

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



Effective Date: 5/14/22 8:02 AM

Wholesale Rate Sheet

800-777-1207

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

FNMA ID # 31244  
 FHLMC ID # 121555

**ANNOUNCEMENTS**



unitemortgage

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**

<b>Memorial Day</b>	<b>Independence day</b>
Monday - 5/30/22	Monday - 7/4/22

<b>Lock Desk: Closed</b>	<b>Closed</b>	<b>Closed</b>
<b>(No Rates/Locks)</b>		
<b>Funding: Closed</b>	<b>Closed</b>	<b>Closed</b>

**Lender Fees**

Agency UW Fee	\$1,095
Non-QM Loans	\$1,795
NJ and WA Origination Fee	\$1,195
NC Commitment Fee	\$1,195
Streamlines & IRRRLS	\$495
ITIN	\$1,795

**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](mailto:locks@unitemtg.com)

File Update: 13-May-2022 6:09 AM

Effective Date: 13-May-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
8.500	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	101.0000
6.875	101.1250	100.8750
6.750	100.8750	100.6250
6.625	100.6250	100.3750
6.500	100.3750	100.1250
6.375	100.1250	99.8750
6.250	99.7500	99.5000
6.125	99.3750	99.1250
6.000	98.8750	98.6250
5.875	98.3750	98.1250

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)	
	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)	(0.875)	(1.125)	(1.625)	#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		
≥ 780	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#N/A		
760 - 779	(0.625)	(0.750)	(0.875)	(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		
≥ 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		
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 ≥ 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		
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		
12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)		
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)		
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)		
Foreign Nat'l (DSCR Only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
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)		
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)		
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		
40 Day	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		





Price Change Effective: 8:02 AM PST  
 Effective Date: **14-May-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
\$10,000 - \$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 or 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 (Attached, No Highrises)	0.000%		Other	20 year	
	0.500%			-0.125%	
Loan Size	\$100,000 - \$647,200		Other	25 year	
	\$647,201 - \$750,000			30 year	
	\$750,001 - \$1,250,000			0.000%	
				Profit & Loss	0.250%
				Bank Statement	0.250%
				Cash Out Refi*	0.500%

Cash Out Refinance* (Not Available in TX)	
\$100,000 - \$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 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)	
\$100,000 - \$647,200	Max 75%
\$647,201 - \$750,000	Max 70%

**Rate Adjustments**					
Property Note: Highrises not eligible.	SFOO/2nd Home		Loan Size (Min. 640 credit if loan > \$510,400)		
	0.000%				
Condo/Townhome - Attached	0.500%		Term	\$100,000 - \$647,200	
	0.500%			\$647,201 - \$750,000	
	0.500%			≤ 15 Year Term	
	1.000%			20 Year Term	
Vacant Land	NA		Other	≥ 25 Year Term	
				0.000%	
Occupancy	0.000%		Other	LTV ≤ 50%	
				-0.125%	
	1.000%			Full Doc	
				0.000%	
				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



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Visit: <https://unitemortgage.com>

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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
6.000	(4.000)	(3.875)	(3.750)	5.750	(3.375)	(3.250)	(3.125)	4.875	(2.125)	(2.000)	(1.875)	4.875	(1.875)	(1.750)	(1.625)
5.875	(3.750)	(3.625)	(3.500)	5.625	(3.375)	(3.250)	(3.125)	4.750	(1.875)	(1.750)	(1.625)	4.750	(1.500)	(1.375)	(1.250)
5.750	(3.375)	(3.250)	(3.125)	5.500	(3.125)	(3.000)	(2.875)	4.625	(1.625)	(1.500)	(1.375)	4.625	(1.500)	(1.375)	(1.250)
5.625	(3.000)	(2.875)	(2.750)	5.375	(2.625)	(2.500)	(2.375)	4.500	(1.500)	(1.375)	(1.250)	4.500	(1.250)	(1.125)	(1.000)
5.500	(2.625)	(2.500)	(2.375)	5.250	(2.250)	(2.125)	(2.000)	4.375	(1.125)	(1.000)	(0.875)	4.375	(1.000)	(0.875)	(0.750)
5.375	(2.250)	(2.125)	(2.000)	5.125	(2.250)	(2.125)	(2.000)	4.250	(0.875)	(0.750)	(0.625)	4.250	(0.625)	(0.500)	(0.375)
5.250	(1.875)	(1.750)	(1.625)	5.000	(2.000)	(1.875)	(1.750)	4.125	(0.500)	(0.375)	(0.250)	4.125	(1.375)	(1.250)	(1.125)
5.125	(1.375)	(1.250)	(1.125)	4.875	(1.625)	(1.500)	(1.375)	4.000	0.000	0.125	0.250	4.000	(0.875)	(0.750)	(0.625)
5.000	(1.000)	(0.875)	(0.750)	4.750	(1.125)	(1.000)	(0.875)	3.875	0.375	0.500	0.625	3.875	(0.375)	(0.250)	(0.125)
4.875	(0.375)	(0.250)	(0.125)	4.625	(0.625)	(0.500)	(0.375)	3.750	1.000	1.125	1.250	3.750	0.125	0.250	0.375
4.750	0.000	0.125	0.250	4.500	0.000	0.125	0.250	3.625	1.500	1.625	1.750	3.625	0.875	1.000	1.125
4.625	0.625	0.750	0.875	4.375	0.625	0.750	0.875	3.500	2.000	2.125	2.250	3.500	0.875	1.000	1.125

  

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
6.000	(3.875)	(3.750)	(3.625)	5.750	(3.125)	(3.000)	(2.875)	4.875	(2.000)	(1.875)	(1.750)	4.875	(1.750)	(1.625)	(1.500)
5.875	(3.500)	(3.375)	(3.250)	5.625	(3.250)	(3.125)	(3.000)	4.750	(1.625)	(1.500)	(1.375)	4.750	(1.375)	(1.250)	(1.125)
5.750	(3.250)	(3.125)	(3.000)	5.500	(3.125)	(3.000)	(2.875)	4.625	(1.500)	(1.375)	(1.250)	4.625	(1.125)	(1.000)	(0.875)
5.625	(2.750)	(2.625)	(2.500)	5.375	(2.500)	(2.375)	(2.250)	4.500	(1.375)	(1.250)	(1.125)	4.500	(1.125)	(1.000)	(0.875)
5.500	(2.500)	(2.375)	(2.250)	5.250	(2.125)	(2.000)	(1.875)	4.375	(0.875)	(0.750)	(0.625)	4.375	(0.875)	(0.750)	(0.625)
5.375	(2.125)	(2.000)	(1.875)	5.125	(2.250)	(2.125)	(2.000)	4.250	(0.500)	(0.375)	(0.250)	4.250	(0.500)	(0.375)	(0.250)
5.250	(1.750)	(1.625)	(1.500)	5.000	(1.875)	(1.750)	(1.625)	4.125	0.000	0.125	0.250	4.125	(0.375)	(0.250)	(0.125)
5.125	(1.250)	(1.125)	(1.000)	4.875	(1.500)	(1.375)	(1.250)	4.000	0.250	0.375	0.500	4.000	(0.250)	(0.125)	0.000
5.000	(0.875)	(0.750)	(0.625)	4.750	(1.000)	(0.875)	(0.750)	3.875	0.750	0.875	1.000	3.875	0.250	0.375	0.500
4.875	(0.250)	(0.125)	0.000	4.625	(0.500)	(0.375)	(0.250)	3.750	1.250	1.375	1.500	3.750	0.625	0.750	0.875
4.750	0.125	0.250	0.375	4.500	0.000	0.125	0.250	3.625	1.625	1.750	1.875	3.625	1.125	1.250	1.375
4.625	0.750	0.875	1.000	4.375	0.625	0.750	0.875	3.500	2.125	2.250	2.375	3.500	1.375	1.500	1.625

**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
6.125	(2.500)	(2.375)	(2.250)	5.125	(1.500)	(1.375)	(1.250)								
6.000	(2.250)	(2.125)	(2.000)	5.000	(1.375)	(1.250)	(1.125)								
5.875	(2.000)	(1.875)	(1.750)	4.875	(1.000)	(0.875)	(0.750)								
5.750	(1.750)	(1.625)	(1.500)	4.750	(0.625)	(0.500)	(0.375)								
5.625	(1.875)	(1.750)	(1.625)	4.625	(0.500)	(0.375)	(0.250)								
5.500	(1.625)	(1.500)	(1.375)	4.500	(0.375)	(0.250)	(0.125)								
5.375	(1.250)	(1.125)	(1.000)	4.375	0.000	0.125	0.250								
5.250	(1.000)	(0.875)	(0.750)	4.250	0.375	0.500	0.625								
5.125	(0.125)	0.000	0.125	4.125	0.875	1.000	1.125								
5.000	0.250	0.375	0.500	4.000	2.000	2.125	2.250								
4.875	0.625	0.750	0.875	3.875	2.125	2.250	2.375								
4.750	1.000	1.125	1.250	3.750	2.375	2.500	2.625								



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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 Effective Date: **14-May-22**  
 Lock Hours: 9:00 A.M. - 3:00 P.M. PST

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**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	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day
6.125	(4.000)	(3.875)	(3.750)	6.125	(2.250)	(2.125)	(2.000)	6.000	(3.875)	(3.750)	(3.625)				
6.000	(3.750)	(3.625)	(3.500)	6.000	(2.125)	(2.000)	(1.875)	5.875	(3.500)	(3.375)	(3.250)				
5.875	(3.375)	(3.250)	(3.125)	5.875	(2.250)	(2.125)	(2.000)	5.750	(3.125)	(3.000)	(2.875)				
5.750	(2.875)	(2.750)	(2.625)	5.750	(1.875)	(1.750)	(1.625)	5.625	(2.750)	(2.625)	(2.500)				
5.625	(2.750)	(2.625)	(2.500)	5.625	(1.500)	(1.375)	(1.250)	5.500	(2.500)	(2.375)	(2.250)				
5.500	(2.375)	(2.250)	(2.125)	5.500	(1.125)	(1.000)	(0.875)	5.375	(2.125)	(2.000)	(1.875)				
5.375	(2.000)	(1.875)	(1.750)	5.375	(0.750)	(0.625)	(0.500)	5.250	(1.750)	(1.625)	(1.500)				
5.250	(1.375)	(1.250)	(1.125)	5.250	(0.500)	(0.375)	(0.250)	5.125	(1.250)	(1.125)	(1.000)				
5.125	(1.250)	(1.125)	(1.000)	5.125	0.000	0.125	0.250	5.000	(0.750)	(0.625)	(0.500)				
5.000	(0.750)	(0.625)	(0.500)	5.000	0.250	0.375	0.500	4.875	(0.250)	(0.125)	0.000				



**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

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**CALL US TODAY: 800-777-1207**

### 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		
7 days	0.187		
10 days	0.250		
15 days	0.375		
			<b>10 Day Lock Expires: 05/24/22</b>
			<b>25 Day Lock Expires: 06/08/22</b>
			<b>40 Day Lock Expires: 06/23/22</b>

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

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
5.875	(2.500)	(2.375)	(2.250)	5.625	(1.000)	(0.875)	(0.750)	6.000	(2.625)	(2.500)	(2.375)	5.625	(1.000)	(0.875)	(0.750)
5.750	(3.625)	(3.500)	(3.375)	5.500	(0.875)	(0.750)	(0.625)	5.875	(2.375)	(2.250)	(2.125)	5.500	(1.000)	(0.875)	(0.750)
5.625	(3.375)	(3.250)	(3.125)	5.375	(0.625)	(0.500)	(0.375)	5.750	(2.375)	(2.250)	(2.125)	5.375	(0.750)	(0.625)	(0.500)
5.500	(3.000)	(2.875)	(2.750)	5.250	(0.625)	(0.500)	(0.375)	5.625	(2.250)	(2.125)	(2.000)	5.250	(0.750)	(0.625)	(0.500)
5.375	(2.625)	(2.500)	(2.375)	5.125	(0.625)	(0.500)	(0.375)	5.500	(2.000)	(1.875)	(1.750)	5.125	(0.750)	(0.625)	(0.500)
5.250	(2.750)	(2.625)	(2.500)	5.000	(0.625)	(0.500)	(0.375)	5.375	(1.625)	(1.500)	(1.375)	5.000	(0.625)	(0.500)	(0.375)
5.125	(2.375)	(2.250)	(2.125)	4.875	(0.375)	(0.250)	(0.125)	5.250	(2.000)	(1.875)	(1.750)	4.875	(0.500)	(0.375)	(0.250)
5.000	(1.875)	(1.750)	(1.625)	4.750	(0.250)	(0.125)	0.000	5.125	(1.500)	(1.375)	(1.250)	4.750	(0.250)	(0.125)	0.000
4.875	(1.375)	(1.250)	(1.125)	4.625	0.000	0.125	0.250	5.000	(1.125)	(1.000)	(0.875)	4.625	(0.125)	0.000	0.125
4.750	(1.625)	(1.500)	(1.375)	4.500	0.250	0.375	0.500	4.875	(0.750)	(0.625)	(0.500)	4.500	0.250	0.375	0.500
4.625	(1.125)	(1.000)	(0.875)	4.375	0.625	0.750	0.875	4.750	(1.000)	(0.875)	(0.750)	4.375	0.625	0.750	0.875
4.500	(0.875)	(0.750)	(0.625)	4.250	1.125	1.250	1.375	4.625	(0.875)	(0.750)	(0.625)	4.250	1.125	1.250	1.375
4.375	(0.500)	(0.375)	(0.250)	4.125	1.500	1.625	1.750	4.500	(0.625)	(0.500)	(0.375)	4.125	1.625	1.750	1.875
4.250	0.000	0.125	0.250	4.000	1.750	1.875	2.000	4.375	(0.250)	(0.125)	0.000	4.000	2.000	2.125	2.250
4.125	0.875	1.000	1.125	3.875	1.875	2.000	2.125	4.250	0.250	0.375	0.500	3.875	2.125	2.250	2.375

**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	IRRRL (95.01 - 110%) 1.000	2 Unit 0.500	
Loan Amount: \$100,000 - \$124,999 0.375	720 - 739 -0.150	IRRRL (110.01 - 125%) 2.250	3 - 4 Units 1.000	N/A
Loan Amount: \$75,000 - \$99,999 0.750	680 - 719 0.000	Max Cash out 90% LTV	Manual UW NA	
	660 - 679 0.250		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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