125) | 0.000   |
| 4.750                | (0.500) | (0.375) | (0.250) | 4.750                | (1.000) | (0.875) | (0.750) | 3.875                | 0.375   | 0.500   | 0.625   | 3.750                | 0.250   | 0.375   | 0.500   |
| 4.625                | 0.125   | 0.250   | 0.375   | 4.625                | (0.500) | (0.375) | (0.250) | 3.750                | 1.000   | 1.125   | 1.250   | 3.625                | 0.875   | 1.000   | 1.125   |
| 4.500                | 0.750   | 0.875   | 1.000   | 4.500                | (0.125) | 0.000   | 0.125   | 3.625                | 1.500   | 1.625   | 1.750   | 3.500                | 1.375   | 1.500   | 1.625   |
| 4.375                | 1.375   | 1.500   | 1.625   | 4.375                | 0.375   | 0.500   | 0.625   | 3.500                | 2.000   | 2.125   | 2.250   | 3.375                | 1.875   | 2.000   | 2.125   |

  

| 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  |
| 5.750                | (3.250) | (3.125) | (3.000) | 5.750                | (3.000) | (2.875) | (2.750) | 4.875                | (2.125) | (2.000) | (1.875) | 4.750                | (1.625) | (1.500) | (1.375) |
| 5.625                | (3.250) | (3.125) | (3.000) | 5.625                | (3.250) | (3.125) | (3.000) | 4.750                | (1.875) | (1.750) | (1.625) | 4.625                | (1.500) | (1.375) | (1.250) |
| 5.500                | (2.875) | (2.750) | (2.625) | 5.500                | (2.875) | (2.750) | (2.625) | 4.625                | (1.500) | (1.375) | (1.250) | 4.500                | (1.250) | (1.125) | (1.000) |
| 5.375                | (2.500) | (2.375) | (2.250) | 5.375                | (2.875) | (2.750) | (2.625) | 4.500                | (1.375) | (1.250) | (1.125) | 4.375                | (1.000) | (0.875) | (0.750) |
| 5.250                | (2.000) | (1.875) | (1.750) | 5.250                | (2.500) | (2.375) | (2.250) | 4.375                | (1.125) | (1.000) | (0.875) | 4.250                | (0.750) | (0.625) | (0.500) |
| 5.125                | (1.750) | (1.625) | (1.500) | 5.125                | (2.125) | (2.000) | (1.875) | 4.250                | (0.750) | (0.625) | (0.500) | 4.125                | (0.375) | (0.250) | (0.125) |
| 5.000                | (1.250) | (1.125) | (1.000) | 5.000                | (1.750) | (1.625) | (1.500) | 4.125                | (0.250) | (0.125) | 0.000   | 4.000                | 0.000   | 0.125   | 0.250   |
| 4.875                | (0.750) | (0.625) | (0.500) | 4.875                | (1.375) | (1.250) | (1.125) | 4.000                | 0.250   | 0.375   | 0.500   | 3.875                | 0.500   | 0.625   | 0.750   |
| 4.750                | (0.250) | (0.125) | 0.000   | 4.750                | (0.875) | (0.750) | (0.625) | 3.875                | 0.625   | 0.750   | 0.875   | 3.750                | 1.000   | 1.125   | 1.250   |
| 4.625                | 0.250   | 0.375   | 0.500   | 4.625                | (0.375) | (0.250) | (0.125) | 3.750                | 1.125   | 1.250   | 1.375   | 3.625                | 1.500   | 1.625   | 1.750   |
| 4.500                | 0.875   | 1.000   | 1.125   | 4.500                | 0.125   | 0.250   | 0.375   | 3.625                | 1.625   | 1.750   | 1.875   | 3.500                | 2.000   | 2.125   | 2.250   |
| 4.375                | 1.500   | 1.625   | 1.750   | 4.375                | 0.500   | 0.625   | 0.750   | 3.500                | 2.250   | 2.375   | 2.500   | 3.375                | 2.500   | 2.625   | 2.750   |

**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 |
| 5.750                   | (2.250) | (2.125) | (2.000) | 5.000                   | (1.625) | (1.500) | (1.375) |                         |        |        |        |                         |        |        |        |
| 5.625                   | (1.875) | (1.750) | (1.625) | 4.875                   | (1.250) | (1.125) | (1.000) |                         |        |        |        |                         |        |        |        |
| 5.500                   | (1.375) | (1.250) | (1.125) | 4.750                   | (0.875) | (0.750) | (0.625) |                         |        |        |        |                         |        |        |        |
| 5.375                   | (1.125) | (1.000) | (0.875) | 4.625                   | (0.625) | (0.500) | (0.375) |                         |        |        |        |                         |        |        |        |
| 5.250                   | (0.875) | (0.750) | (0.625) | 4.500                   | (0.500) | (0.375) | (0.250) |                         |        |        |        |                         |        |        |        |
| 5.125                   | (0.750) | (0.625) | (0.500) | 4.375                   | 0.000   | 0.125   | 0.250   |                         |        |        |        |                         |        |        |        |
| 5.000                   | (0.375) | (0.250) | (0.125) | 4.250                   | 0.375   | 0.500   | 0.625   |                         |        |        |        |                         |        |        |        |
| 4.875                   | 0.000   | 0.125   | 0.250   | 4.125                   | 0.875   | 1.000   | 1.125   |                         |        |        |        |                         |        |        |        |
| 4.750                   | 0.375   | 0.500   | 0.625   | 4.000                   | 1.375   | 1.500   | 1.625   |                         |        |        |        |                         |        |        |        |
| 4.625                   | 1.000   | 1.125   | 1.250   | 3.875                   | 1.750   | 1.875   | 2.000   |                         |        |        |        |                         |        |        |        |
| 4.500                   | 1.750   | 1.875   | 2.000   | 3.750                   | 2.250   | 2.375   | 2.500   |                         |        |        |        |                         |        |        |        |
| 4.375                   | 2.250   | 2.375   | 2.500   | 3.625                   | 2.625   | 2.750   | 2.875   |                         |        |        |        |                         |        |        |        |

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

Rates and pricing are subject to change without notice.



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Price Change Effective: 8:18 AM PST  
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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 |
| 5.750                | (3.250) | (3.125) | (3.000) | 5.750                             | (2.250) | (2.125) | (2.000) | 5.750                    | (3.375) | (3.250) | (3.125) |                                       |        |        |        |
| 5.625                | (3.125) | (3.000) | (2.875) | 5.625                             | (1.875) | (1.750) | (1.625) | 5.625                    | (3.250) | (3.125) | (3.000) |                                       |        |        |        |
| 5.500                | (2.875) | (2.750) | (2.625) | 5.500                             | (1.500) | (1.375) | (1.250) | 5.500                    | (2.875) | (2.750) | (2.625) |                                       |        |        |        |
| 5.375                | (2.375) | (2.250) | (2.125) | 5.375                             | (1.125) | (1.000) | (0.875) | 5.375                    | (2.500) | (2.375) | (2.250) |                                       |        |        |        |
| 5.250                | (1.750) | (1.625) | (1.500) | 5.250                             | (0.750) | (0.625) | (0.500) | 5.250                    | (2.000) | (1.875) | (1.750) |                                       |        |        |        |
| 5.125                | (1.625) | (1.500) | (1.375) | 5.125                             | (0.375) | (0.250) | (0.125) | 5.125                    | (1.625) | (1.500) | (1.375) |                                       |        |        |        |
| 5.000                | (1.250) | (1.125) | (1.000) | 5.000                             | 0.125   | 0.250   | 0.375   | 5.000                    | (1.250) | (1.125) | (1.000) |                                       |        |        |        |
| 4.875                | (0.625) | (0.500) | (0.375) | 4.875                             | 0.500   | 0.625   | 0.750   | 4.875                    | (0.625) | (0.500) | (0.375) |                                       |        |        |        |
| 4.750                | (0.125) | 0.000   | 0.125   | 4.750                             | 1.000   | 1.125   | 1.250   | 4.750                    | (0.125) | 0.000   | 0.125   |                                       |        |        |        |
| 4.625                | 0.500   | 0.625   | 0.750   | 4.625                             | 1.500   | 1.625   | 1.750   | 4.625                    | 0.375   | 0.500   | 0.625   |                                       |        |        |        |
| 4.500                | 1.000   | 1.125   | 1.250   | 4.500                             | 2.000   | 2.125   | 2.250   | 4.500                    | 1.125   | 1.250   | 1.375   |                                       |        |        |        |
| 4.375                | 1.625   | 1.750   | 1.875   | 4.375                             | 2.625   | 2.750   | 2.875   | 4.375                    | 1.750   | 1.875   | 2.000   |                                       |        |        |        |



**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 <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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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  |
| 5.750        | 0.625   | 0.750   | 0.875   | 5.000        | 1.875   | 2.000   | 2.125   | 5.750          | 0.875   | 1.000   | 1.125   | 5.000          | 2.125   | 2.250   | 2.375   |
| 5.625        | (3.875) | (3.750) | (3.625) | 4.875        | 0.000   | 0.125   | 0.250   | 5.625          | (3.375) | (3.250) | (3.125) | 4.875          | 0.250   | 0.375   | 0.500   |
| 5.500        | (3.500) | (3.375) | (3.250) | 4.750        | (1.750) | (1.625) | (1.500) | 5.500          | (3.125) | (3.000) | (2.875) | 4.750          | (1.625) | (1.500) | (1.375) |
| 5.375        | (3.125) | (3.000) | (2.875) | 4.625        | (2.125) | (2.000) | (1.875) | 5.375          | (3.000) | (2.875) | (2.750) | 4.625          | (1.875) | (1.750) | (1.625) |
| 5.250        | (3.375) | (3.250) | (3.125) | 4.500        | (1.750) | (1.625) | (1.500) | 5.250          | (3.250) | (3.125) | (3.000) | 4.500          | (1.500) | (1.375) | (1.250) |
| 5.125        | (3.000) | (2.875) | (2.750) | 4.375        | (1.500) | (1.375) | (1.250) | 5.125          | (2.875) | (2.750) | (2.625) | 4.375          | (1.250) | (1.125) | (1.000) |
| 5.000        | (2.500) | (2.375) | (2.250) | 4.250        | (1.375) | (1.250) | (1.125) | 5.000          | (2.375) | (2.250) | (2.125) | 4.250          | (1.125) | (1.000) | (0.875) |
| 4.875        | (2.125) | (2.000) | (1.875) | 4.125        | (0.625) | (0.500) | (0.375) | 4.875          | (2.000) | (1.875) | (1.750) | 4.125          | (0.375) | (0.250) | (0.125) |
| 4.750        | (2.000) | (1.875) | (1.750) | 4.000        | (0.375) | (0.250) | (0.125) | 4.750          | (1.750) | (1.625) | (1.500) | 4.000          | (0.125) | 0.000   | 0.125   |
| 4.625        | (1.375) | (1.250) | (1.125) | 3.875        | (0.125) | 0.000   | 0.125   | 4.625          | (1.250) | (1.125) | (1.000) | 3.875          | 0.125   | 0.250   | 0.375   |
| 4.500        | (1.000) | (0.875) | (0.750) | 3.750        | 0.000   | 0.125   | 0.250   | 4.500          | (0.875) | (0.750) | (0.625) | 3.750          | 0.250   | 0.375   | 0.500   |
| 4.375        | (0.625) | (0.500) | (0.375) | 3.625        | 1.250   | 1.375   | 1.500   | 4.375          | (0.500) | (0.375) | (0.250) | 3.625          | 1.375   | 1.500   | 1.625   |
| 4.250        | (0.250) | (0.125) | 0.000   | 3.500        | 1.625   | 1.750   | 1.875   | 4.250          | 0.000   | 0.125   | 0.250   | 3.500          | 1.750   | 1.875   | 2.000   |
| 4.125        | 0.625   | 0.750   | 0.875   | 3.375        | 2.000   | 2.125   | 2.250   | 4.125          | 0.750   | 0.875   | 1.000   | 3.375          | 2.125   | 2.250   | 2.375   |
| 4.000        | 1.000   | 1.125   | 1.250   | 3.250        | 2.375   | 2.500   | 2.625   | 4.000          | 1.125   | 1.250   | 1.375   | 3.250          | 2.500   | 2.625   | 2.750   |

| 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  |
| 6.000                     | 10.250  | 10.375  | 10.500  | 5.500                     | (1.875) | (1.750) | (1.625) | 6.000             | 10.500  | 10.625  | 10.750  | 5.500             | (1.875) | (1.750) | (1.625) |
| 5.875                     | 7.875   | 8.000   | 8.125   | 5.375                     | (1.500) | (1.375) | (1.250) | 5.875             | 8.125   | 8.250   | 8.375   | 5.375             | (1.625) | (1.500) | (1.375) |
| 5.750                     | 8.750   | 8.875   | 9.000   | 5.250                     | (1.000) | (0.875) | (0.750) | 5.750             | 9.000   | 9.125   | 9.250   | 5.250             | (1.125) | (1.000) | (0.875) |
| 5.625                     | (3.625) | (3.500) | (3.375) | 5.125                     | (0.625) | (0.500) | (0.375) | 5.625             | (2.000) | (1.875) | (1.750) | 5.125             | (0.750) | (0.625) | (0.500) |
| 5.500                     | (3.250) | (3.125) | (3.000) | 5.000                     | (0.625) | (0.500) | (0.375) | 5.500             | (1.875) | (1.750) | (1.625) | 5.000             | (0.625) | (0.500) | (0.375) |
| 5.375                     | (2.875) | (2.750) | (2.625) | 4.875                     | (0.500) | (0.375) | (0.250) | 5.375             | (1.625) | (1.500) | (1.375) | 4.875             | (0.500) | (0.375) | (0.250) |
| 5.250                     | (2.750) | (2.625) | (2.500) | 4.750                     | 0.125   | 0.250   | 0.375   | 5.250             | (1.375) | (1.250) | (1.125) | 4.750             | 0.000   | 0.125   | 0.250   |
| 5.125                     | (2.375) | (2.250) | (2.125) | 4.625                     | 0.750   | 0.875   | 1.000   | 5.125             | (1.125) | (1.000) | (0.875) | 4.625             | 0.625   | 0.750   | 0.875   |
| 5.000                     | (2.000) | (1.875) | (1.750) | 4.500                     | 1.000   | 1.125   | 1.250   | 5.000             | (0.750) | (0.625) | (0.500) | 4.500             | 1.000   | 1.125   | 1.250   |
| 4.875                     | (1.500) | (1.375) | (1.250) | 4.375                     | 1.375   | 1.500   | 1.625   | 4.875             | (0.500) | (0.375) | (0.250) | 4.375             | 1.375   | 1.500   | 1.625   |
| 4.750                     | (1.750) | (1.625) | (1.500) | 4.250                     | 1.375   | 1.500   | 1.625   | 4.750             | (1.000) | (0.875) | (0.750) | 4.250             | 1.625   | 1.750   | 1.875   |
| 4.625                     | (1.125) | (1.000) | (0.875) | 4.125                     | 2.875   | 3.000   | 3.125   | 4.625             | (0.250) | (0.125) | 0.000   | 4.125             | 2.750   | 2.875   | 3.000   |
| 4.500                     | (0.625) | (0.500) | (0.375) | 4.000                     | 3.250   | 3.375   | 3.500   | 4.500             | 0.125   | 0.250   | 0.375   | 4.000             | 3.125   | 3.250   | 3.375   |
| 4.375                     | (0.125) | 0.000   | 0.125   | 3.875                     | 2.250   | 2.375   | 2.500   | 4.375             | 0.625   | 0.750   | 0.875   | 3.875             | 2.500   | 2.625   | 2.750   |
| 4.250                     | 0.375   | 0.500   | 0.625   | 3.750                     | 2.500   | 2.625   | 2.750   | 4.250             | 1.125   | 1.250   | 1.375   | 3.750             | 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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