

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



Effective Date: 6/14/22 10:29 AM

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

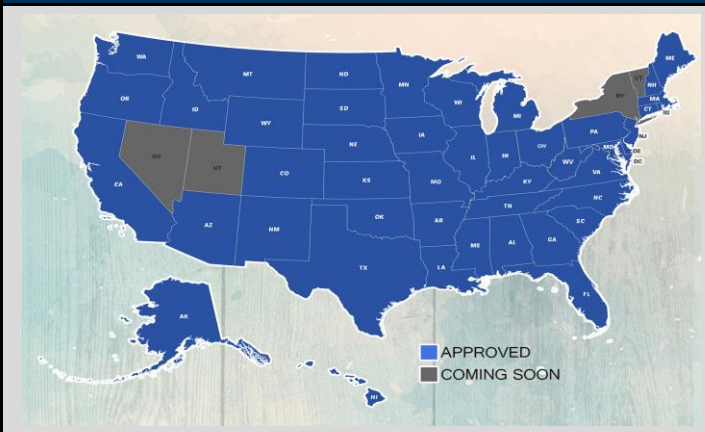
Brokers may request a lock extension on or before the lock expiration date. The request for the extension must occur prior to or on the day of the lock expiration. The extension will guarantee the initially locked rate for an extended period ranging from 1 to 15 days and will be subject to an extension 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	*24 HOURS
UNDERWRITING - CONV/GOVT	48 HOURS
UNDERWRITING - NON-QM	48 HOURS
DOCS	48 HOURS
FUNDING	48 HOURS

[See our Turn-Times Here](#)

*For Complete/Locked Files

Closures

	Juneteenth Monday - 6/20/22	Independence day Monday - 7/4/22
Lock Desk: Closed	(No Rates/Locks)	Closed
Funding: 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/



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.

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only

Lock Desk

locks@unitemtg.com

File Update: 14-Jun-2022 10:19 AM

Effective Date: 14-Jun-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
9.000	103.1250	102.8750
8.875	103.0000	102.7500
8.750	102.8750	102.6250
8.625	102.7500	102.5000
8.500	102.6250	102.3750
8.375	102.5000	102.2500
8.250	102.3750	102.1250
8.125	102.2500	102.0000
8.000	102.1250	101.8750
7.875	102.0000	101.7500
7.750	101.8750	101.6250
7.625	101.7500	101.5000
7.500	101.5000	101.2500
7.375	101.2500	101.0000
7.250	101.0000	100.7500
7.125	100.7500	100.5000
7.000	100.5000	100.2500
6.875	100.2500	100.0000
6.750	99.8750	99.6250
6.625	99.5000	99.2500
6.500	99.0000	98.7500

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	99.2500
1yr Prepay - Hard	100.0000
2yr Prepay - Hard	100.2500
3yr Prepay - Hard	100.5000
4yr Prepay - Hard	100.7500
5yr Prepay - Hard	101.0000

ARM MARGIN	
5.000	SOFR

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

		PRICING ADJUSTMENTS							
		Documentation		Credit Score		LTV			
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Seasonal Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	
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)	#N/A	#N/A	
	620 - 639	(2.375)	(2.500)	(2.625)	(3.250)	#N/A	#N/A	#N/A	
	≥ 780	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	
Bank Statements (12 & 24)	760 - 779	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(1.000)	
	740 - 759	(0.125)	(0.125)	(0.125)	(0.500)	(0.625)	(0.875)	(1.250)	
	720 - 739	(0.125)	(0.250)	(0.250)	(0.625)	(0.750)	(1.000)	(1.500)	
	700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	(1.875)	
	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)	#N/A	#N/A	
	620 - 639	(1.250)	(1.500)	(1.750)	(2.250)	#N/A	#N/A	#N/A	
	Asset Depletion	≥ 780	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A
		760 - 779	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	#N/A
740 - 759		(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#N/A	
720 - 739		(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	#N/A	
700 - 719		(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	#N/A	
680 - 699		(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A	
660 - 679		(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	#N/A	#N/A	
640 - 659		(1.250)	(1.500)	(2.000)	(2.750)	#N/A	#N/A	#N/A	
620 - 639		(1.750)	(2.000)	(2.500)	#N/A	#N/A	#N/A	#N/A	
P & L		≥ 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)	#N/A	#N/A	#N/A	#N/A	
	620 - 639	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A	#N/A	
	Full Doc	≥ 780	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)	(1.750)
760 - 779		(0.375)	(0.375)	(0.625)	(0.875)	(1.000)	(1.375)	(2.000)	
740 - 759		(0.375)	(0.500)	(0.750)	(1.000)	(1.250)	(1.625)	(2.250)	
720 - 739		(0.500)	(0.625)	(0.875)	(1.125)	(1.500)	(2.000)	(2.750)	
700 - 719		(0.625)	(0.750)	(1.000)	(1.375)	(1.875)	(2.500)	(3.500)	
680 - 699		(0.875)	(1.000)	(1.250)	(1.750)	(2.250)	(3.000)	(3.875)	
660 - 679		(1.375)	(1.500)	(1.625)	(2.250)	(3.125)	(3.750)	(4.500)	
640 - 659		(1.875)	(2.000)	(2.125)	(2.750)	(3.625)	#N/A	#N/A	
620 - 639		(2.375)	(2.500)	(2.625)	(3.250)	#N/A	#N/A	#N/A	
Product		5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(0.875)	
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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	1,500,001-2.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	
	2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	
	2,500,001-3.0m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	
	3,000,001-3.5m	N/A	N/A	N/A	N/A	N/A	#N/A	#N/A	
	3,500,001-4.0m	N/A	N/A	N/A	N/A	N/A	#N/A	#N/A	
DSCR	DSCR ≥ 1.5	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	DSCR 1.10-1.24	0.125	0.125	0.125	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)	(0.500)	
	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)	(1.000)	#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: 10:29 AM PST
 Effective Date: **14-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

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
\$100,000 - \$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
	\$750,001 - \$1,250,000		Cash Out Refi*		0.250%

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%

Rate Adjustments					
Property Note: Highrises not eligible.	SFOO/2nd Home		Loan Size (Min. 640 credit if loan > \$510,400)	15 Year Term	
	0.000%			≤ 15 Year Term	
Condo/Townhome - Attached	0.500%		\$100,000 - \$647,200		0.000%
	0.500%		\$647,201 - \$750,000		0.350%
	0.500%		≥ 25 Year Term		-0.125%
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	0.000%		All Alternative Doc		0.250%
	0.000%		Cash-Out Refi*		0.500%
	1.000%		Other		

Max Term	
Double Wide Home	20 years
NOC ≥ 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

*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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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
6.750	(3.500)	(3.375)	(3.250)	6.625	(3.000)	(2.875)	(2.750)	5.750	(2.125)	(2.000)	(1.875)	5.375	(1.375)	(1.250)	(1.125)
6.625	(3.375)	(3.250)	(3.125)	6.500	(2.750)	(2.625)	(2.500)	5.625	(2.250)	(2.125)	(2.000)	5.250	(1.125)	(1.000)	(0.875)
6.500	(3.125)	(3.000)	(2.875)	6.375	(2.750)	(2.625)	(2.500)	5.500	(2.125)	(2.000)	(1.875)	5.125	(1.500)	(1.375)	(1.250)
6.375	(3.000)	(2.875)	(2.750)	6.250	(2.375)	(2.250)	(2.125)	5.375	(1.750)	(1.625)	(1.500)	5.000	(1.125)	(1.000)	(0.875)
6.250	(2.625)	(2.500)	(2.375)	6.125	(2.625)	(2.500)	(2.375)	5.250	(1.375)	(1.250)	(1.125)	4.875	(0.875)	(0.750)	(0.625)
6.125	(2.375)	(2.250)	(2.125)	6.000	(2.250)	(2.125)	(2.000)	5.125	(1.500)	(1.375)	(1.250)	4.750	(0.500)	(0.375)	(0.250)
6.000	(2.000)	(1.875)	(1.750)	5.875	(1.875)	(1.750)	(1.625)	5.000	(1.250)	(1.125)	(1.000)	4.625	(0.500)	(0.375)	(0.250)
5.875	(1.500)	(1.375)	(1.250)	5.750	(1.500)	(1.375)	(1.250)	4.875	(0.875)	(0.750)	(0.625)	4.500	0.250	0.375	0.500
5.750	(1.125)	(1.000)	(0.875)	5.625	(1.125)	(1.000)	(0.875)	4.750	(0.500)	(0.375)	(0.250)	4.375	0.625	0.750	0.875
5.625	(0.625)	(0.500)	(0.375)	5.500	(0.875)	(0.750)	(0.625)	4.625	(0.250)	(0.125)	0.000	4.250	0.875	1.000	1.125
5.500	(0.250)	(0.125)	0.000	5.375	(0.375)	(0.250)	(0.125)	4.500	0.125	0.250	0.375	4.125	1.125	1.250	1.375
5.375	0.125	0.250	0.375	5.250	(0.125)	0.000	0.125	4.375	0.500	0.625	0.750	4.000	1.500	1.625	1.750
5.250	0.500	0.625	0.750	5.125	0.375	0.500	0.625	4.250	0.875	1.000	1.125	3.875	1.875	2.000	2.125
5.125	1.000	1.125	1.250	5.000	0.625	0.750	0.875	4.125	1.375	1.500	1.625	3.750	2.375	2.500	2.625
5.000	1.500	1.625	1.750	4.875	1.000	1.125	1.250	4.000	1.875	2.000	2.125	3.625	3.500	3.625	3.750

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
6.500	(2.875)	(2.750)	(2.625)	6.250	(2.125)	(2.000)	(1.875)	5.375	(1.500)	(1.375)	(1.250)	5.000	(0.875)	(0.750)	(0.625)
6.375	(2.500)	(2.375)	(2.250)	6.125	(2.375)	(2.250)	(2.125)	5.250	(1.375)	(1.250)	(1.125)	4.875	(0.500)	(0.375)	(0.250)
6.250	(2.250)	(2.125)	(2.000)	6.000	(2.125)	(2.000)	(1.875)	5.125	(1.250)	(1.125)	(1.000)	4.750	(0.125)	0.000	0.125
6.125	(2.125)	(2.000)	(1.875)	5.875	(1.750)	(1.625)	(1.500)	5.000	(1.125)	(1.000)	(0.875)	4.625	0.250	0.375	0.500
6.000	(1.750)	(1.625)	(1.500)	5.750	(1.250)	(1.125)	(1.000)	4.875	(0.625)	(0.500)	(0.375)	4.500	0.500	0.625	0.750
5.875	(1.500)	(1.375)	(1.250)	5.625	(1.000)	(0.875)	(0.750)	4.750	(0.250)	(0.125)	0.000	4.375	0.750	0.875	1.000
5.750	(1.125)	(1.000)	(0.875)	5.500	(0.750)	(0.625)	(0.500)	4.625	0.125	0.250	0.375	4.250	1.125	1.250	1.375
5.625	(0.500)	(0.375)	(0.250)	5.375	(0.250)	(0.125)	0.000	4.500	0.250	0.375	0.500	4.125	1.625	1.750	1.875
5.500	(0.250)	(0.125)	0.000	5.250	0.125	0.250	0.375	4.375	0.750	0.875	1.000	4.000	2.000	2.125	2.250
5.375	0.125	0.250	0.375	5.125	0.500	0.625	0.750	4.250	1.125	1.250	1.375	3.875	2.500	2.625	2.750
5.250	0.625	0.750	0.875	5.000	0.625	0.750	0.875	4.125	1.500	1.625	1.750	3.750	2.875	3.000	3.125
5.125	1.000	1.125	1.250	4.875	1.000	1.125	1.250	4.000	2.000	2.125	2.250	3.625	3.125	3.250	3.375

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
6.500	(1.500)	(1.375)	(1.250)	5.625	(1.125)	(1.000)	(0.875)								
6.375	(1.375)	(1.250)	(1.125)	5.500	(1.000)	(0.875)	(0.750)								
6.250	(1.000)	(0.875)	(0.750)	5.375	(0.625)	(0.500)	(0.375)								
6.125	(0.625)	(0.500)	(0.375)	5.250	(0.250)	(0.125)	0.000								
6.000	(0.375)	(0.250)	(0.125)	5.125	0.125	0.250	0.375								
5.875	0.000	0.125	0.250	5.000	0.500	0.625	0.750								
5.750	0.250	0.375	0.500	4.875	0.750	0.875	1.000								
5.625	0.250	0.375	0.500	4.750	1.125	1.250	1.375								
5.500	0.750	0.875	1.000	4.625	1.000	1.125	1.250								
5.375	0.875	1.000	1.125	4.500	1.125	1.250	1.375								
5.250	1.375	1.500	1.625	4.375	1.625	1.750	1.875								
5.125	2.000	2.125	2.250	4.250	2.000	2.125	2.250								



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-Jun-22**
Lock Hours: 9:00 A.M. - 3:00 P.M. PST

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CALL US TODAY: 800-777-1207



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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
6.125	(2.000)	(1.875)	(1.750)	6.000	(1.625)	(1.500)	(1.375)	5.875	(1.250)	(1.125)	(1.000)				
6.000	(1.500)	(1.375)	(1.250)	5.875	(1.250)	(1.125)	(1.000)	5.750	(0.875)	(0.750)	(0.625)				
5.875	(1.125)	(1.000)	(0.875)	5.750	(0.875)	(0.750)	(0.625)	5.625	(0.500)	(0.375)	(0.250)				
5.750	(0.625)	(0.500)	(0.375)	5.625	(0.500)	(0.375)	(0.250)	5.500	(0.250)	(0.125)	0.000				
5.625	(0.250)	(0.125)	0.000	5.500	(0.125)	0.000	0.125	5.375	0.125	0.250	0.375				
5.500	0.125	0.250	0.375	5.375	0.375	0.500	0.625	5.250	0.500	0.625	0.750				
5.375	0.500	0.625	0.750	5.250	0.500	0.625	0.750	5.125	0.750	0.875	1.000				
5.250	1.000	1.125	1.250	5.125	1.000	1.125	1.250	5.000	1.000	1.125	1.250				
5.125	1.375	1.500	1.625	5.000	1.250	1.375	1.500	4.875	1.125	1.250	1.375				
5.000	1.875	2.000	2.125	4.875	1.500	1.625	1.750	4.750	1.375	1.500	1.625				
4.875	2.125	2.250	2.375	4.750	1.875	2.000	2.125	4.625	1.625	1.750	1.875				
4.750	2.625	2.750	2.875	4.625	2.125	2.250	2.375	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
6.750	(3.500)	(3.375)	(3.250)	6.875	1.125	1.250	1.375	6.375	(2.625)	(2.500)	(2.375)				
6.625	(3.000)	(2.875)	(2.750)	6.750	1.250	1.375	1.500	6.250	(2.375)	(2.250)	(2.125)				
6.500	(2.750)	(2.625)	(2.500)	6.625	(1.625)	(1.500)	(1.375)	6.125	(2.125)	(2.000)	(1.875)				
6.375	(2.500)	(2.375)	(2.250)	6.500	(1.750)	(1.625)	(1.500)	6.000	(1.750)	(1.625)	(1.500)				
6.250	(2.375)	(2.250)	(2.125)	6.375	(1.375)	(1.250)	(1.125)	5.875	(1.500)	(1.375)	(1.250)				
6.125	(2.000)	(1.875)	(1.750)	6.250	(1.125)	(1.000)	(0.875)	5.750	(1.125)	(1.000)	(0.875)				
6.000	(1.750)	(1.625)	(1.500)	6.125	(0.750)	(0.625)	(0.500)	5.625	(0.500)	(0.375)	(0.250)				
5.875	(1.250)	(1.125)	(1.000)	6.000	(0.625)	(0.500)	(0.375)	5.500	(0.250)	(0.125)	0.000				
5.750	(1.000)	(0.875)	(0.750)	5.875	(0.250)	(0.125)	0.000	5.375	0.125	0.250	0.375				
5.625	(0.500)	(0.375)	(0.250)	5.750	0.125	0.250	0.375	5.250	0.625	0.750	0.875				

HOME READY AND HOMEPOSSIBLE CAP LIMITS										
	LTV <=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
HomeReady/Home Possible FICO >=680 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	

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



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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		
7 days	0.187		
10 days	0.250		
15 days	0.375		
		10 Day Lock Expires:	06/24/22
		25 Day Lock Expires:	07/09/22
		40 Day Lock Expires:	07/24/22

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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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
6.375	(1.500)	(1.375)	(1.250)	5.500	(0.750)	(0.625)	(0.500)	6.500	(1.500)	(1.375)	(1.250)	5.500	(0.500)	(0.375)	(0.250)
6.250	(2.375)	(2.250)	(2.125)	5.375	(0.500)	(0.375)	(0.250)	6.375	(1.125)	(1.000)	(0.875)	5.375	(0.375)	(0.250)	(0.125)
6.125	(2.250)	(2.125)	(2.000)	5.250	(0.375)	(0.250)	(0.125)	6.250	(2.000)	(1.875)	(1.750)	5.250	(0.125)	0.000	0.125
6.000	(1.875)	(1.750)	(1.625)	5.125	(0.125)	0.000	0.125	6.125	(1.625)	(1.500)	(1.375)	5.125	0.250	0.375	0.500
5.875	(1.375)	(1.250)	(1.125)	5.000	0.125	0.250	0.375	6.000	(1.375)	(1.250)	(1.125)	5.000	0.375	0.500	0.625
5.750	(2.250)	(2.125)	(2.000)	4.875	0.375	0.500	0.625	5.875	(1.125)	(1.000)	(0.875)	4.875	0.500	0.625	0.750
5.625	(1.875)	(1.750)	(1.625)	4.750	0.500	0.625	0.750	5.750	(2.250)	(2.125)	(2.000)	4.750	0.750	0.875	1.000
5.500	(1.625)	(1.500)	(1.375)	4.625	0.750	0.875	1.000	5.625	(1.750)	(1.625)	(1.500)	4.625	0.875	1.000	1.125
5.375	(1.250)	(1.125)	(1.000)	4.500	0.875	1.000	1.125	5.500	(1.375)	(1.250)	(1.125)	4.500	1.125	1.250	1.375
5.250	(1.375)	(1.250)	(1.125)	4.375	1.250	1.375	1.500	5.375	(1.000)	(0.875)	(0.750)	4.375	1.500	1.625	1.750
5.125	(1.000)	(0.875)	(0.750)	4.250	1.500	1.625	1.750	5.250	(1.125)	(1.000)	(0.875)	4.250	1.750	1.875	2.000
5.000	(0.625)	(0.500)	(0.375)	4.125	1.500	1.625	1.750	5.125	(0.750)	(0.625)	(0.500)	4.125	1.750	1.875	2.000
4.875	(0.125)	0.000	0.125	4.000	1.875	2.000	2.125	5.000	(0.375)	(0.250)	(0.125)	4.000	2.125	2.250	2.375
4.750	0.000	0.125	0.250	3.875	2.000	2.125	2.250	4.875	0.125	0.250	0.375	3.875	2.250	2.375	2.500
4.625	1.000	1.125	1.250	3.750	2.125	2.250	2.375	4.750	0.250	0.375	0.500	3.750	2.375	2.500	2.625

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

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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