



ANNOUNCEMENTS

EFFECTIVE DATE: **Wednesday, September 28, 2022**

<http://www.anniemacwholesale.com>

Lock Desk : (888) 665-5590

LOCK DESK

EMAIL: Wholesaleratelocks@annie-mac.com
 DIRECT: 888-665-5590
 RATE LOCK HOURS: 10:30AM EST – 4:59AM Next Day
 LOCK TERMS: 15, 30, 45, 60

LENDER FEES

Loan Origination Fee (IA,NC, WA) \$995.00
 Application Fee (NJ, RI, TX) \$995.00
 Administration Fee (All Other States) \$995.00
 For Government Rate Reduction Programs: \$495.00
 Tax Service Fee: \$75.00
 USDA Tech Fee (USDA Only): \$25.00
 Flood Cert Fee: \$8.25

EXTENSION COSTS

*Free 7 Day Extension for locks ≥ 30 Days
 1 -4 Day Cost (per day): 0.025
 5 Day Cost: 0.100
 7 Day Cost: 0.140
 10 Day Cost: 0.200
 15 Day Cost: 0.250
 30 Day Cost: 0.500

**Extension & relock costs for Jumbo loans may vary.*

INDICES & EXPIRATION DATES

INDICES

1 Mo SOFR: 2.423
 1 Yr SOFR: N/A
 PRIME: 6.250
 10 YR T-NOTE: 3.570
 1 YR CMT: 3.280

LOCK EXPIRATION DATES:

15 Day Expires Approx 10/13/2022
 30 Day Expires Approx 10/28/2022
 45 Day Expires Approx 11/12/2022
 60 Day Expires Approx 11/27/2022

TABLE OF CONTENTS

PAGES

Conventional Conforming & High Balance Fixed Programs	2
FHA and USDA Fixed & Streamline	3
VA Fixed & IRRRLs	4
HomeReady & HomePossible Fixed Programs	5
RefiNow & RefiPossible Fixed Programs	6

Conventional Conforming & High Balance Fixed Programs

Conforming 30 Year Fixed (CF30)					
Rate	15 Days	30 Days	45 Days	60 Days	
6.000	98.876	98.803	98.700	98.627	
6.125	99.342	99.269	99.166	99.093	
6.250	99.818	99.708	99.568	99.448	
6.375	100.405	100.295	100.155	100.035	
6.500	100.966	100.856	100.716	100.597	
6.625	101.441	101.331	101.191	101.072	
6.750	101.435	101.208	100.951	100.689	
6.875	102.031	101.804	101.547	101.285	
7.000	102.582	102.355	102.097	101.836	
7.125	103.005	102.778	102.520	102.259	
7.250	102.225	101.910	101.565	101.222	
7.375	102.811	102.496	102.152	101.808	
7.500	103.337	103.022	102.677	102.334	
7.625	103.805	103.490	103.145	102.802	
7.750	#N/A	#N/A	#N/A	#N/A	

Conforming 20 Year Fixed (CF20)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.750	94.312	94.238	94.204	94.072	
4.875	94.921	94.847	94.813	94.681	
5.000	95.448	95.374	95.340	95.208	
5.125	95.934	95.845	95.806	95.674	
5.250	96.532	96.443	96.393	96.245	
5.375	97.141	97.052	97.002	96.854	
5.500	97.640	97.551	97.501	97.353	
5.625	98.070	97.982	97.932	97.784	
5.750	98.390	98.294	98.222	98.049	
5.875	98.965	98.869	98.797	98.624	
6.000	99.408	99.312	99.240	99.068	
6.125	99.763	99.667	99.595	99.422	
6.250	99.999	99.874	99.770	99.565	
6.375	100.504	100.379	100.275	100.070	
6.500	100.903	100.778	100.674	100.469	

Conforming 15 Year Fixed (CF15)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.000	94.431	94.376	94.352	94.228	
4.125	94.577	94.498	94.444	94.287	
4.250	95.106	95.028	94.973	94.817	
4.375	95.571	95.493	95.438	95.282	
4.500	95.963	95.884	95.830	95.673	
4.625	96.360	96.287	96.184	96.105	
4.750	96.765	96.692	96.589	96.511	
4.875	97.210	97.083	97.010	96.869	
5.000	97.574	97.447	97.374	97.210	
5.125	97.730	97.656	97.553	97.475	
5.250	98.213	98.053	97.948	97.751	
5.375	98.630	98.470	98.365	98.168	
5.500	98.952	98.792	98.687	98.490	
5.625	99.142	98.950	98.812	98.583	
5.750	#N/A	#N/A	#N/A	#N/A	

Conforming 10 Year Fixed (CF10)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.000	94.423	94.369	94.345	94.220	
4.125	94.639	94.580	94.485	94.414	
4.250	95.143	95.057	94.938	94.855	
4.375	95.700	95.614	95.495	95.412	
4.500	96.248	96.162	96.043	95.960	
4.625	96.720	96.634	96.515	96.432	
4.750	97.116	97.030	96.911	96.828	
4.875	97.469	97.383	97.264	97.181	
5.000	97.758	97.671	97.553	97.470	
5.125	98.062	97.975	97.856	97.773	
5.250	98.096	97.961	97.786	97.623	
5.375	98.441	98.306	98.131	97.968	
5.500	98.709	98.575	98.399	98.236	
5.625	99.044	98.909	98.734	98.570	
5.750	99.360	99.168	99.031	98.801	

High Balance 30 Year Fixed (CF30HB)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.750	93.572	93.521	93.440	93.398	
4.875	94.248	94.197	94.116	94.074	
5.000	94.897	94.845	94.764	94.722	
5.125	95.379	95.328	95.246	95.205	
5.250	95.934	95.875	95.787	95.730	
5.375	96.560	96.502	96.413	96.356	
5.500	97.066	97.007	96.919	96.862	
5.625	97.507	97.449	97.360	97.303	
5.750	97.966	97.893	97.790	97.717	
5.875	98.558	98.485	98.382	98.309	
6.000	99.036	98.963	98.860	98.787	
6.125	99.502	99.429	99.326	99.253	
6.250	99.978	99.868	99.728	99.608	
6.375	100.565	100.455	100.315	100.195	
6.500	101.126	101.016	100.876	100.757	

High Balance 20 Year Fixed (CF20HB)					
Rate	15 Days	30 Days	45 Days	60 Days	
5.000	94.532	94.532	94.397	94.269	
5.125	95.015	95.015	94.880	94.752	
5.250	95.635	95.635	95.500	95.372	
5.375	96.157	96.157	96.022	95.894	
5.500	96.653	96.602	96.515	96.366	
5.625	97.064	96.968	96.901	96.753	
5.750	97.603	97.507	97.435	97.263	
5.875	98.156	98.060	97.988	97.815	
6.000	98.602	98.506	98.435	98.262	
6.125	98.912	98.816	98.744	98.572	
6.250	99.314	99.314	99.179	99.051	
6.375	99.726	99.726	99.591	99.463	
6.500	100.072	100.072	99.937	99.809	
6.625	100.409	100.338	100.203	100.075	
6.750	100.783	100.783	100.648	100.520	

High Balance 15 Year Fixed (CF15HB)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.000	93.466	93.436	93.306	93.276	
4.125	94.413	94.377	94.196	94.162	
4.250	95.217	95.139	95.084	94.928	
4.375	95.672	95.594	95.539	95.383	
4.500	96.040	95.962	95.907	95.751	
4.625	96.157	96.101	95.874	95.745	
4.750	96.646	96.585	96.279	96.184	
4.875	96.996	96.929	96.610	96.528	
5.000	97.359	97.286	96.957	96.886	
5.125	97.304	97.304	97.176	97.047	
5.250	97.671	97.671	97.543	97.414	
5.375	97.964	97.964	97.836	97.707	
5.500	98.194	98.194	98.066	97.937	
5.625	98.384	98.384	98.256	98.127	
5.750	98.717	98.717	98.589	98.460	

High Balance 10 Year Fixed (CF10HB)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.250	94.872	94.793	94.739	93.501	
4.375	95.254	95.176	95.121	94.965	
4.500	95.598	95.520	95.465	95.309	
4.625	95.922	95.922	95.794	95.665	
4.750	96.327	96.327	96.199	96.070	
4.875	96.658	96.658	96.530	96.401	
5.000	96.796	96.796	96.668	96.539	
5.125	97.224	97.224	97.096	96.967	
5.250	97.591	97.591	97.463	97.334	
5.375	97.884	97.884	97.756	97.627	
5.500	98.114	98.114	97.986	97.857	
5.625	98.304	98.304	98.176	98.047	
5.750	98.637	98.637	98.509	98.380	
5.875	98.891	98.891	98.763	98.634	
6.000	99.077	99.077	98.949	98.820	

Conventional Conforming & High Balance LPA Programs

Conv LPA 30 Yr Fixed (CFLPA30)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.875	93.899	93.871	93.745	93.694	
5.000	94.501	94.472	94.344	94.292	
5.125	95.000	94.968	94.837	94.781	
5.250	95.734	95.678	95.481	95.421	
5.375	96.255	96.197	96.000	95.939	
5.500	96.719	96.658	96.461	96.393	
5.625	97.138	97.079	96.882	96.807	
5.750	97.674	97.597	97.418	97.337	
5.875	98.225	98.172	97.908	97.824	
6.000	98.729	98.673	98.407	98.269	
6.125	99.146	99.085	98.818	98.679	
6.250	99.664	99.590	99.321	99.183	
6.375	100.076	99.977	99.707	99.570	
6.500	100.513	100.398	100.065	99.929	
6.625	100.793	100.671	100.293	100.156	

Conv LPA 20 Yr Fixed (CFLPA20)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.750	94.272	94.198	94.164	94.032	
4.875	94.881	94.807	94.773	94.641	
5.000	95.408	95.334	95.300	95.168	
5.125	95.894	95.805	95.766	95.634	
5.250	96.492	96.403	96.353	96.205	
5.375	97.101	97.012	96.962	96.814	
5.500	97.600	97.511	97.461	97.313	
5.625	98.030	97.954	97.892	97.744	
5.750	98.411	98.364	98.182	98.131	
5.875	98.925	98.829	98.757	98.584	
6.000	99.368	99.272	99.200	99.028	
6.125	99.723	99.627	99.555	99.382	
6.250	99.959	99.834	99.730	99.525	
6.375	100.464	100.339	100.235	100.030	
6.500	100.863	100.738	100.634	100.429	

Conv LPA 15 Yr Fixed (CFLPA15)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.250	95.066	94.988	94.933	94.777	
4.375	95.531	95.453	95.398	95.242	
4.500	95.923	95.844	95.790	95.633	
4.625	96.388	96.282	96.227	95.852	
4.750	96.722	96.595	96.521	96.357	
4.875	97.170	97.043	96.970	96.805	
5.000	97.534	97.407	97.334	97.170	
5.125	97.751	97.524	97.396	97.199	
5.250	98.296	98.013	97.908	97.711	
5.375	98.710	98.430	98.325	98.128	
5.500	99.200	98.807	98.647	98.450	
5.625	99.810	99.410	98.891	98.851	
5.750	100.259	99.855	99.336	99.290	
5.875	100.677	100.267	99.748	99.702	
6.000	101.134	100.723	100.204	100.156	

Conv LPA 10 Yr Fixed (CFLPA10)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.250	94.847	94.769	94.715	94.558	
4.375	95.274	95.195</			

FHA and USDA Fixed & Streamline

FHA 30 Year Fixed (FF30)				
Rate	15 Days	30 Days	45 Days	60 Days
5.000	95.465	95.384	95.330	95.174
5.125	95.996	95.915	95.862	95.705
5.250	96.428	96.346	96.293	96.136
5.375	96.969	96.866	96.790	96.609
5.500	97.500	97.397	97.321	97.140
5.625	98.032	97.928	97.852	97.671
5.750	98.461	98.357	98.281	98.100
5.875	98.667	98.550	98.452	98.238
6.000	99.187	99.070	98.972	98.758
6.125	99.707	99.590	99.492	99.278
6.250	100.077	99.959	99.861	99.648
6.375	99.510	99.363	99.228	98.966
6.500	100.027	99.880	99.745	99.484
6.625	100.519	100.372	100.237	99.976
6.750	100.844	100.697	100.562	100.300

FHA 20 Year Fixed (FF20)				
Rate	15 Days	30 Days	45 Days	60 Days
4.375	#N/A	#N/A	#N/A	#N/A
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	94.303	94.221	94.168	#VALUE!
4.875	94.934	94.853	94.799	94.643
5.000	95.465	95.384	95.330	95.174
5.125	95.996	95.915	95.862	95.705
5.250	96.428	96.346	96.293	96.136
5.375	96.969	96.866	96.790	96.609
5.500	97.500	97.397	97.321	97.140
5.625	98.032	97.928	97.852	97.671
5.750	98.461	98.357	98.281	98.100
5.875	98.667	98.550	98.452	98.238
6.000	99.187	99.070	98.972	98.758
6.125	99.707	99.590	99.492	99.278

FHA 15 Year Fixed (FF15)				
Rate	15 Days	30 Days	45 Days	60 Days
4.375	95.714	95.668	95.322	95.276
4.500	96.178	96.127	95.787	95.736
4.625	96.635	96.579	96.243	96.188
4.750	96.152	96.025	95.951	95.787
4.875	96.066	95.907	95.801	95.604
5.000	96.557	96.397	96.292	96.095
5.125	97.045	96.886	96.780	96.583
5.250	97.531	97.371	97.266	97.069
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A
5.875	#N/A	#N/A	#N/A	#N/A
6.000	#N/A	#N/A	#N/A	#N/A
6.125	#N/A	#N/A	#N/A	#N/A

FHA 30 Year Fixed Streamline (FFS30)				
Rate	15 Days	30 Days	45 Days	60 Days
4.375	#N/A	#N/A	#N/A	#N/A
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	93.928	93.846	93.793	#VALUE!
4.875	94.559	94.478	94.424	94.268
5.000	95.090	95.009	94.955	94.799
5.125	95.621	95.540	95.487	95.330
5.250	96.053	95.971	95.918	95.761
5.375	96.594	96.491	96.415	96.234
5.500	97.125	97.022	96.946	96.765
5.625	97.657	97.553	97.477	97.296
5.750	98.086	97.982	97.906	97.725
5.875	98.292	98.175	98.077	97.863
6.000	98.812	98.695	98.597	98.383
6.125	99.332	99.215	99.117	98.903

FHA 20 Year Fixed Streamline (FFS20)				
Rate	15 Days	30 Days	45 Days	60 Days
4.375	#N/A	#N/A	#N/A	#N/A
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	93.928	93.846	93.793	#VALUE!
4.875	94.559	94.478	94.424	94.268
5.000	95.090	95.009	94.955	94.799
5.125	95.621	95.540	95.487	95.330
5.250	96.053	95.971	95.918	95.761
5.375	96.594	96.491	96.415	96.234
5.500	97.125	97.022	96.946	96.765
5.625	97.657	97.553	97.477	97.296
5.750	98.086	97.982	97.906	97.725
5.875	98.292	98.175	98.077	97.863
6.000	98.812	98.695	98.597	98.383
6.125	99.332	99.215	99.117	98.903

FHA 15 Year Fixed Streamline (FFS15)				
Rate	15 Days	30 Days	45 Days	60 Days
4.250	94.117	94.039	93.984	93.828
4.375	94.298	94.171	94.098	93.933
4.500	94.792	94.665	94.592	94.427
4.625	95.285	95.158	95.085	94.920
4.750	95.777	95.650	95.576	95.412
4.875	95.691	95.532	95.426	95.229
5.000	96.182	96.022	95.917	95.720
5.125	96.670	96.511	96.405	96.208
5.250	97.156	96.996	96.891	96.694
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A
5.875	#N/A	#N/A	#N/A	#N/A
6.000	#N/A	#N/A	#N/A	#N/A

FHA High Balance 30 Year Fixed (FF30HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.625	93.575	93.516	93.434	93.377
4.750	94.603	94.538	94.465	94.401
4.875	95.074	94.999	94.932	94.862
5.000	95.514	95.437	95.375	95.299
5.125	95.952	95.870	95.813	95.732
5.250	97.287	97.198	97.098	97.010
5.375	97.744	97.650	97.555	97.462
5.500	98.186	98.086	97.996	97.897
5.625	98.611	98.505	98.421	98.317
5.750	99.687	99.576	99.424	99.315
5.875	100.116	99.999	99.852	99.738
6.000	100.533	100.410	100.270	100.149
6.125	100.939	100.811	100.676	100.550
6.250	98.977	98.859	98.761	98.548
6.375	98.092	97.955	97.595	97.459

FHA High Balance 20 Year Fixed (FF20HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.625	#N/A	#N/A	#N/A	#N/A
4.750	#N/A	#N/A	#N/A	#N/A
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	94.321	94.240	94.187	94.030
5.250	95.194	95.091	95.015	94.834
5.375	95.825	95.722	95.646	95.465
5.500	96.357	96.253	96.177	95.996
5.625	96.888	96.785	96.708	96.527
5.750	97.317	97.214	97.137	96.957
5.875	97.617	97.500	97.402	97.188
6.000	98.137	98.020	97.922	97.708
6.125	98.657	98.540	98.442	98.228
6.250	99.027	98.909	98.811	98.598
6.375	#N/A	#N/A	#N/A	#N/A

FHA High Balance 15 Year Fixed (FF15HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.500	94.098	93.971	93.898	93.733
4.625	94.591	94.464	94.391	94.226
4.750	95.083	94.956	94.883	94.718
4.875	95.122	94.963	94.857	94.660
5.000	95.613	95.454	95.348	95.151
5.125	96.101	95.942	95.836	95.640
5.250	96.587	96.428	96.322	96.125
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A
5.875	#N/A	#N/A	#N/A	#N/A
6.000	#N/A	#N/A	#N/A	#N/A
6.125	#N/A	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A	#N/A

FHA High Balance 30 Year Fixed Streamline (FFS30HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.750	#N/A	#N/A	#N/A	#N/A
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.771	93.690	93.637	93.480
5.250	94.644	94.541	94.465	94.284
5.375	95.275	95.172	95.096	94.915
5.500	95.807	95.703	95.627	95.446
5.625	96.338	96.235	96.158	95.977
5.750	96.767	96.664	96.587	96.407
5.875	97.067	96.950	96.852	96.638
6.000	97.587	97.470	97.372	97.158
6.125	98.107	97.990	97.892	97.678
6.250	98.477	98.359	98.261	98.048
6.375	#N/A	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A	#N/A

FHA High Balance 20 Year Fixed Streamline (FFS20HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.750	#N/A	#N/A	#N/A	#N/A
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.821	93.740	93.687	93.530
5.250	94.694	94.591	94.515	94.334
5.375	95.325	95.222	95.146	94.965
5.500	95.857	95.753	95.677	95.496
5.625	96.388	96.285	96.208	96.027
5.750	96.817	96.714	96.637	96.457
5.875	97.117	97.000	96.902	96.688
6.000	97.637	97.520	97.422	97.208
6.125	98.157	98.040	97.942	97.728
6.250	98.527	98.409	98.311	98.098
6.375	#N/A	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A	#N/A

FHA High Balance 15 Year Fixed Streamline (FFS15HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.000	93.273	93.195	93.140	92.984
4.125	93.773	93.695	93.640	93.484
4.250	94.267	94.189	94.134	93.978
4.375	93.480	93.353	93.279	93.115
4.500	93.973	93.846	93.773	93.608
4.625	94.466	94.339	94.266	94.101
4.750	94.958	94.831	94.758	94.593
4.875	94.997	94.838	94.732	94.535
5.000	95.488	95.329	95.223	95.026
5.125	95.976	95.817	95.711	95.515
5.250	96.462	96.303	96.197	96.000
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A

USDA 30 Year Fixed Streamline Assist (U30SAR)				
Rate	15 Days	30 Days	45 Days	60 Days
4.375	93.584	93.540	93.496	93.453
4.500	94.226	94.182	94.139	94.095
4.625	94.623	94.579	94.535	94.491
4.750	95.306	95.255	95.203	94.802
4.875	95.542	95.490	95.439	95.038
5.000	96.267	96.216	96.165	95.763
5.125	96.651	96.600	96.548	96.147
5.250	97.601	97.536	97.470	97.054
5.3				

VA 30 Year Fixed (VF30)				
Rate	15 Days	30 Days	45 Days	60 Days
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	94.203	94.121	94.068	#VALUE!
4.875	94.834	94.753	94.699	94.543
5.000	95.365	95.284	95.230	95.074
5.125	95.896	95.815	95.762	95.605
5.250	96.328	96.246	96.193	96.036
5.375	96.869	96.766	96.690	96.509
5.500	97.400	97.297	97.221	97.040
5.625	97.932	97.828	97.752	97.571
5.750	98.361	98.257	98.181	98.000
5.875	98.567	98.450	98.352	98.138
6.000	99.087	98.970	98.872	98.658
6.125	99.607	99.490	99.392	99.178
6.250	99.977	99.859	99.761	99.548

VA 20 Year Fixed (VF20)				
Rate	15 Days	30 Days	45 Days	60 Days
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	94.203	94.121	94.068	#VALUE!
4.875	94.834	94.753	94.699	94.543
5.000	95.365	95.284	95.230	95.074
5.125	95.896	95.815	95.762	95.605
5.250	96.328	96.246	96.193	96.036
5.375	96.869	96.766	96.690	96.509
5.500	97.400	97.297	97.221	97.040
5.625	97.932	97.828	97.752	97.571
5.750	98.361	98.257	98.181	98.000
5.875	98.567	98.450	98.352	98.138
6.000	99.087	98.970	98.872	98.658
6.125	99.607	99.490	99.392	99.178
6.250	99.977	99.859	99.761	99.548

VA 15 Year Fixed (VF15)				
Rate	15 Days	30 Days	45 Days	60 Days
4.125	93.898	93.820	93.765	93.609
4.250	94.392	94.314	94.259	94.103
4.375	94.573	94.446	94.373	94.208
4.500	95.067	94.940	94.867	94.702
4.625	95.560	95.433	95.360	95.195
4.750	96.052	95.925	95.851	95.687
4.875	95.966	95.807	95.701	95.504
5.000	96.457	96.297	96.192	95.995
5.125	96.945	96.786	96.680	96.483
5.250	97.431	97.271	97.166	96.969
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A
5.875	#N/A	#N/A	#N/A	#N/A

VA High Balance 30 Year Fixed (VF30HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.750	#N/A	#N/A	#N/A	#N/A
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.771	93.690	93.637	93.480
5.250	94.644	94.541	94.465	94.284
5.375	95.275	95.172	95.096	94.915
5.500	95.807	95.703	95.627	95.446
5.625	96.338	96.235	96.158	95.977
5.750	96.767	96.664	96.587	96.407
5.875	97.067	96.950	96.852	96.638
6.000	97.587	97.470	97.372	97.158
6.125	98.107	97.990	97.892	97.678
6.250	98.477	98.359	98.261	98.048
6.375	#N/A	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A	#N/A

VA High Balance 20 Year Fixed (VF20HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.625	#N/A	#N/A	#N/A	#N/A
4.750	#N/A	#N/A	#N/A	#N/A
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.821	93.740	93.687	93.530
5.250	94.694	94.591	94.515	94.334
5.375	95.325	95.222	95.146	94.965
5.500	95.857	95.753	95.677	95.496
5.625	96.388	96.285	96.208	96.027
5.750	96.817	96.714	96.637	96.457
5.875	97.117	97.000	96.902	96.688
6.000	97.637	97.520	97.422	97.208
6.125	98.157	98.040	97.942	97.728
6.250	98.527	98.409	98.311	98.098
6.375	#N/A	#N/A	#N/A	#N/A

VA High Balance 15 Year Fixed (VF15HB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.000	92.898	92.820	92.765	92.609
4.125	93.398	93.320	93.265	93.109
4.250	93.892	93.814	93.759	93.603
4.375	93.105	92.978	92.904	92.740
4.500	93.598	93.471	93.398	93.233
4.625	94.091	93.964	93.891	93.726
4.750	94.583	94.456	94.383	94.218
4.875	94.622	94.463	94.357	94.160
5.000	95.113	94.954	94.848	94.651
5.125	95.601	95.442	95.336	95.140
5.250	96.087	95.928	95.822	95.625
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A

VA 30 Year Fixed IRRRL (VF30S)				
Rate	15 Days	30 Days	45 Days	60 Days
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	94.203	94.121	94.068	#VALUE!
4.875	94.834	94.753	94.699	94.543
5.000	95.365	95.284	95.230	95.074
5.125	95.896	95.815	95.762	95.605
5.250	96.328	96.246	96.193	96.036
5.375	96.869	96.766	96.690	96.509
5.500	97.400	97.297	97.221	97.040
5.625	97.932	97.828	97.752	97.571
5.750	98.361	98.257	98.181	98.000
5.875	98.567	98.450	98.352	98.138
6.000	99.087	98.970	98.872	98.658
6.125	99.607	99.490	99.392	99.178
6.250	99.977	99.859	99.761	99.548

VA 20 Year Fixed IRRRL (VF20S)				
Rate	15 Days	30 Days	45 Days	60 Days
4.500	#N/A	#N/A	#N/A	#N/A
4.625	#N/A	#N/A	#N/A	#N/A
4.750	94.203	94.121	94.068	#VALUE!
4.875	94.834	94.753	94.699	94.543
5.000	95.365	95.284	95.230	95.074
5.125	95.896	95.815	95.762	95.605
5.250	96.328	96.246	96.193	96.036
5.375	96.869	96.766	96.690	96.509
5.500	97.400	97.297	97.221	97.040
5.625	97.932	97.828	97.752	97.571
5.750	98.361	98.257	98.181	98.000
5.875	98.567	98.450	98.352	98.138
6.000	99.087	98.970	98.872	98.658
6.125	99.607	99.490	99.392	99.178
6.250	99.977	99.859	99.761	99.548

VA 15 Year Fixed IRRRL (VF15S)				
Rate	15 Days	30 Days	45 Days	60 Days
4.250	94.392	94.314	94.259	94.103
4.375	94.573	94.446	94.373	94.208
4.500	95.067	94.940	94.867	94.702
4.625	95.560	95.433	95.360	95.195
4.750	96.052	95.925	95.851	95.687
4.875	95.966	95.807	95.701	95.504
5.000	96.457	96.297	96.192	95.995
5.125	96.945	96.786	96.680	96.483
5.250	97.431	97.271	97.166	96.969
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A
5.625	#N/A	#N/A	#N/A	#N/A
5.750	#N/A	#N/A	#N/A	#N/A
5.875	#N/A	#N/A	#N/A	#N/A
6.000	#N/A	#N/A	#N/A	#N/A

VA 30 Year Fixed High Balance IRRRL (VF30SHB)				
Rate	15 Days	30 Days	45 Days	60 Days
4.875	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.771	93.690	93.637	93.480
5.250	94.644	94.541	94.465	94.284
5.375	95.275	95.172	95.096	94.915
5.500	95.807	95.703	95.627	95.446
5.625	96.338	96.235	96.158	95.977
5.750	96.767	96.664	96.587	96.407
5.875	97.067	96.950	96.852	96.638
6.000	97.587	97.470	97.372	97.158
6.125	98.107	97.990	97.892	97.678
6.250	98.477	98.359	98.261	98.048
6.375	#N/A	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A	#N/A

VA 20 Year Fixed High Balance IRRRL (VF20SHB)				
Rate	15 Days	30 Days	45 Days	60 Days
5.000	#N/A	#N/A	#N/A	#N/A
5.125	93.446	93.365	93.312	93.155
5.250	94.319	94.216	94.140	93.959
5.375	94.950	94.847	94.771	94.590
5.500	95.482	95.378	95.302	95.121
5.625	96.013	95.910	95.833	95.652
5.750	96.442	96.339	96.262	96.082
5.875	96.742	96.625	96.527	96.313
6.000	97.262	97.145	97.047	96.833
6.125	97.782	97.665	97.567	97.353
6.250	98.152	98.034	97.936	97.723
6.375	#N/A	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A	#N/A
6.750	#N/A	#N/A	#N/A	#N/A

VA 10 Year Fixed High Balance IRRRL (VF15SHB)				
Rate	15 Days	30 Days	45 Days	60 Days
3.750	#N/A	#N/A	#N/A	#N/A
3.875	#N/A	#N/A	#N/A	#N/A
4.000	#N/A	#N/A	#N/A	#N/A
4.125	#N/A	#N/A	#N/A	#N/A
4.250	93.892	93.814	93.759	93.603
4.375	#N/A	#N/A	#N/A	#N/A
4.500	93.598	#VALUE!	#VALUE!	#VALUE!
4.625	94.091	93.964	93.891	93.726
4.750	94.583	94.456	94.383	94.218
4.875	94.622	94.463	94.357	94.160
5.000	95.113	94.954	94.848	94.651
5.125	95.601	95.442	95.336	95.140
5.250	96.087	95.928	95.822	95.625
5.375	#N/A	#N/A	#N/A	#N/A
5.500	#N/A	#N/A	#N/A	#N/A

VA LLPA's		
VA FICO Adjustments	Loan Amount Adjustments	Other Adjustments
FICO ≥ 680	Loan Amount >\$300k - \$450,000	Manufactured Home
FICO 660 - 679	Loan Amount >\$450k - Conf Limit	Non-Owner/Second Home
FICO 640 - 659		
FICO 620 - 639	State Adjustments	
FICO 600 - 619	CT, DE, NJ, OH, OK, PA, TX	
FICO 580 - 599	AR, IN, KY, LA, MA, MN, MS, ND, NM, WV	
	AK, AL, FL, GA, IA, IL, MI, NC, NE, SC, SD, VA, VT	
	DC, KS, MO, MT, NH, RI, TN, WA, WI, WY	
	CO, CA, UT, AZ, NV, ID	
	NY	
		>20 Yr Fixed Spec Pay ups for Loan Amts <= \$250K
		Rates >= 4.25% & < 4.75%
		Rates >= 4.75% & <= 5.25%
		Rates > 5.2

HomeReady & HomePossible Fixed Programs

Home Ready 30 Year Fixed (HR30)					
Rate	15 Days	30 Days	45 Days	60 Days	
5.250	95.554	95.495	95.407	95.350	
5.375	96.180	96.122	96.033	95.976	
5.500	96.686	96.627	96.539	96.482	
5.625	97.127	97.069	96.980	96.923	
5.750	97.586	97.513	97.410	97.337	
5.875	98.178	98.105	98.002	97.929	
6.000	98.656	98.583	98.480	98.407	
6.125	99.122	99.049	98.946	98.873	
6.250	99.598	99.488	99.348	99.228	
6.375	100.185	100.075	99.935	99.815	
6.500	100.746	100.636	100.496	100.377	
6.625	101.221	101.111	100.972	100.852	
6.750	101.215	100.988	100.731	100.469	
6.875	101.811	101.584	101.327	101.065	
7.000	102.362	102.135	101.877	101.616	

HomeReady 20 Year Fixed (HR20)					
Rate	15 Days	30 Days	45 Days	60 Days	
5.250	96.412	96.323	96.273	96.125	
5.375	97.021	96.932	96.882	96.734	
5.500	97.520	97.431	97.381	97.233	
5.625	97.950	97.862	97.812	97.664	
5.750	98.270	98.174	98.102	97.929	
5.875	98.845	98.749	98.677	98.504	
6.000	99.288	99.192	99.120	98.948	
6.125	99.643	99.547	99.475	99.302	
6.250	99.879	99.754	99.650	99.445	
6.375	100.384	100.259	100.155	99.950	
6.500	100.783	100.658	100.554	100.349	
6.625	101.119	100.994	100.890	100.685	
6.750	100.408	100.173	99.909	99.639	
6.875	100.939	100.704	100.440	100.171	
7.000	101.403	101.169	100.904	100.635	

HomeReady 15 Year Fixed (HR15)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.625	95.737	95.610	95.536	95.372	
4.750	96.267	96.140	96.066	95.902	
4.875	96.715	96.588	96.515	96.350	
5.000	97.079	96.952	96.879	96.715	
5.125	97.206	97.046	96.941	96.744	
5.250	97.718	97.558	97.453	97.256	
5.375	98.135	97.975	97.870	97.673	
5.500	98.457	98.297	98.192	97.995	
5.625	98.647	98.455	98.317	98.088	
5.750	99.147	98.955	98.817	98.588	
5.875	99.545	99.353	99.215	98.986	
6.000	99.833	99.641	99.503	99.274	
6.125	99.254	99.060	98.836	98.642	
6.250	#N/A	#N/A	#N/A	#N/A	
6.375	#N/A	#N/A	#N/A	#N/A	

HomeReady 10 Year Fixed (HR10)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.500	#N/A	95.292	95.173	95.090	
4.625	95.737	95.764	95.645	95.562	
4.750	96.267	96.160	96.041	95.958	
4.875	96.599	96.513	96.394	96.311	
5.000	96.888	96.801	96.683	96.600	
5.125	97.192	97.105	96.986	96.903	
5.250	97.436	97.277	97.171	96.974	
5.375	97.815	97.655	97.550	97.353	
5.500	98.137	97.978	97.872	97.675	
5.625	98.445	98.254	98.116	97.887	
5.750	98.865	98.673	98.536	98.306	
5.875	99.225	99.033	98.895	98.666	
6.000	99.513	99.321	99.183	98.954	
6.125	99.271	99.077	98.853	98.659	
6.250	#N/A	#N/A	#N/A	#N/A	

HomePossible 30 Year Fixed (HP30)					
Rate	15 Days	30 Days	45 Days	60 Days	
5.375	95.748	95.659	95.609	95.461	
5.500	96.302	96.213	96.163	96.015	
5.625	96.719	96.631	96.581	96.432	
5.750	97.084	96.988	96.916	96.744	
5.875	97.703	97.607	97.536	97.363	
6.000	98.201	98.105	98.033	97.860	
6.125	98.528	98.432	98.360	98.188	
6.250	99.008	98.883	98.779	98.574	
6.375	99.577	99.452	99.348	99.143	
6.500	100.013	99.888	99.784	99.579	
6.625	100.252	100.126	100.023	99.818	
6.750	100.420	100.207	100.021	99.735	
6.875	100.931	100.717	100.532	100.246	
7.000	101.313	101.100	100.914	100.628	
7.125	101.508	101.295	101.109	100.823	

HomePossible 20 Year Fixed (HP20)					
Rate	15 Days	30 Days	45 Days	60 Days	
5.250	96.412	96.323	96.273	96.125	
5.375	97.021	96.932	96.882	96.734	
5.500	97.520	97.431	97.381	97.233	
5.625	97.950	97.862	97.812	97.664	
5.750	98.270	98.174	98.102	97.929	
5.875	98.845	98.749	98.677	98.504	
6.000	99.288	99.192	99.120	98.948	
6.125	99.643	99.547	99.475	99.302	
6.250	99.879	99.754	99.650	99.445	
6.375	100.384	100.259	100.155	99.950	
6.500	100.783	100.658	100.554	100.349	
6.625	101.119	100.994	100.890	100.685	
6.750	100.363	100.283	99.733	99.654	
6.875	100.776	100.691	100.141	100.060	
7.000	101.167	101.076	100.526	100.446	

Homepossible 15 Year Fixed (HP15)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.500	95.468	95.389	95.335	95.178	
4.625	95.737	95.610	95.536	95.372	
4.750	96.267	96.140	96.066	95.902	
4.875	96.715	96.588	96.515	96.350	
5.000	97.079	96.952	96.879	96.715	
5.125	97.206	97.046	96.941	96.744	
5.250	97.718	97.558	97.453	97.256	
5.375	98.135	97.975	97.870	97.673	
5.500	98.457	98.297	98.192	97.995	
5.625	98.880	98.480	98.317	98.088	
5.750	99.329	98.955	98.817	98.588	
5.875	99.747	99.353	99.215	98.986	
6.000	100.204	99.793	99.503	99.274	
6.125	100.599	100.179	99.660	99.609	
6.250	99.388	99.129	98.751	98.688	

HomePossible 10 Year Fixed (HP10)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.500	95.211	95.132	95.078	94.921	
4.625	95.839	95.660	95.398	95.233	
4.750	96.152	95.971	95.847	95.683	
4.875	96.509	96.331	96.258	96.093	
5.000	96.871	96.695	96.622	96.457	
5.125	97.351	97.158	96.739	96.644	
5.250	97.585	97.354	97.171	96.974	
5.375	97.942	97.705	97.550	97.353	
5.500	98.356	98.113	97.872	97.675	
5.625	98.904	98.650	98.195	98.161	
5.750	99.329	98.925	98.536	98.360	
5.875	99.747	99.337	98.895	98.772	
6.000	100.204	99.793	99.274	99.226	
6.125	100.599	100.179	99.660	99.609	
6.250	99.388	99.129	98.751	98.688	

Conventional Affordable Fixed Program LLPA's

FICO / LTV GRID: FIXED Terms > 15 years							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95
740+	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs				
	<=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

Loan Amount Adjustments		
Loan Amount \$300k - \$450,000		0.125
Loan Amount >\$450k - Conf Limit		0.250
Rate >=5% & Loan Amount >\$250k (NY & Conventional Only)		0.500

High Balance & Occupancy FICO/LTV GRID							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95
HB Purch/Rate & Term	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
HB Cash-Out	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125

Subordinate Financing			
LTV	CLTV	< 720 FICO	≥ 720 FICO
≤ 65	80.01 - 95	-0.500	-0.375
65.01-75	80.01 - 95	-0.750	-0.625
75.01-95	90.01 - 95	-1.000	-0.750
75.01-90	76.01 - 90	-1.000	-0.750
≤ 95	≥ 95.01	-1.500	-1.500

>20 Yr Fixed Spec Pay ups for Loan Amts <= \$250K		
Rates >= 4.25% & < 4.75%		0.250
Rates >= 4.75% & <= 5.25%		0.500
Rates > 5.25%		0.625

State Adjustments	
CT, DE, NJ, OH, OK, PA, TX	0.250
AR, IN, LA, KY, MA, MN, MS, ND, NM, WV	0.200
AK, AL, FL, GA, IA, IL, MI, NC, NE, SC, SD, VA, VT	0.100
DC, KS, MO, MT, NH, RI, TN, WA, WI, WY	0.050
CO, CA, UT, AZ, NV, ID	0.000
NY	-0.100

Affordable Cumulative LLPA Caps	
LTV >80% & FICO >=680	0.000
All Other LTV & FICO	-1.500

Additional LLPA's	
Escrow Waiver (NY exempt)	-0.125
Refi Adjustment	-0.250
Attached Condo (>75% LTV & >15 Yr)	-0.750
2-4 Unit Property	-1.000
CLTV > 95	-1.500
Manufactured Homes	-1.500

RefiNow & RefiPossible Fixed Programs

Conv DU RefiNow 30 Year Fixed (CFRN30)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.625	91.940	91.889	91.807	91.766	
4.750	92.692	92.641	92.560	92.518	
4.875	93.368	93.317	93.236	93.194	
5.000	94.755	94.681	94.647	94.518	
5.125	95.267	95.193	95.160	95.044	
5.250	95.848	95.759	95.709	95.561	
5.375	96.473	96.384	96.334	96.186	
5.500	97.027	96.938	96.888	96.740	
5.625	97.444	97.356	97.306	97.157	
5.750	97.809	97.713	97.641	97.469	
5.875	98.428	98.332	98.261	98.088	
6.000	98.926	98.830	98.758	98.585	
6.125	99.282	99.186	99.114	98.941	
6.250	99.733	99.608	99.504	99.299	
6.375	100.302	100.177	100.073	99.868	

Conv DU RefiNow 20 Year Fixed (CFRN20)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.250	90.556	90.476	90.365	90.305	
4.375	91.315	91.220	91.095	91.019	
4.500	92.104	92.009	91.884	91.808	
4.625	94.300	92.759	92.634	92.558	
4.750	94.917	94.843	94.809	94.677	
4.875	95.526	95.452	95.418	95.286	
5.000	96.053	95.979	95.945	95.813	
5.125	96.539	96.450	96.411	96.279	
5.250	97.137	97.048	96.998	96.850	
5.375	97.746	97.657	97.607	97.459	
5.500	98.245	98.156	98.106	97.958	
5.625	98.675	98.587	98.537	98.389	
5.750	98.995	98.899	98.827	98.654	
5.875	99.570	99.474	99.402	99.229	
6.000	100.013	99.917	99.845	99.673	

Conv DU RefiNow 15 Year Fixed (CFRN15)					
Rate	15 Days	30 Days	45 Days	60 Days	
3.500	91.647	91.601	91.522	91.468	
3.625	92.165	92.119	92.041	91.987	
3.750	92.617	92.571	92.492	92.438	
3.875	94.669	94.415	94.390	94.266	
4.000	94.901	94.846	94.822	94.698	
4.125	95.047	94.968	94.914	94.757	
4.250	95.576	95.498	95.443	95.287	
4.375	96.041	95.963	95.908	95.752	
4.500	96.433	96.354	96.300	96.143	
4.625	96.702	96.575	96.501	96.337	
4.750	97.232	97.105	97.031	96.867	
4.875	97.680	97.553	97.480	97.315	
5.000	98.044	97.917	97.844	97.680	
5.125	98.171	98.011	97.906	97.709	
5.250	98.683	98.523	98.418	98.221	

Conv DU RefiNow 10 Year Fixed (CFRN10)					
Rate	15 Days	30 Days	45 Days	60 Days	
3.500	92.114	92.073	91.995	91.946	
3.625	92.485	92.445	92.366	92.318	
3.750	92.825	92.766	92.671	92.607	
3.875	93.228	93.168	93.074	93.009	
4.000	94.653	94.599	94.575	94.450	
4.125	94.668	94.589	94.535	94.378	
4.250	95.117	95.039	94.985	94.828	
4.375	95.544	95.465	95.411	95.254	
4.500	95.936	95.857	95.803	95.646	
4.625	96.323	96.196	96.123	95.958	
4.750	96.773	96.646	96.572	96.408	
4.875	97.183	97.056	96.983	96.818	
5.000	97.547	97.420	97.347	97.182	
5.125	97.729	97.570	97.464	97.267	
5.250	98.161	98.002	97.896	97.699	
5.375	98.540	98.380	98.275	98.078	

Conv LPA RefiPossible 30 Year Fixed (CFRP30)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.500	90.912	90.881	90.736	90.689	
4.625	91.493	91.453	91.308	91.261	
4.750	92.450	92.427	92.304	92.254	
4.875	93.019	92.991	92.865	92.814	
5.000	94.755	94.681	94.647	94.518	
5.125	95.267	95.193	95.160	95.044	
5.250	95.848	95.759	95.709	95.561	
5.375	96.473	96.384	96.334	96.186	
5.500	97.027	96.938	96.888	96.740	
5.625	97.444	97.356	97.306	97.157	
5.750	97.809	97.713	97.641	97.469	
5.875	98.428	98.332	98.261	98.088	
6.000	98.926	98.830	98.758	98.585	
6.125	99.282	99.186	99.114	98.941	
6.250	99.733	99.608	99.504	99.299	
6.375	100.302	100.177	100.073	99.868	

Conv LPA RefiPossible 20 Year Fixed (CFRP20)					
Rate	15 Days	30 Days	45 Days	60 Days	
4.250	90.841	90.841	90.594	90.592	
4.375	91.504	91.504	91.258	91.253	
4.500	92.165	92.164	91.917	91.910	
4.625	94.300	92.745	92.498	92.489	
4.750	94.917	94.843	94.809	94.677	
4.875	95.526	95.452	95.418	95.286	
5.000	96.053	95.979	95.945	95.813	
5.125	96.539	96.450	96.411	96.279	
5.250	97.137	97.048	96.998	96.850	
5.375	97.746	97.657	97.607	97.459	
5.500	98.245	98.156	98.106	97.958	
5.625	98.675	98.587	98.537	98.389	
5.750	98.995	98.899	98.827	98.654	
5.875	99.570	99.474	99.402	99.229	
6.000	100.013	99.917	99.845	99.673	
6.125	100.368	100.272	100.200	100.027	

Conv LPA RefiPossible 15 Year Fixed (CFRP15)					
Rate	15 Days	30 Days	45 Days	60 Days	
3.750	92.578	92.516	92.331	92.296	
3.875	93.014	92.950	92.766	92.730	
4.000	94.661	94.606	94.582	94.458	
4.125	94.807	94.728	94.674	94.517	
4.250	95.336	95.258	95.203	95.047	
4.375	95.801	95.723	95.668	95.512	
4.500	96.193	96.114	96.060	95.903	
4.625	96.462	96.335	96.261	96.097	
4.750	96.992	96.865	96.791	96.627	
4.875	97.440	97.313	97.240	97.075	
5.000	97.804	97.677	97.604	97.440	
5.125	97.931	97.771	97.666	97.469	
5.250	98.443	98.283	98.178	97.981	
5.375	98.860	98.700	98.595	98.398	
5.500	99.182	99.022	98.917	98.720	

Conv LPA RefiPossible 10 Year Fixed (CFRP10)					
Rate	15 Days	30 Days	45 Days	60 Days	
3.500	91.997	91.837	91.586	91.586	
3.625	92.531	92.370	92.118	92.118	
3.750	92.962	92.796	92.544	92.544	
3.875	93.397	93.231	92.978	92.978	
4.000	94.653	94.599	94.575	94.450	
4.125	94.668	94.589	94.535	94.378	
4.250	95.117	95.039	94.985	94.828	
4.375	95.544	95.465	95.411	95.254	
4.500	95.936	95.857	95.803	95.646	
4.625	96.323	96.196	96.123	95.958	
4.750	96.773	96.646	96.572	96.408	
4.875	97.183	97.056	96.983	96.818	
5.000	97.547	97.420	97.347	97.182	
5.125	97.729	97.570	97.464	97.267	
5.250	98.161	98.002	97.896	97.699	

RefiNow & RefiPossible Fixed Program LLPA's

FICO / LTV GRID: FIXED Terms > 15 years							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95
740+	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.500
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500

Cash-Out Refi. FICO/LTV GRID: All loan terms & programs				
	<=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

Loan Amount Adjustments		
Loan Amount \$300k - \$450,000		0.125
Loan Amount >\$450k - Conf Limit		0.250
Rate >=5% & Loan Amount >\$250k (NY & Conventional Only)		0.500

High Balance & Occupancy FICO/LTV GRID							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	>95
HB Purch/Rate & Term	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
HB Cash-Out	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125

Subordinate Financing			
LTV	CLTV	< 720 FICO	≥ 720 FICO
≤ 65	80.01 - 95	-0.500	-0.375
65.01-75	80.01 - 95	-0.750	-0.625
75.01-95	90.01 - 95	-1.000	-0.750
75.01-90	76.01 - 90	-1.000	-0.750
≤ 95	≥ 95.01	-1.500	-1.500
*All mortgages where the CLTV exceeds the LTV			
-0.375			

Additional LLPA's	
Escrow Waiver (NY exempt)	-0.125
Refi Adjustment	-0.250
Attached Condo (>75% LTV & >15 Yr)	-0.750
2-4 Unit Property	-1.000
CLTV > 95	-1.500
Manufactured Homes	-1.500

State Adjustments	
CT, DE, NJ, OH, OK, PA, TX	0.250
AR, IN, LA, KY, MA, MN, MS, ND, NM, WV	0.200
AK, AL, FL, GA, IA, IL, MI, NC, NE, SC, SD, VA, VT	0.100
DC, KS, MO, MT, NH, RI, TN, WA, WI, WY	0.050
CO, CA, UT, AZ, NV, ID	0.000
NY	-0.100

Affordable Cumulative LLPA Caps			
LTV >80% & FICO >=680			0.000
All Other LTV & FICO			-1.500

LPMI Grid: Fixed Amortization Term > 20 Years

	LTV	Coverage
--	-----	----------



Daily Rates

#####

11:52 AM

<http://www.anniemacwholesale.com>

Lock Desk : (888) 665-5590

Emerald Jumbo Non-Agency Program LLPA's

Jumbo Emerald 30 Yr Fixed (JECJ30)					
Rate	15 Days	30 Days	45 Days	60 Days	75 Days
6.000	98.278	98.153	98.028	97.903	97.653
6.125	98.778	98.653	98.528	98.403	98.153
6.250	99.278	99.153	99.028	98.903	98.653
6.375	99.653	99.528	99.403	99.278	99.028
6.500	100.028	99.903	99.778	99.653	99.403
6.625	100.403	100.278	100.153	100.028	99.778
6.750	100.653	100.528	100.403	100.278	100.028
6.875	100.903	100.778	100.653	100.528	100.278
7.000	101.153	101.028	100.903	100.778	100.528
7.125	101.278	101.153	101.028	100.903	100.653

Jumbo Emerald 15 Yr Fixed (JECJ15)					
Rate	15 Days	30 Days	45 Days	60 Days	75 Days
6.375	99.430	99.305	99.180	99.055	98.805
6.500	99.805	99.680	99.555	99.430	99.180
6.625	100.180	100.055	99.930	99.805	99.555
6.750	100.430	100.305	100.180	100.055	99.805
6.875	100.680	100.555	100.430	100.305	100.055
7.000	100.930	100.805	100.680	100.555	100.305
7.125	101.055	100.930	100.805	100.680	100.430
7.250	101.180	101.055	100.930	100.805	100.555
7.375	101.305	101.180	101.055	100.930	100.680
7.500	101.430	101.305	101.180	101.055	100.805

Emerald Jumbo Non-Agency Program LLPA's

FICO / LTV - All Terms								
FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≥800	0.500	0.500	0.500	0.500	0.250	0.000	0.000	N/A
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000	N/A
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000	N/A
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000	N/A
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000	N/A
700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Additional LLPA's	
Miscellaneous Adjusters - All Products	
Purchase	0.625
Cashout	-0.500
Investment	-0.500
90 day RCO*	-0.375
Escrow Waiver	-0.125
Condo >65%	-0.125
CO-OP	-0.250
Second Home	-0.125
2-4 units ≤ 65%LTV	-0.125
2-4 units >65%LTV	-0.250
Self Employed	-
Loan Amount > \$2MM	-0.250

State Adjusters								
State	Escrow	Non-Escrow	State	Escrow	Non-Escrow	State	Escrow	Non-Escrow
AK	0.000	0.000	KY	0.000	0.000	NY	(0.250)	(0.250)
AL	0.000	0.000	LA	0.000	0.000	OH	0.000	0.000
AR	0.000	0.000	MA	0.000	0.000	OK	0.000	0.000
AZ	0.000	0.000	MD	(0.250)	(0.250)	OR	0.000	0.000
CA	(0.250)	(0.250)	ME	0.000	0.000	PA	0.000	0.000
CO	0.000	0.000	MI	0.000	0.000	RI	0.000	0.000
CT	(0.250)	(0.250)	MN	0.000	0.000	SC	0.000	0.000
DC	(0.250)	(0.250)	MO	0.000	0.000	SD	0.000	0.000
DE	0.000	0.000	MS	0.000	0.000	TN	0.000	0.000
FL	(0.250)	(0.250)	MT	0.000	0.000	TX	0.000	0.000
GA	0.000	0.000	NC	0.000	0.000	UT	0.000	0.000
HI	0.000	0.000	ND	0.000	0.000	VA	(0.250)	(0.250)
IA	0.000	0.000	NE	0.000	0.000	VT	0.000	0.000
ID	0.000	0.000	NH	0.000	0.000	WA	0.000	0.000
IL	(0.250)	(0.250)	NJ	(0.250)	(0.250)	WI	0.000	0.000
IN	0.000	0.000	NM	0.000	0.000	WV	0.000	0.000
KS	0.000	0.000	NV	(0.250)	(0.250)	WY	0.000	0.000

Extension Costs	
1 - 5 days	-0.100
6 - 10 days	-0.200
11 - 15 days	-0.300
16 - 20 days	-0.400
21 - 25 days	-0.500
36 - 30 days	-0.600

*Applies to 60 day base price.