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

NMLS # 1165808
FHA Lender ID # 00068000060
VA Lender ID # 9080910000

Effective Date: 2/27/23 8:23 AM

Wholesale Rate Sheet

800-777-1207

FNMA ID # 31244
FHLMC ID # 121555

ANNOUNCEMENTS

With Our Non-QM 2nds You'll Be No.1 With Your Borrowers!

- Non-QM and Agency Eligible
- Min 660 FICO
- Max 90% CLTV O/O Full Doc
- Max 85% CLTV O/O Bank Statements
- No Assets Required
- Max 80% CLTV Non-O/O
- Max Loan Amount $450k
- Borrowers Can Now Unlock The Equity In Their Home

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.

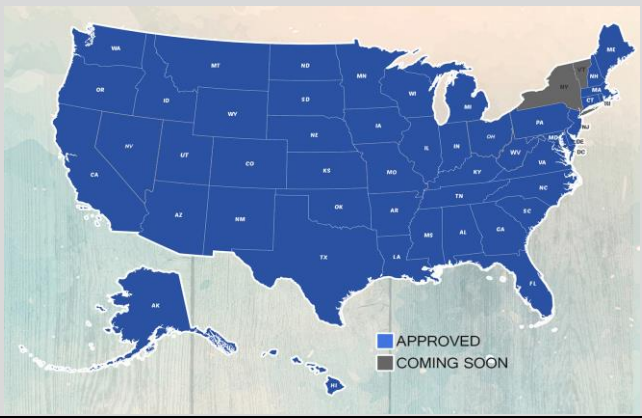
All lock-in extension requests will be priced using the following pricing structure:

# 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

Non QM	
# of Days Extended	Ext Fee
1-15 day extension	.04/day
Ext Fee Per Diem	0.040
Relock Fee	0.250
(15-day extension max)	

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	*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

	Martin Luther	President's Day
	Monday - 1/16/23	Monday - 2/20/23
Lock Desk:	Closed	Closed
Funding:	Closed	Closed

Lender Fees

Agency UW Fee	$1,095
Non-QM Loans	$1,795
NJ and WA Orgination Fee	$1,195
NC Commitment Fee	$1,195
Streamlines & IRRRLS	$495
ITIN	$1,795
Non-QM 2nds	$995

Market Index

SOFR INDEX - 30 DAY AVERAGE	1.0674
ONE YEAR CMT INDEX	5.0500

Unite Mortgage Broker Resources

Utilize our Broker Resources to Help You Get More Loans

www.unitemortgage.com/broker-resources/

Rates are subject to change without prior notice
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Lock Desk
locks@unitemtg.com
File Update: 27-Feb-2023 7:48 AM
Lock Hours: 9:00 A.M. - 3:00 P.M. PST

Effective Date: 27-Feb-2023

Price Change Effective: 9:00 AM PST

INVESTOR PRIME

30 DAY PRICING		
RATE	5/6 ARM	30YR FIX
9.875	104.375	104.125
9.750	104.250	104.000
9.625	104.125	103.875
9.500	104.000	103.750
9.375	103.875	103.625
9.250	103.625	103.375
9.125	103.375	103.125
9.000	103.125	102.875
8.875	102.875	102.625
8.750	102.625	102.375
8.625	102.375	102.125
8.500	102.125	101.875
8.375	101.875	101.625
8.250	101.625	101.375
8.125	101.375	101.125
8.000	100.875	100.625
7.875	100.375	100.125
7.750	99.875	99.625
7.625	99.250	99.000
7.500	98.625	98.375
7.375	97.875	97.625
7.250	97.125	96.875
7.125	96.375	96.125

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	100.0000
1yr Prepay - Hard	100.0000
2yr Prepay - Hard	100.2500
3yr Prepay - Hard	100.5000
4yr Prepay - Hard	101.0000
5yr Prepay - Hard	101.5000

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS

		LTV						
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	800+	0.000	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(3.500)
	780--799	0.000	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	(3.500)
	760 - 779	0.000	(0.125)	(0.375)	(0.750)	(1.000)	(1.375)	(3.750)
	740 - 759	0.000	(0.250)	(0.500)	(0.875)	(1.250)	(1.625)	(4.125)
	720 - 739	(0.250)	(0.500)	(0.750)	(1.000)	(1.500)	(2.000)	(4.625)
	700 - 719	(0.625)	(0.750)	(1.000)	(1.375)	(1.875)	(2.500)	(5.375)
	680 - 699	(0.875)	(1.000)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A
	660 - 679	(1.375)	(1.500)	(1.625)	(2.250)	(3.125)	(3.750)	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statements (12 & 24)	800+	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.750)
	780-799	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.750)
	760 - 779	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(2.000)
	740 - 759	(0.125)	(0.125)	(0.125)	(0.500)	(0.625)	(0.875)	(2.375)
	720 - 739	(0.125)	(0.250)	(0.250)	(0.625)	(0.750)	(1.000)	(2.625)
	700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	(3.000)
	680 - 699	(0.375)	(0.500)	(0.750)	(1.000)	(1.375)	(1.750)	#N/A
	660 - 679	(0.500)	(0.750)	(1.000)	(1.500)	(2.250)	(2.750)	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Full Doc	≥ 780	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(1.500)
	760 - 779	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(1.625)
	740 - 759	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)	(1.750)
	720 - 739	0.000	0.000	0.000	(0.125)	(0.375)	(0.625)	(2.000)
	700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(2.250)
	680 - 699	(0.250)	(0.250)	(0.500)	(0.625)	(0.750)	(1.000)	#N/A
	660 - 679	(0.250)	(0.375)	(0.500)	(1.000)	(1.375)	(1.625)	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#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)	#N/A
Loan Amount	150,000-175k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)
	175,001-200k	(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)	(0.250)
	300,001- 1.0 m	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)	#N/A	#N/A
	2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	2,500,001-3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
	3,000,001-3.5m	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.00-1.09	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(1.500)
	DSCR 0.75-0.99	(1.750)	(1.750)	(1.750)	(1.750)	(2.750)	(3.000)	#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)	(0.375)
Bank Statements	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
Purpose	Cash-Out	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
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)	#N/A
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	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
	1yr Prepay	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
	2yr Prepay	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	5yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Lock Term	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

Rates are subject to change without prior notice

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Lock Desk

locks@unitemtg.com

File Update: 27-Feb-2023 7:48 AM

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

Effective Date: 27-Feb-2023

Price Change Effective: 9:00 AM PST

OWNER-OCCUPIED PRIME

PRIMARY & SECONDARY HOME		
RATE	5/6 ARM	30YR FIX
9.750	104.375	104.125
9.625	104.250	104.000
9.500	104.125	103.875
9.375	104.000	103.750
9.250	103.875	103.625
9.125	103.750	103.500
9.000	103.625	103.375
8.875	103.375	103.125
8.750	103.125	102.875
8.625	102.875	102.625
8.500	102.625	102.375
8.375	102.375	102.125
8.250	102.125	101.875
8.125	101.875	101.625
8.000	101.625	101.375
7.875	101.375	101.125
7.750	101.125	100.875
7.625	100.625	100.375
7.500	100.125	99.875
7.375	99.625	99.375
7.250	99.000	98.750
7.125	98.375	98.125
7.000	97.625	97.375
6.875	96.875	96.625
6.750	96.125	95.875

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

PRICING ADJUSTMENTS

		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	800+	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.625)	(2.250)	(3.625)
	780-799	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.625)	(2.250)	(3.750)
	760 - 779	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.750)	(2.375)	(4.000)
	740 - 759	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.875)	(2.875)	(4.500)
	720 - 739	0.000	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.125)	(3.125)	(5.250)
	700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.375)	(3.625)	(6.000)
	680 - 699	(0.250)	(0.250)	(0.500)	(0.625)	(0.750)	(1.000)	(1.625)	(4.500)	#N/A
	660 - 679	(0.250)	(0.375)	(0.500)	(1.000)	(1.375)	(1.625)	(3.875)	#N/A	#N/A
	640 - 659	(1.125)	(1.250)	(1.375)	(2.000)	(2.625)	(3.375)	#N/A	#N/A	#N/A
Bank Statement / 1099	800+	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.875)	(2.750)	(4.125)
	780-799	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.875)	(2.750)	(4.250)
	760 - 779	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(1.125)	(3.125)	(4.625)
	740 - 759	(0.125)	(0.125)	(0.125)	(0.500)	(0.625)	(0.875)	(1.500)	(3.750)	(5.125)
	720 - 739	(0.125)	(0.250)	(0.250)	(0.625)	(0.750)	(1.000)	(1.750)	(4.125)	(5.875)
	700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	(2.125)	(4.750)	(6.750)
	680 - 699	(0.375)	(0.500)	(0.750)	(1.000)	(1.375)	(1.750)	(2.750)	(5.625)	#N/A
	660 - 679	(0.500)	(0.750)	(1.000)	(1.500)	(2.250)	(2.750)	(5.000)	#N/A	#N/A
	640 - 659	(1.375)	(1.625)	(1.875)	(2.500)	(3.500)	(4.500)	#N/A	#N/A	#N/A
Asset Depletion	≥ 780	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A	#N/A	#N/A
	760 - 779	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A	#N/A	#N/A
	740 - 759	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	#N/A	#N/A	#N/A
	720 - 739	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#N/A	#N/A	#N/A
	700 - 719	(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	#N/A	#N/A	#N/A
	680 - 699	(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	#N/A	#N/A	#N/A
	660 - 679	(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A	#N/A	#N/A
	640 - 659	(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	(4.375)	#N/A	#N/A	#N/A
P & L Only - WVOE	≥ 780	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#N/A	#N/A	#N/A
	760 - 779	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#N/A	#N/A	#N/A
	740 - 759	(0.625)	(0.750)	(0.875)	(1.250)	(1.500)	(1.875)	#N/A	#N/A	#N/A
	720 - 739	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	#N/A	#N/A	#N/A
	700 - 719	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	#N/A	#N/A	#N/A
	680 - 699	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	#N/A	#N/A	#N/A
	660 - 679	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)	#N/A	#N/A	#N/A
	640 - 659	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	(4.875)	#N/A	#N/A	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product	7/6 30yr ARM SOFR	(0.125)	(0.125)	(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)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(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)	(0.250)	(0.250)
	Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	#N/A	#N/A
Loan Amount	150,000-175k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)
	175,001-200k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)
	200,001-300k	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)
	300,001- 1.0 m	0.000	0.000	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)	(0.125)	(0.125)
	1,500,001-2.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A	#N/A
	2,500,001-3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A
	3,000,001-3.5m	N/A	N/A	N/A	N/A	N/A	N/A	#N/A	#N/A	#N/A
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
	50.01-55	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.500)	#N/A
Cash Out		(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(1.000)	(2.500)	#N/A	#N/A
Second Home		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Geographical	Non-CA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	#N/A	#N/A	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
	Rural	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A
Credit/Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	#N/A	#N/A
	FC/SS/DIL/BK7 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	FC/SS/DIL/BK7 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#N/A
	BK7 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	#N/A	#N/A
	BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A
	No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
Lock Term	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A

Rates are subject to change without prior notice

Not for Public View • For Professional Use Only

Lock Desk

locks@unitemtg.com

File Update: 27-Feb-2023 7:48 AM

Effective Date: 27-Feb-2023

Price Change Effective: 9:00 AM PST

Lock Hours: 9:00 A.M. - 5:00 P.M. PST

PRIME OO 2nds

RATE		Fixed Rate
14.375		108.750
14.250		108.625
14.125		108.500
14.000		108.375
13.875		108.250
13.750		108.125
13.625		108.000
13.500		107.875
13.375		107.750
13.250		107.625
13.125		107.500
13.000		107.375
12.875		107.250
12.750		107.125
12.625		107.000
12.500		106.875
12.375		106.625
12.250		106.375
12.125		106.125
12.000		105.875
11.875		105.625
11.750		105.375
11.625		105.125
11.500		104.875
11.375		104.625
11.250		104.375
11.125		104.125
11.000		103.875
10.875		103.625
10.750		103.375
10.625		103.125
10.500		102.875
10.375		102.625
10.250		102.375
10.125		102.125
10.000		101.875
9.875		101.750
9.875		101.375
9.750		100.875
9.625		100.375
9.500		99.875

PRICING ADJUSTMENTS

		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥ 800	0.000	0.000	(0.500)	(0.750)	(1.000)	(1.250)	(1.750)	(3.000)	(4.000)
	780 - 799	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.500)	(2.000)	(3.250)	(4.250)
	760 - 779	(0.500)	(0.500)	(1.000)	(1.250)	(1.500)	(1.750)	(2.250)	(3.500)	(5.000)
	740 - 759	(0.750)	(0.750)	(1.250)	(1.500)	(1.750)	(2.000)	(2.500)	(4.250)	(6.250)
	720 - 739	(1.000)	(1.000)	(1.500)	(1.750)	(2.000)	(2.250)	(3.250)	(5.500)	(7.000)
	700 - 719	(1.750)	(1.750)	(2.250)	(2.500)	(2.750)	(3.000)	(4.500)	(6.500)	(8.250)
	680 - 699	(3.000)	(3.000)	(3.500)	(3.750)	(4.000)	(4.750)	(6.250)	(8.000)	#N/A
	660 - 679	(4.000)	(4.000)	(4.500)	(4.750)	(5.000)	(6.250)	(7.750)	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement	≥ 800	(0.500)	(0.500)	(1.000)	(1.250)	(1.500)	(1.750)	(2.500)	(4.000)	#N/A
	780 - 799	(0.750)	(0.750)	(1.250)	(1.500)	(1.750)	(2.000)	(2.750)	(4.250)	#N/A
	760 - 779	(1.000)	(1.000)	(1.500)	(1.750)	(2.000)	(2.250)	(3.000)	(4.500)	#N/A
	740 - 759	(1.250)	(1.250)	(1.750)	(2.000)	(2.250)	(2.500)	(3.250)	(5.250)	#N/A
	720 - 739	(1.500)	(1.500)	(2.000)	(2.250)	(2.500)	(2.750)	(4.000)	(6.500)	#N/A
	700 - 719	(2.500)	(2.500)	(3.000)	(3.250)	(3.500)	(3.750)	(5.500)	#N/A	#N/A
	680 - 699	(4.000)	(4.000)	(4.500)	(4.750)	(5.000)	(5.750)	#N/A	#N/A	#N/A
	660 - 679	(5.500)	(5.500)	(6.000)	(6.250)	(6.500)	#N/A	#N/A	#N/A	#N/A
Product	30yr fixed	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	30/15 balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40/15 balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Loan Amount	075,000-100k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	100,001-125k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	125,001-150k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	43.01-45	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	45.01-50	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
Occupancy	Second home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
Property Type	Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	2-4 units	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Lock Term	40 day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

PRIME NON OWNER 2nds

RATE		Fixed Rate
16.750		107.875
16.625		107.750
16.500		107.625
16.375		107.500
16.250		107.375
16.125		107.250
16.000		107.125
15.875		107.000
15.750		106.875
15.625		106.750
15.500		106.625
15.375		106.500
15.250		106.375
15.125		106.250
15.000		106.125
14.875		106.000
14.750		105.875
14.625		105.750
14.500		105.625
14.375		105.500
14.250		105.375
14.125		105.125
14.000		104.875
13.875		104.625
13.750		104.375
13.625		104.125
13.500		103.875
13.375		103.625
13.250		103.375
13.125		103.125
13.000		102.875
12.875		102.625
12.750		102.375
12.625		102.125
12.500		101.875
12.375		101.625
12.250		101.375
12.125		101.125
12.000		100.875
11.875		100.625
11.750		100.375

PRICING ADJUSTMENTS

		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥ 800	0.000	0.000	(0.500)	(0.750)	(1.000)	(1.250)	(1.750)	#N/A	#N/A
	780 - 799	(0.250)	(0.250)	(0.750)	(1.000)	(1.250)	(1.500)	(2.000)	#N/A	#N/A
	760 - 779	(0.500)	(0.500)	(1.000)	(1.250)	(1.500)	(1.750)	(2.250)	#N/A	#N/A
	740 - 759	(0.750)	(0.750)	(1.250)	(1.500)	(1.750)	(2.000)	(2.500)	#N/A	#N/A
	720 - 739	(1.000)	(1.000)	(1.500)	(1.750)	(2.000)	(2.250)	(3.250)	#N/A	#N/A
	700 - 719	(1.750)	(1.750)	(2.250)	(2.500)	(2.750)	(3.000)	(4.500)	#N/A	#N/A
	680 - 699	(3.000)	(3.000)	(3.500)	(3.750)	(4.000)	(4.750)	#N/A	#N/A	#N/A
	660 - 679	(4.000)	(4.000)	(4.500)	(4.750)	(5.000)	#N/A	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement	≥ 800	(0.500)	(0.500)	(1.000)	(1.250)	(1.500)	(1.750)	#N/A	#N/A	#N/A
	780 - 799	(0.750)	(0.750)	(1.250)	(1.500)	(1.750)	(2.000)	#N/A	#N/A	#N/A
	760 - 779	(1.000)	(1.000)	(1.500)	(1.750)	(2.000)	(2.250)	#N/A	#N/A	#N/A
	740 - 759	(1.250)	(1.250)	(1.750)	(2.000)	(2.250)	(2.500)	#N/A	#N/A	#N/A
	720 - 739	(1.500)	(1.500)	(2.000)	(2.250)	(2.500)	(2.750)	#N/A	#N/A	#N/A
	700 - 719	(2.500)	(2.500)	(3.000)	(3.250)	(3.500)	#N/A	#N/A	#N/A	#N/A
	680 - 699	(4.000)	(4.000)	(4.500)	(4.750)	#N/A	#N/A	#N/A	#N/A	#N/A
	660 - 679	(5.500)	(5.500)	(6.000)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Product	30 year Fixed	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A
	30/15 balloon	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A
	40/15 balloon	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
Loan Amount	075,000-100k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	100,001-125k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	125,001-150k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
DTI	43.01-45	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	45.01-50	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#N/A
Property Type	Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	2-4 units	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem	.040
Extension Max:	15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

Rates are subject to change without prior notice

Not for Public View • For Professional Use Only

Lock Desk
locks@unitemtg.com

File Update: 27-Feb-2023 7:48 AM

Effective Date: 27-Feb-2023 Price Change Effective: 9:00 AM PST Lock Hours: 9:00 A.M. - 3:00 P.M. PST

INVESTOR 5- 8 Unit PRIME

RATE	5/6 ARM	30YR FIX
12.000	99.750	99.500
11.875	99.750	99.500
11.750	99.625	99.375
11.625	99.625	99.375
11.500	99.500	99.250
11.375	99.500	99.250
11.250	99.375	99.125
11.125	99.375	99.125
11.000	99.250	99.000
10.875	99.250	99.000
10.750	99.125	98.875
10.625	99.000	98.750
10.500	98.875	98.625
10.375	98.750	98.500
10.250	98.625	98.375
10.125	98.500	98.250
10.000	98.375	98.125
9.875	98.250	98.000

MAX PRICING (Lower of Price or Premium)	
1yr Prepay - Hard	100.0000
2yr Prepay - Hard	100.2500
3yr Prepay - Hard	100.5000
4yr Prepay - Hard	101.0000
5yr Prepay - Hard	101.5000

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
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
Credit	≥ 780	0.000	(0.125)	(0.250)	(0.500)	(0.875)	(1.125)	#N/A
	760 - 779	0.000	(0.125)	(0.375)	(0.750)	(1.000)	(1.375)	#N/A
	740 - 759	0.000	(0.250)	(0.500)	(0.875)	(1.250)	(1.625)	#N/A
	720 - 739	(0.250)	(0.500)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A
	700 - 719	(0.625)	(0.750)	(1.000)	(1.375)	(1.875)	(2.500)	#N/A
	680 - 699	(0.875)	(1.000)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A
	660 - 679	(1.375)	(1.500)	(1.625)	(2.250)	(3.125)	#N/A	#N/A
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	#N/A
Loan Amount	150,000-200k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	(0.250)	(0.250)	#N/A
	300,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	1,000,001-1.5m	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A
	1,500,001-2.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	2,500,001-3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#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	#N/A
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
	DSCR 1.10-1.24	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	DSCR 1.00-1.09	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
Purpose	Cash-Out	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	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)	#N/A
	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)	#N/A	#N/A
	BK13 DC <48 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
Other Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	#N/A
	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
Prepay Penalty	1yr Prepay	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	4yr Prepay	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
	5yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A

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locks@unitemtg.com
File Update: 27-Feb-2023 7:17 AM

Effective Date: 27-Feb-2023

Price Change Effective: 9:00 AM PST

DSCR NON PRIME NO RATIO

30 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
10.500	104.250	104.125
10.375	104.000	103.875
10.250	103.750	103.625
10.125	103.375	103.250
10.000	103.000	102.875
9.875	102.625	102.500
9.750	102.250	102.125
9.625	101.875	101.750
9.500	101.500	101.375
9.375	101.125	101.000
9.250	100.750	100.625
9.125	100.375	100.250
9.000	100.000	99.875
8.875	99.625	99.500
8.750	99.250	99.125
8.625	98.875	98.750
8.500	98.500	98.375
8.375	98.125	98.000
8.250	97.500	97.375
8.125	96.875	96.750
8.000	96.250	96.125
7.875	95.500	95.375
7.750	94.750	94.625

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
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
FICO	760 +	1.875	1.625	1.375	0.875	0.250	(0.250)
	740 - 759	1.750	1.500	1.250	0.750	(0.000)	(0.500)
	720 - 739	1.500	1.250	1.000	0.500	(0.250)	(0.750)
	700 - 719	0.875	0.625	0.375	(0.125)	(1.000)	(1.375)
	680 - 699	0.250	(0.125)	(0.125)	(0.625)	(1.750)	na
	660 - 679	(0.000)	(0.375)	(0.625)	(1.125)	(2.250)	na
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	na
	7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	na
	10/6 30 yr ARM SOFR	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	na
	15 year (off the 30 yr)	0.150	0.150	0.150	0.150	0.150	na
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
	40 year	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
Loan Amount	150,000-250k	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	(1.750)
	250,001-1.0m	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	na
	2,000,001-2.5m	(0.125)	(0.125)	(0.250)	(0.375)	na	na
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.625)	na	na
LTV		(2.250)	(2.250)	(2.250)	(3.000)	(3.250)	(4.000)
Purpose	Cash-Out FICO >=700	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	na
	Cash-Out FICO < 700	(0.500)	(0.500)	(0.500)	(0.500)	(1.500)	na
Property Type	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)
	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	na
Credit / Housing History	0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	na
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	na
	24 - 35 Mo	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	na
Other Miscellaneous	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Prepay Penalty	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
	1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.375	0.375	0.375	0.375	0.500	0.500
	5yr Prepay	0.500	0.500	0.500	0.500	0.625	0.750
Lock Term	40 Day	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Ca	5/1/5
Reset Frequency	6 mo

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/D	24.0
Min FICO	640
Max LTV	75

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File Update: 27-Feb-2023 7:17 AM

Effective Date: 27-Feb-2023

Price Change Effective: 9:00 AM PST

NON PRIME FOREIGN NATIONAL

30 DAY PRICING		
RATE	5/6 ARM	30 YR FIX
10.500	104.125	104.000
10.375	103.875	103.750
10.250	103.625	103.500
10.125	103.250	103.125
10.000	102.875	102.750
9.875	102.500	102.375
9.750	102.125	102.000
9.625	101.750	101.625
9.500	101.375	101.250
9.375	101.000	100.875
9.250	100.625	100.500
9.125	100.250	100.125
9.000	99.875	99.750
8.875	99.500	99.375
8.750	99.125	99.000
8.625	98.750	98.625
8.500	98.375	98.250
8.375	98.000	97.875
8.250	97.375	97.250
8.125	96.750	96.625
8.000	96.125	96.000
7.875	95.375	95.250
7.750	94.625	94.500

MAX PRICING (Lower of Price or Premium)	
No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

ARM MARGIN	
5.000	SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
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
Doc Type	Full Doc		680+	0.250	(0.125)	(0.125)	(0.625)	(1.375)	(2.250)
			Foreign Credit	0.250	(0.125)	(0.125)	(0.625)	(1.375)	na
	Asset Utilization		680+	0.250	(0.125)	(0.125)	(0.625)	(1.375)	(2.250)
			Foreign Credit	0.250	(0.125)	(0.125)	(0.625)	(1.375)	na
	DSCR	Bonus 0.5	680+	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
			Foreign Credit	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
	DSCR additional Adjustments		>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
			1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
			.75-.99	(1.250)	(1.250)	(1.250)	(1.500)	NA	NA
			<.75	(1.750)	(1.750)	(1.750)	(2.000)	NA	NA
Product			5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	na	na
			7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
			10/6 30 yr ARM SOFR	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
			15yr fixed (from 30 yr)	0.100	0.100	0.100	0.100	0.100	0.100
			Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
			40 Year Term	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
Loan Amount			150,001 - $250,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000
			$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
			$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
			$1,500,001 - $2,000,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	na
Purpose			Cash-Out	(0.500)	(0.625)	(0.750)	(1.000)	na	na
Occupancy (Full Doc only)			2nd Home (Full doc only)	0.375	0.375	0.375	0.375	0.375	0.375
Property Type			Condo	(0.250)	(0.250)	(0.250)	(0.375)	na	na
			2-4 Unit	(0.375)	(0.375)	(0.375)	(0.500)	na	na
Other Miscellaneous			No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
			< 12 months Reerves	(0.250)	(0.250)	(0.250)	(0.250)	na	na
Prepay Penalty			No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
			1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)
			2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
			3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000
			4yr Prepay	0.375	0.375	0.375	0.375	0.500	0.500
			5yr Prepay	0.500	0.500	0.500	0.500	0.625	0.750
Lock Term			40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin (D	5.0
ARM Margin (D	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Ca	5/1/5
Reset Frequenc	6 mo

Product - Standard Doc	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr A	360	360	NA
5yr ARM I/O & 7yr ARM I/O &	240	360	120
5yr ARM I/O & 7yr ARM I/O &	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

** Qualifying Rate: All ARMs qualified at the Greater of the Fully Inc*
All Fixed Rate qualified at the Note Rate.

Product - DSCR	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

* Qualifying Rate: Note Rate

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/I	48 mo
Min FICO	680 or Foreign Credit
Max LTV	65

Price Change Effective: 8:23 AM PST
Effective Date: **27-Feb-23**
Lock Hours: 9:00 A.M. - 3:00 P.M. PST

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DU CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
7.625	(3.875)	(3.750)	(3.625)
7.500	(3.500)	(3.375)	(3.250)
7.375	(3.125)	(3.000)	(2.875)
7.250	(2.875)	(2.750)	(2.625)
7.125	(2.875)	(2.750)	(2.625)
7.000	(2.625)	(2.500)	(2.375)
6.875	(2.125)	(2.000)	(1.875)
6.750	(1.875)	(1.750)	(1.625)
6.625	(1.750)	(1.625)	(1.500)
6.500	(1.375)	(1.250)	(1.125)
6.375	(1.125)	(1.000)	(0.875)
6.250	(0.750)	(0.625)	(0.500)
6.125	(0.375)	(0.250)	(0.125)
6.000	(0.125)	0.000	0.125
5.875	0.375	0.500	0.625

DU CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
7.375	(3.625)	(3.500)	(3.375)
7.250	(3.250)	(3.125)	(3.000)
7.125	(3.000)	(2.875)	(2.750)
7.000	(2.750)	(2.625)	(2.500)
6.875	(2.375)	(2.250)	(2.125)
6.750	(2.125)	(2.000)	(1.875)
6.625	(2.500)	(2.375)	(2.250)
6.500	(2.125)	(2.000)	(1.875)
6.375	(1.750)	(1.625)	(1.500)
6.250	(1.375)	(1.250)	(1.125)
6.125	(1.250)	(1.125)	(1.000)
6.000	(0.750)	(0.625)	(0.500)
5.875	(0.375)	(0.250)	(0.125)
5.750	0.000	0.125	0.250
5.625	0.625	0.750	0.875

DU CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
7.000	(3.375)	(3.250)	(3.125)
6.875	(3.125)	(3.000)	(2.875)
6.750	(2.750)	(2.625)	(2.500)
6.625	(2.500)	(2.375)	(2.250)
6.500	(2.250)	(2.125)	(2.000)
6.375	(2.000)	(1.875)	(1.750)
6.250	(1.625)	(1.500)	(1.375)
6.125	(1.250)	(1.125)	(1.000)
6.000	(1.125)	(1.000)	(0.875)
5.875	(0.750)	(0.625)	(0.500)
5.750	(0.375)	(0.250)	(0.125)
5.625	0.000	0.125	0.250
5.500	(0.125)	0.000	0.125
5.375	0.125	0.250	0.375
5.250	0.500	0.625	0.750

DU CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.875	(2.875)	(2.750)	(2.625)
6.750	(2.625)	(2.500)	(2.375)
6.625	(2.375)	(2.250)	(2.125)
6.500	(2.000)	(1.875)	(1.750)
6.375	(1.625)	(1.500)	(1.375)
6.250	(1.250)	(1.125)	(1.000)
6.125	(1.000)	(0.875)	(0.750)
6.000	(0.750)	(0.625)	(0.500)
5.875	(0.500)	(0.375)	(0.250)
5.750	(0.125)	0.000	0.125
5.625	0.125	0.250	0.375
5.500	0.125	0.250	0.375
5.375	0.375	0.500	0.625
5.250	0.625	0.750	0.875
5.125	1.000	1.125	1.250

LP CONF CONV 30 YEAR

Rate	10 Day	25 Day	40 Day
7.250	(2.750)	(2.625)	(2.500)
7.125	(2.750)	(2.625)	(2.500)
7.000	(2.375)	(2.250)	(2.125)
6.875	(2.125)	(2.000)	(1.875)
6.750	(1.750)	(1.625)	(1.500)
6.625	(1.625)	(1.500)	(1.375)
6.500	(1.250)	(1.125)	(1.000)
6.375	(0.875)	(0.750)	(0.625)
6.250	(0.500)	(0.375)	(0.250)
6.125	(0.250)	(0.125)	0.000
6.000	0.125	0.250	0.375
5.875	0.500	0.625	0.750

LP CONF CONV 20 YEAR

Rate	10 Day	25 Day	40 Day
7.000	(2.625)	(2.500)	(2.375)
6.875	(2.250)	(2.125)	(2.000)
6.750	(2.000)	(1.875)	(1.750)
6.625	(2.375)	(2.250)	(2.125)
6.500	(2.000)	(1.875)	(1.750)
6.375	(1.625)	(1.500)	(1.375)
6.250	(1.250)	(1.125)	(1.000)
6.125	(1.000)	(0.875)	(0.750)
6.000	(0.625)	(0.500)	(0.375)
5.875	(0.250)	(0.125)	0.000
5.750	0.125	0.250	0.375
5.625	0.750	0.875	1.000

LP CONF CONV 15 YEAR

Rate	10 Day	25 Day	40 Day
6.625	(2.250)	(2.125)	(2.000)
6.500	(1.875)	(1.750)	(1.625)
6.375	(1.500)	(1.375)	(1.250)
6.250	(1.250)	(1.125)	(1.000)
6.125	(0.875)	(0.750)	(0.625)
6.000	(0.875)	(0.750)	(0.625)
5.875	(0.375)	(0.250)	(0.125)
5.750	(0.125)	0.000	0.125
5.625	0.125	0.250	0.375
5.500	(0.125)	0.000	0.125
5.375	0.250	0.375	0.500
5.250	0.625	0.750	0.875

LP CONF CONV 10 YEAR

Rate	10 Day	25 Day	40 Day
6.625	(2.000)	(1.875)	(1.750)
6.500	(1.625)	(1.500)	(1.375)
6.375	(1.375)	(1.250)	(1.125)
6.250	(1.125)	(1.000)	(0.875)
6.125	(0.750)	(0.625)	(0.500)
6.000	(0.625)	(0.500)	(0.375)
5.875	(0.375)	(0.250)	(0.125)
5.750	(0.125)	0.000	0.125
5.625	0.375	0.500	0.625
5.500	0.250	0.375	0.500
5.375	0.500	0.625	0.750
5.250	0.875	1.000	1.125

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR

Rate	10 Day	25 Day	40 Day
7.625	(2.750)	(2.625)	(2.500)
7.500	(2.500)	(2.375)	(2.250)
7.375	(2.375)	(2.250)	(2.125)
7.250	(2.000)	(1.875)	(1.750)
7.125	(1.875)	(1.750)	(1.625)
7.000	(1.500)	(1.375)	(1.250)
6.875	(1.250)	(1.125)	(1.000)
6.750	(1.000)	(0.875)	(0.750)
6.625	(0.750)	(0.625)	(0.500)
6.500	(0.500)	(0.375)	(0.250)
6.375	0.000	0.125	0.250
6.250	0.125	0.250	0.375

DU HIGH BALANCE 15 YEAR

Rate	10 Day	25 Day	40 Day
6.625	3.500	3.625	3.750
6.500	(0.750)	(0.625)	(0.500)
6.375	(0.375)	(0.250)	(0.125)
6.250	0.000	0.125	0.250
6.125	0.250	0.375	0.500
6.000	(0.125)	0.000	0.125
5.875	0.250	0.375	0.500
5.750	0.625	0.750	0.875
5.625	1.125	1.250	1.375
5.500	0.750	0.875	1.000
5.375	1.000	1.125	1.250
5.250	1.250	1.375	1.500

DU HIGH BALANCE 20 YEAR

Rate	10 Day	25 Day	40 Day

DU HIGH BALANCE 10 YEAR

Rate	10 Day	25 Day	40 Day

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
7.125	(0.125)	0.000	0.125	7.125	(0.500)	(0.375)	(0.250)	7.000	(0.250)	(0.125)	0.000				
7.000	(0.125)	0.000	0.125	7.000	(0.375)	(0.250)	(0.125)	6.875	0.000	0.125	0.250				
6.875	0.250	0.375	0.500	6.875	(0.250)	(0.125)	0.000	6.750	0.125	0.250	0.375				
6.750	0.375	0.500	0.625	6.750	(0.125)	0.000	0.125	6.625	0.375	0.500	0.625				
6.625	0.500	0.625	0.750	6.625	0.125	0.250	0.375	6.500	0.500	0.625	0.750				
6.500	0.750	0.875	1.000	6.500	0.250	0.375	0.500	6.375	0.625	0.750	0.875				
6.375	0.875	1.000	1.125	6.375	0.375	0.500	0.625	6.250	0.875	1.000	1.125				
6.250	1.000	1.125	1.250	6.250	0.625	0.750	0.875	6.125	1.000	1.125	1.250				
6.125	1.250	1.375	1.500	6.125	0.875	1.000	1.125	6.000	1.250	1.375	1.500				
6.000	1.625	1.750	1.875	6.000	1.125	1.250	1.375	5.875	1.500	1.625	1.750				
5.875	1.500	1.625	1.750	5.875	1.375	1.500	1.625	5.750	1.750	1.875	2.000				
5.750	1.500	1.625	1.750	5.750	1.500	1.625	1.750	5.625	2.000	2.125	2.250				

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
7.500	(3.375)	(3.250)	(3.125)	7.625	(2.625)	(2.500)	(2.375)	7.250	(2.750)	(2.625)	(2.500)				
7.375	(3.000)	(2.875)	(2.750)	7.500	(2.375)	(2.250)	(2.125)	7.125	(2.750)	(2.625)	(2.500)				
7.250	(2.500)	(2.375)	(2.250)	7.375	(2.000)	(1.875)	(1.750)	7.000	(2.375)	(2.250)	(2.125)				
7.125	(2.625)	(2.500)	(2.375)	7.250	(1.750)	(1.625)	(1.500)	6.875	(2.125)	(2.000)	(1.875)				
7.000	(2.250)	(2.125)	(2.000)	7.125	(1.375)	(1.250)	(1.125)	6.750	(1.750)	(1.625)	(1.500)				
6.875	(1.875)	(1.750)	(1.625)	7.000	(0.875)	(0.750)	(0.625)	6.625	(1.625)	(1.500)	(1.375)				
6.750	(1.375)	(1.250)	(1.125)	6.875	(0.375)	(0.250)	(0.125)	6.500	(1.250)	(1.125)	(1.000)				
6.625	(1.500)	(1.375)	(1.250)	6.750	0.000	0.125	0.250	6.375	(0.875)	(0.750)	(0.625)				
6.500	(1.125)	(1.000)	(0.875)	6.625	(0.625)	(0.500)	(0.375)	6.250	(0.500)	(0.375)	(0.250)				
6.375	(0.750)	(0.625)	(0.500)	6.500	(0.250)	(0.125)	0.000	6.125	(0.250)	(0.125)	0.000				

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

Primary Residence / FTHB	LTV <=80	LTV >=80
FICO >=680	0.000	0.000
FICO <680	0.000	0.000

**Caps do not apply to: Fee buyout, Escrow waiver, loan amount d
** FTHB with income at or below AMI limits requirements

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	0.750	1.375	1.875
720 - 739	0.500	1.125	1.500	2.000
700 - 719	0.500	1.125	1.625	2.000
680 - 699	0.625	1.500	1.625	2.000
660 - 679	0.875	1.750	1.750	2.000
640 - 659	0.875	1.875	1.875	2.125
620 - 639	0.875	1.875	1.875	2.125

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HomeReady/Home Possible FICO <680 Adjustment Caps	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	NA	NA
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)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	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: 03/09/23
25 Day Lock Expires: 03/24/23
40 Day Lock Expires: 04/08/23

Relocks:
Worse Case pricing *plus* additional .250 hit

Other Changes:

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
7.125	(3.250)	(3.125)	(3.000)	6.250	(1.625)	(1.500)	(1.375)	7.125	(3.000)	(2.875)	(2.750)	6.375	(2.125)	(2.000)	(1.875)
7.000	(3.125)	(3.000)	(2.875)	6.125	(0.625)	(0.500)	(0.375)	7.000	(2.875)	(2.750)	(2.625)	6.250	(1.875)	(1.750)	(1.625)
6.875	(2.875)	(2.750)	(2.625)	6.000	(0.375)	(0.250)	(0.125)	6.875	(2.625)	(2.500)	(2.375)	6.125	(0.750)	(0.625)	(0.500)
6.750	(2.750)	(2.625)	(2.500)	5.875	0.000	0.125	0.250	6.750	(2.625)	(2.500)	(2.375)	6.000	(0.500)	(0.375)	(0.250)
6.625	(2.750)	(2.625)	(2.500)	5.750	0.250	0.375	0.500	6.625	(2.500)	(2.375)	(2.250)	5.875	(0.250)	(0.125)	0.000
6.500	(2.375)	(2.250)	(2.125)	5.625	0.500	0.625	0.750	6.500	(2.125)	(2.000)	(1.875)	5.750	0.125	0.250	0.375
6.375	(2.250)	(2.125)	(2.000)	5.500	0.750	0.875	1.000	6.375	(2.000)	(1.875)	(1.750)	5.625	0.375	0.500	0.625
6.250	(2.125)	(2.000)	(1.875)	5.375	1.125	1.250	1.375	6.250	(2.125)	(2.000)	(1.875)	5.500	0.625	0.750	0.875
6.125	(2.125)	(2.000)	(1.875)	5.250	1.250	1.375	1.500	6.125	(1.875)	(1.750)	(1.625)	5.375	1.000	1.125	1.250
6.000	(1.625)	(1.500)	(1.375)	5.125	1.625	1.750	1.875	6.000	(1.375)	(1.250)	(1.125)	5.250	1.250	1.375	1.500
5.875	(1.250)	(1.125)	(1.000)	5.000	1.875	2.000	2.125	5.875	(1.000)	(0.875)	(0.750)	5.125	1.250	1.375	1.500
5.750	(1.375)	(1.250)	(1.125)	4.875	2.250	2.375	2.500	5.750	(1.125)	(1.000)	(0.875)	5.000	1.750	1.875	2.000
5.625	(0.500)	(0.375)	(0.250)	4.750	2.500	2.625	2.750	5.625	(0.625)	(0.500)	(0.375)	4.875	2.125	2.250	2.375
5.500	(0.125)	0.000	0.125	4.625	2.250	2.375	2.500	5.500	(0.125)	0.000	0.125	4.750	2.375	2.500	2.625
5.375	0.375	0.500	0.625	4.500	2.625	2.750	2.875	5.375	0.500	0.625	0.750	4.625	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
7.375	(2.500)	(2.375)	(2.250)	6.625	2.625	2.750	2.875	7.375	(1.875)	(1.750)	(1.625)	6.625	2.375	2.500	2.625
7.250	(2.250)	(2.125)	(2.000)	6.500	2.875	3.000	3.125	7.250	(1.750)	(1.625)	(1.500)	6.500	2.625	2.750	2.875
7.125	(2.125)	(2.000)	(1.875)	6.375	3.250	3.375	3.500	7.125	(2.125)	(2.000)	(1.875)	6.375	2.875	3.000	3.125
7.000	(1.875)	(1.750)	(1.625)	6.250	1.250	1.375	1.500	7.000	(1.875)	(1.750)	(1.625)	6.250	1.000	1.125	1.250
6.875	(1.625)	(1.500)	(1.375)	6.125	1.500	1.625	1.750	6.875	(1.750)	(1.625)	(1.500)	6.125	1.250	1.375	1.500
6.750	(1.500)	(1.375)	(1.250)	6.000	2.375	2.500	2.625	6.750	(1.500)	(1.375)	(1.250)	6.000	2.625	2.750	2.875
6.625	(1.625)	(1.500)	(1.375)	5.875	1.500	1.625	1.750	6.625	(1.625)	(1.500)	(1.375)	5.875	1.750	1.875	2.000
6.500	(1.375)	(1.250)	(1.125)	5.750	2.000	2.125	2.250	6.500	(1.375)	(1.250)	(1.125)	5.750	2.125	2.250	2.375
6.375	(1.125)	(1.000)	(0.875)	5.625	2.125	2.250	2.375	6.375	(1.250)	(1.125)	(1.000)	5.625	2.375	2.500	2.625
6.250	(0.875)	(0.750)	(0.625)	5.500	2.375	2.500	2.625	6.250	(0.875)	(0.750)	(0.625)	5.500	2.625	2.750	2.875
6.125	(1.125)	(1.000)	(0.875)	5.375	2.625	2.750	2.875	6.125	(1.125)	(1.000)	(0.875)	5.375	2.875	3.000	3.125
6.000	(0.750)	(0.625)	(0.500)	5.250	3.000	3.125	3.250	6.000	(0.750)	(0.625)	(0.500)	5.250	3.250	3.375	3.500
5.875	(0.375)	(0.250)	(0.125)	5.125	3.250	3.375	3.500	5.875	(0.500)	(0.375)	(0.250)	5.125	3.500	3.625	3.750
5.750	(0.250)	(0.125)	0.000	5.000	3.500	3.625	3.750	5.750	0.000	0.125	0.250	5.000	3.750	3.875	4.000
5.625	0.250	0.375	0.500	4.875	3.750	3.875	4.000	5.625	0.125	0.250	0.375	4.875	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			2 Unit	0.250	
Loan Amount: $100,000 - $124,999	0.375	720 - 739	-0.150	IRRRL (95.01 - 110%)	1.000	3 - 4 Units	0.500	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	0.500			25 yr (fixed only)	0.250	
		620 - 639	1.250			20 yr (fixed only)	0.500	
		600 - 619	1.500					
		580- 599	2.000					

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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EQUAL HOUSING LENDER

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