

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



Effective Date: 6/6/22 2:01 PM

**Wholesale Rate Sheet**

800-777-1207

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

FNMA ID # 31244  
 FHLMC ID # 121555

**ANNOUNCEMENTS**

**New Broker Special**  
**New Brokers Receive .50bps Off Pricing on all Non-QM Loans Submitted in the Month of June\***  
*\*Special applied at time of lock. Does not apply to ITIN Loans. Max pricing caps applicable.*

**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 (HMCA) ITS SUCCESSORS AND/OR ASSIGNS  
 4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707



**Estimated Turn Times**

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

[See our Turn-Times Here](#)

\*For Complete/Locked Files

**Closures**

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

**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/)







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**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	6.625%	6.875%	7.000%	7.250%	7.500%	7.875%
700 - 719	6.875%	7.000%	7.125%	7.375%	7.625%	8.000%
690 - 699	7.000%	7.125%	7.375%	7.500%	8.000%	8.125%
680 - 699	7.000%	7.125%	7.375%	7.500%	8.000%	

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%		20 year		-0.125%
	0.500%		25 year		0.000%
Loan Size	\$100,000 - \$647,200		30 year		0.000%
	\$647,201 - \$750,000		Other		Profit & Loss 0.250%
\$750,001 - \$1,250,000		0.300%		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	6.875%	7.000%	7.125%	7.500%	7.740%
720 - 739	7.000%	7.125%	7.500%	7.625%	7.875%
700 - 719	7.125%	7.500%	7.625%	7.740%	8.000%
680 - 699	7.500%	7.625%	7.740%	7.875%	8.125%
660 - 679	7.625%	7.740%	7.875%	8.000%	8.250%
640 - 659	8.250%	8.375%	8.500%	8.625%	
620 - 639	8.875%	9.000%	9.125%	9.250%	
No Score	9.250%	9.375%	9.500%	9.625%	
600 - 619	10.000%	10.125%	10.250%	10.375%	

LTV Parameters	LTV Limits
\$100,000 - \$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%

Max Term	
Double Wide Home	20 years
NOO ≥ 100,000	25 Years
SF/2nd Home/Condo/Townhome < \$75,000	25 Years
SF/2nd Home/Condo/Townhome ≥ \$75,000	30 Years

UW	\$1,795
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**Rate Adjustments**					
Property Note: Highrises not eligible.	SFOO/2nd Home		Loan Size (Min. 640 credit if loan > \$510,400)	\$100,000 - \$647,200	
	0.000%			0.000%	
Condo/Townhome - Attached	0.500%		\$647,201 - \$750,000		0.350%
	0.500%		≤ 15 Year Term		-0.375%
Multi Family 2-4 units	0.500%		20 Year Term		-0.125%
	1.000%		≥ 25 Year Term		0.000%
Manufactured on Land	1.000%		LTV ≤ 50%		-0.125%
	NA		Full Doc		0.000%
Vacant Land	NA		All Alternative Doc		0.250%
	0.000%		Cash-Out Refi*		0.500%
Occupancy	Owner Occupied				
	Non-Owner Occupied (NOO)				

\*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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**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
6.375	(3.875)	(3.750)	(3.625)	6.125	(4.750)	(4.625)	(4.500)	5.375	(2.750)	(2.625)	(2.500)	5.250	(2.250)	(2.125)	(2.000)
6.250	(3.500)	(3.375)	(3.250)	6.000	(4.375)	(4.250)	(4.125)	5.250	(2.375)	(2.250)	(2.125)	5.125	(2.750)	(2.625)	(2.500)
6.125	(4.125)	(4.000)	(3.875)	5.875	(4.125)	(4.000)	(3.875)	5.125	(2.875)	(2.750)	(2.625)	5.000	(2.500)	(2.375)	(2.250)
6.000	(3.750)	(3.625)	(3.500)	5.750	(3.750)	(3.625)	(3.500)	5.000	(2.750)	(2.625)	(2.500)	4.875	(2.125)	(2.000)	(1.875)
5.875	(3.500)	(3.375)	(3.250)	5.625	(3.500)	(3.375)	(3.250)	4.875	(2.500)	(2.375)	(2.250)	4.750	(1.875)	(1.750)	(1.625)
5.750	(3.125)	(3.000)	(2.875)	5.500	(3.125)	(3.000)	(2.875)	4.750	(2.125)	(2.000)	(1.875)	4.625	(2.000)	(1.875)	(1.750)
5.625	(2.750)	(2.625)	(2.500)	5.375	(2.750)	(2.625)	(2.500)	4.625	(2.000)	(1.875)	(1.750)	4.500	(1.625)	(1.500)	(1.375)
5.500	(2.375)	(2.250)	(2.125)	5.250	(2.375)	(2.250)	(2.125)	4.500	(1.875)	(1.750)	(1.625)	4.375	(1.375)	(1.250)	(1.125)
5.375	(2.000)	(1.875)	(1.750)	5.125	(2.250)	(2.125)	(2.000)	4.375	(1.500)	(1.375)	(1.250)	4.250	(1.000)	(0.875)	(0.750)
5.250	(1.750)	(1.625)	(1.500)	5.000	(2.000)	(1.875)	(1.750)	4.250	(1.125)	(1.000)	(0.875)	4.125	(0.750)	(0.625)	(0.500)
5.125	(1.500)	(1.375)	(1.250)	4.875	(1.500)	(1.375)	(1.250)	4.125	(0.625)	(0.500)	(0.375)	4.000	(0.375)	(0.250)	(0.125)
5.000	(1.000)	(0.875)	(0.750)	4.750	(1.125)	(1.000)	(0.875)	4.000	(0.125)	0.000	0.125	3.875	0.000	0.125	0.250
4.875	(0.500)	(0.375)	(0.250)	4.625	(0.625)	(0.500)	(0.375)	3.875	0.375	0.500	0.625	3.750	0.375	0.500	0.625
4.750	0.000	0.125	0.250	4.500	0.000	0.125	0.250	3.750	0.875	1.000	1.125	3.625	1.000	1.125	1.250
4.625	0.375	0.500	0.625	4.375	0.500	0.625	0.750	3.625	1.375	1.500	1.625	3.500	1.125	1.250	1.375

  

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

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

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

MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

Rates and pricing are subject to change without notice.



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**ADJUSTABLE RATE**

10/6 ARM				7/6 ARM				5/6 ARM				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
5.875	(3.000)	(2.875)	(2.750)	3.500	0.875	1.000	1.125	3.500	0.875	1.000	1.125				
5.750	(2.750)	(2.625)	(2.500)	3.375	1.250	1.375	1.500	3.375	1.250	1.375	1.500				
5.625	(2.250)	(2.125)	(2.000)	3.250	1.750	1.875	2.000	3.250	1.625	1.750	1.875				
5.500	(1.875)	(1.750)	(1.625)	3.125	2.125	2.250	2.375	3.125	2.000	2.125	2.250				
5.375	(1.375)	(1.250)	(1.125)	3.000	2.625	2.750	2.875	3.000	2.375	2.500	2.625				
5.250	(0.875)	(0.750)	(0.625)												
5.125	(0.375)	(0.250)	(0.125)												
5.000	0.000	0.125	0.250												
4.875	0.500	0.625	0.750												
4.750	1.000	1.125	1.250												
4.625	1.375	1.500	1.625												
4.500	1.875	2.000	2.125												



**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	10 Day	25 Day	40 Day
6.000	(3.500)	(3.375)	(3.250)	6.375	(0.875)	(0.750)	(0.625)	6.000	(3.500)	(3.375)	(3.250)				
5.875	(3.125)	(3.000)	(2.875)	6.250	(2.500)	(2.375)	(2.250)	5.875	(3.250)	(3.125)	(3.000)				
5.750	(2.625)	(2.500)	(2.375)	6.125	(2.250)	(2.125)	(2.000)	5.750	(2.875)	(2.750)	(2.625)				
5.625	(2.625)	(2.500)	(2.375)	6.000	(2.250)	(2.125)	(2.000)	5.625	(2.625)	(2.500)	(2.375)				
5.500	(2.250)	(2.125)	(2.000)	5.875	(1.875)	(1.750)	(1.625)	5.500	(2.250)	(2.125)	(2.000)				
5.375	(1.750)	(1.625)	(1.500)	5.750	(1.625)	(1.500)	(1.375)	5.375	(1.875)	(1.750)	(1.625)				
5.250	(1.250)	(1.125)	(1.000)	5.625	(1.125)	(1.000)	(0.875)	5.250	(1.500)	(1.375)	(1.250)				
5.125	(1.250)	(1.125)	(1.000)	5.500	(1.125)	(1.000)	(0.875)	5.125	(1.250)	(1.125)	(1.000)				
5.000	(0.750)	(0.625)	(0.500)	5.375	(0.625)	(0.500)	(0.375)	5.000	(0.875)	(0.750)	(0.625)				
4.875	(0.375)	(0.250)	(0.125)	5.250	(0.250)	(0.125)	0.000	4.875	(0.375)	(0.250)	(0.125)				



**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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### CONVENTIONAL PRICING ADJUSTMENTS

Credit Score / LTV	Loan Terms > 15 years	LTV <=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	>97.00%
740+		0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.750
720 - 739		0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	1.000
700 - 719		0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	1.500
680 - 699		0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	1.500
660 - 679		0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	2.250
640 - 659		0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	2.750
620-639		0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	3.500
Cash Out (Ex. Student Loan Only) All Loan Terms. Cumulative with above adjust.	LTV <=60	60.01 - 70	70.01 - 75	75.01 - 80						
740+	0.375	0.625	0.625	0.875						
720 - 739	0.375	1.000	1.000	1.125						
700 - 719	0.375	1.000	1.000	1.125						
680 - 699	0.375	1.125	1.125	1.750						
660 - 679	0.625	1.125	1.125	1.875						
640 - 659	0.625	1.625	1.625	2.625						
620 - 639	0.625	1.625	1.625	3.125						
Other Price Adjustments All Loan Terms	Cumulative with above adjustments	LTV <=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
High Balance Purchase and R/T Refinance		0.500	0.750	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance Cash-Out Refinance		1.250	1.500	1.500	1.500	1.750	NA	NA	NA	NA
High Balance ARMs (Adjustment Based on CLTV)		0.750	0.750	0.750	0.750	1.500	1.500	1.500	1.750	1.750
ARMs		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
HomeReady/Home Possible FICO >=680 Adjustment Caps		1.500	1.500	1.500	1.500	1.500	0.000	0.000	0.000	0.000
HomeReady/Home Possible FICO <680 Adjustment Caps		1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Investment Properties		2.125	2.125	2.125	2.125	3.375	4.125	NA	NA	NA
Second Home		1.125	1.625	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured home		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
2-4 Unit Properties (3-4 unit max LTV is 75% (DU) and 80% (LP))		1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA
Condos - Loan Terms > 15Y (does not apply to Detached building types)		0.000	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Escrow Waiver (LTV >80% not available in NM, LTV >90% does not apply to HB Nationwide)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
UW Waiver Fee (ALL LTV) - based on loan size										

### ALL SUBORDINATE FINANCING .375%

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% - 95.00%	0.500	0.250
65.01% - 75.00%	80.01% - 95.00%	0.750	0.500
75.01% - 95.00%	90.01% - 95.00%	1.000	0.750
75.01% - 90.00%	76.01% - 90.00%	1.000	0.750
≤ 95.00%	95.01% - 97.00%	1.500	1.500

### LOCK EXTENSIONS - RELOCKS - OTHER CHANGES

#### Lock Extensions:

1-4 days	.03 / day		
5 days	0.125		<b>10 Day Lock Expires: 06/16/22</b>
7 days	0.187		<b>25 Day Lock Expires: 07/01/22</b>
10 days	0.250		<b>40 Day Lock Expires: 07/16/22</b>
15 days	0.375		

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

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

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

**MAX NET PRICING IS 104.000**

**Rates and prices are subject to change without notice.**

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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Price Change Effective: 2:01 PM PST  
 Effective Date: **6-Jun-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**

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

**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	IRRRRL (95.01 - 110%) 1.000	2 Unit 0.500	
Loan Amount: \$100,000 - \$124,999 0.375	720 - 739 -0.150	IRRRRL (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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