

Daily Rate Sheet
FHA 203b / 234c Wholesale

solid, established, reliable - since 1959



5/24/19 10:00am

****NO UNDERWRITING FEE****

FHA/VA - Minimum Credit Score Requirements and DU Approve Eligible Required

30 Year Fixed Rate FHA/VA - Standard Loan Limit Min Credit Score 620					30 Year Fixed Rate FHA - High Balance Minimum Credit Score 620					15 Year Fixed Rate FHA/VA - Standard Loan Limit Minimum Credit Score 540 FHA, 620 VA					30 Year Fixed Rate USDA - RD Min Credit Score 620				
Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day	
3.750	(2.758)	(2.658)	(2.358)		4.250	(1.429)	(1.329)	(1.029)		3.250	(0.500)	(0.400)	(0.100)		3.500	(0.539)	(0.478)	(0.431)	
3.875	(3.133)	(3.033)	(2.733)		4.375	(1.773)	(1.673)	(1.373)		3.375	(0.625)	(0.525)	(0.225)		3.625	(0.743)	(0.682)	(0.635)	
4.000	(3.508)	(3.408)	(3.108)		4.500	(2.116)	(2.016)	(1.716)		3.500	(1.125)	(1.025)	(0.725)		3.750	(1.044)	(0.983)	(0.924)	
4.125	(3.883)	(3.783)	(3.483)		4.625	(2.460)	(2.360)	(2.060)		3.625	(1.250)	(1.150)	(0.850)		3.875	(1.539)	(1.478)	(1.419)	
4.250	(3.648)	(3.548)	(3.248)		4.750	(2.349)	(2.249)	(1.949)		3.750	(2.094)	(1.994)	(1.694)		4.000	(2.107)	(2.046)	(1.987)	
4.375	(3.991)	(3.891)	(3.591)		4.875	(2.599)	(2.499)	(2.199)		3.875	(2.344)	(2.244)	(1.944)		4.125	(2.383)	(2.322)	(2.263)	
4.500	(4.335)	(4.235)	(3.935)		5.000	(2.849)	(2.749)	(2.449)		3.999	(2.594)	(2.494)	(2.194)		4.250	(2.029)	(1.968)	(1.917)	
4.625	(4.679)	(4.579)	(4.279)		5.125	(3.099)	(2.999)	(2.699)		4.125	(2.719)	(2.619)	(2.319)		4.375	(2.494)	(2.433)	(2.382)	
4.750	(4.193)	(4.093)	(3.793)		5.250	(2.724)	(2.624)	(2.324)							4.500	(2.879)	(2.818)	(2.767)	
4.875	(4.443)	(4.343)	(4.043)		5.375	(2.974)	(2.874)	(2.574)							4.625	(3.405)	(3.344)	(3.293)	
5.000	(4.693)	(4.593)	(4.293)		5.500	(3.224)	(3.124)	(2.824)											
5.125	(4.943)	(4.843)	(4.543)		5.625	(3.474)	(3.374)	(3.074)											
5.375	(4.943)	(4.843)	(4.543)																

FHA/VA Adjustments and Max YSP for 620+ FICO (Standard and High Balance)					Notes					USDA Adjustments				
Credit	Price	Max Credit	Adjustments	Price	Loan Amount	Price	Price	Price	Price	Loan Amt	Price	Credit	Price	
700+	0.000	5.000	VA DTI 43.01% - 50%	0.000	\$250,000+	0.000	VA DTI 50.01+	0.500	VA loan	<=\$75,000	3.000	700+	0.000	
680-699	0.125	5.000	VA DTI 50.01+	0.500	\$200,000 - \$249,999	0.450	VA loan	0.000	203k	680-699	0.125	660-679	0.250	
660-679	0.250	5.000	VA loan	0.000	\$150,000 - \$199,999	0.550	203k	1.750		640-659	0.500	620-639	1.500	
640-659	0.375	5.000			\$100,000 - \$149,999	1.000				No Score	3.000			
620-639	0.500	5.000			\$50,000 - \$99,999	2.375								
					\$35,000 - \$49,999	4.500								

Expiration Dates	Lock Policy - FHA Plus / VA
15 Day 06/08/19	15 Day: Loans must have all conditions submitted and reviewed by your Account Manager (code 2) and case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 15 Day price. (NOT eligible for lock at submission)
35 Day 06/28/19	
50 Day 07/13/19	
	35 Day: Loans must be approved (code 1) and have case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 35 Day price. (NOT eligible for lock at submission)

30 Yr Fixed Rate FHA/VA - FICO Below 620					RATE LOCK EXTENSIONS									
30 Year Fixed Rate FHA/VA - Standard Loan Limit Credit Score 600+ and No Credit Score (Max Credit 3.500)					30 Year Fixed Rate FHA/VA - Standard Loan Limit Credit Score 540-599 (Max Credit 3.500)					30 Year Fixed Rate FHA/VA* - High Balance Credit Score 540-619 (Max Credit 2.000)				
Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day		Rate	15 Day	35 Day	50 Day	
4.250	(2.648)	(2.548)	(2.248)		4.500	(1.835)	(1.735)	(1.435)		4.250	0.571	0.671	0.971	
4.375	(2.991)	(2.891)	(2.591)		4.625	(2.179)	(2.079)	(1.779)		4.375	0.228	0.328	0.628	
4.500	(3.335)	(3.235)	(2.935)		4.750	(1.693)	(1.593)	(1.293)		4.500	(0.116)	(0.016)	0.284	
4.625	(3.679)	(3.579)	(3.279)		4.875	(1.943)	(1.843)	(1.543)		4.625	(0.460)	(0.360)	(0.060)	
4.750	(3.193)	(3.093)	(2.793)		5.000	(2.193)	(2.093)	(1.793)		4.750	(0.349)	(0.249)	0.051	
4.875	(3.443)	(3.343)	(3.043)		5.125	(2.443)	(2.343)	(2.043)		4.875	(0.599)	(0.499)	(0.199)	
5.000	(3.693)	(3.593)	(3.293)		5.250	(2.193)	(2.093)	(1.793)		5.000	(0.849)	(0.749)	(0.449)	
5.125	(3.943)	(3.843)	(3.543)		5.375	(2.443)	(2.343)	(2.043)		5.125	(1.099)	(0.999)	(0.699)	
5.250	(3.693)	(3.593)	(3.293)		5.500	(2.693)	(2.593)	(2.293)		5.250	(0.724)	(0.624)	(0.324)	
5.375	(3.943)	(3.843)	(3.543)		5.625	(2.943)	(2.843)	(2.543)		5.375	(0.974)	(0.874)	(0.574)	
5.500	(4.193)	(4.093)	(3.793)		5.750	(2.785)	(2.685)	(2.385)		5.500	(1.224)	(1.124)	(0.824)	
5.625	(4.443)	(4.343)	(4.043)		5.875	(2.973)	(2.873)	(2.573)		5.625	(1.474)	(1.374)	(1.074)	
5.750	(4.285)	(4.185)	(3.885)		6.000	(3.160)	(3.060)	(2.760)						
5.875	(4.473)	(4.373)	(4.073)		6.125	(3.348)	(3.248)	(2.948)						

Adjustments for FICO below 620 (Standard and High Balance)					Notes				
DTI Adjustments	Price	Loan Amount	Price		Minimum 540 credit score for FHA High Balance Loans (except for 203k. Minimum FICO 620)				
VA DTI 43.01% - 50%	0.250	\$500,000+	0.000		Minimum 540 credit score for FHA Standard Loan Limits				
VA DTI 50.01+	0.500	\$425,000 - \$499,999	0.200		Minimum 580 credit score for VA loan standard limit. *See VA matrix for minimum FICO requirements on VA High Balance.				
VA loan	0.500	\$350,000 - \$424,999	0.250		No Manufactured Homes				
		\$300,000 - \$349,999	0.300		Fees: No underwriting fee, \$450 Attorney Fee Line 3 (NY Only)				
		\$250,000 - \$299,999	0.375		Lender Paid Comp: All loans have a maximum Premium Price (Credit) as stated. On Veterans Affairs (VA) loans, premium (after adjustments) must be greater than or equal to Lender Paid Comp. Consumer Paid Comp: NOT allowed on Veterans Affairs (VA) loans. Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.				
		\$200,000 - \$249,999	0.450						
		\$150,000 - \$199,999	0.550						
		\$100,000 - \$149,999	1.000						
		\$50,000 - \$99,999	2.375						
		\$35,000 - \$49,999	4.500						

Lock Policy - FHA Advantage	
15 Day:	Loans must have all conditions submitted and reviewed by your Account Manager (code 2) and case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 15 Day price. (NOT eligible for lock at submission)
35 Day:	Loans must be approved (code 1) and have case number assigned to Mid-Island. Worst case price + .25 point occurs on expired locks. Worst case price takes 35 Day price. (NOT eligible for lock at submission)

30 Year Fixed Streamline Refinance	FHA High Balance	Mortgage Clause
210 days required from settlement date of last loan to date of FHA case # assignment of new loan. At least 6 payments must have been made on the current FHA insured mortgage being refinanced and must be 6 months seasoned (no prepayment of mortgage payments is allowed)	1 Unit > \$484,350	Mid-Island Mortgage Corp.
Mortgages with 12 months or more payment history - 1x30 in the last 12 months (however must be 0x30 last 6 months)	2 Unit > \$620,200	its successors and/or assigns
All credit, state and loan amount adjustments apply.	3 Unit > \$749,650	P.O. Box 202028
High Balance FHA Streamlines are priced from the High Balance price grid	4 Unit > \$931,600	Florence, SC 29502-2028
See FHA matrix for all guidelines	All Loan Limits located at:	
	https://entp.hud.gov/idapp/html/hicostlook.cfm	

Mid-Island Mortgage Corp. underwrites all FHA loans in accordance with the FHA handbook section 4155.1 and 4155.2. Any deviation from qualifying ratio guidelines must demonstrate strong compensating factors contributing to the borrower's ability to repay the mortgage regardless of AUS decision.
 Not intended as an advertisement to extend credit as defined by Reg Z.
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Daily Rate Sheet
Conforming Wholesale

solid, established, reliable - since 1959



5/24/19 10:00am

Conforming DU Approve Eligible Required

30 Year Fixed Rate - Standard Loan Limit				20 Year Fixed Rate - Standard Loan Limit				15 Year Fixed Rate - Standard Loan Limit				10 Year Fixed Rate - Standard Loan Limit			
Rate	35 Day	50 Day		Rate	35 Day	50 Day		Rate	35 Day	50 Day		Rate	35 Day	50 Day	
5.250	(4.335)	(4.313)		5.000	(4.568)	(4.528)		4.500	(3.713)	(3.676)		4.625	(4.024)	(3.978)	
5.125	(3.928)	(3.902)		4.875	(4.202)	(4.162)		4.375	(3.407)	(3.370)		4.500	(3.712)	(3.665)	
5.000	(3.764)	(3.738)		4.750	(3.820)	(3.781)		4.250	(3.001)	(2.965)		4.375	(3.406)	(3.360)	
4.875	(3.404)	(3.379)		4.625	(3.326)	(3.286)		4.125	(2.769)	(2.738)		4.250	(3.001)	(2.954)	
4.750	(3.007)	(2.981)		4.500	(3.204)	(3.164)		4.000	(2.147)	(2.110)		4.125	(2.816)	(2.774)	
4.625	(2.608)	(2.565)		4.375	(2.742)	(2.685)		3.875	(1.736)	(1.700)		4.000	(2.191)	(2.144)	
4.500	(2.454)	(2.411)		4.250	(2.305)	(2.247)		3.750	(1.513)	(1.482)		3.875	(1.900)	(1.853)	
4.375	(2.016)	(1.973)		4.125	(1.752)	(1.694)		3.625	(1.290)	(1.268)		3.750	(1.498)	(1.451)	
4.250	(1.580)	(1.537)		4.000	(1.351)	(1.293)		3.500	(0.664)	(0.632)		3.625	(1.430)	(1.399)	
4.125	(1.029)	(0.986)		3.875	(0.833)	(0.775)		3.375	(0.186)	(0.156)		3.500	(0.710)	(0.669)	

30 Year Fixed Rate - High Balance				15 Year Fixed Rate - High Balance				30 Yr Fixed Homeready - Standard Loan Limit				15 Yr Fixed Homeready - Standard Loan Limit			
Rate	35 Day	50 Day		Rate	35 Day	50 Day		Rate	35 Day	50 Day		Rate	35 Day	50 Day	
5.375	(3.032)	(3.010)		4.625	(2.692)	(2.645)		5.500	(4.335)	(4.313)		4.750	(3.713)	(3.676)	
5.250	(2.583)	(2.561)		4.500	(2.469)	(2.422)		5.375	(3.928)	(3.902)		4.625	(3.407)	(3.370)	
5.125	(2.830)	(2.805)		4.375	(2.259)	(2.212)		5.250	(3.764)	(3.738)		4.500	(3.001)	(2.965)	
5.000	(2.919)	(2.893)		4.250	(1.975)	(1.928)		5.125	(3.404)	(3.379)		4.375	(2.769)	(2.738)	
4.875	(2.534)	(2.508)		4.125	(1.674)	(1.628)		5.000	(3.007)	(2.981)		4.250	(2.147)	(2.110)	
4.750	(2.041)	(2.015)		4.000	(1.330)	(1.284)		4.875	(2.608)	(2.565)		4.125	(1.736)	(1.700)	
4.625	(1.544)	(1.518)		3.875	(0.966)	(0.919)		4.750	(2.454)	(2.411)		4.000	(1.513)	(1.482)	
4.500	(1.154)	(1.128)		3.750	(0.779)	(0.737)		4.625	(2.016)	(1.973)		3.875	(1.290)	(1.268)	
4.375	(1.118)	(1.075)		3.625	(0.474)	(0.432)		4.500	(1.580)	(1.537)		3.750	(0.664)	(0.632)	
4.250	(0.603)	(0.560)		3.500	(0.120)	(0.078)		4.375	(1.029)	(0.986)		3.625	(0.186)	(0.156)	

3/1 LIBOR ARM - 2.250 Margin - 2/2/6 Caps				5/1 Libor ARM - 2.25 Margin - 5/2/5 Caps				7/1 LIBOR ARM - 2.250 Margin - 5/2/5 Caps			
ARM Plan	Rate	35 Day	50 Day	ARM Plan	Rate	35 Day	50 Day	ARM Plan	Rate	35 Day	50 Day
2723	N/A	N/A	N/A	2737	N/A	N/A	N/A	2727	N/A	N/A	N/A
	6.000	N/A	N/A		4.625	N/A	N/A		5.125	N/A	N/A
	5.875	N/A	N/A		4.500	N/A	N/A		5.000	N/A	N/A
	5.750	N/A	N/A		4.375	N/A	N/A		4.875	N/A	N/A
	5.625	N/A	N/A		4.250	(2.043)	(1.966)		4.750	N/A	N/A
	5.500	N/A	N/A		4.125	(1.790)	(1.713)		4.625	N/A	N/A
	5.375	(1.303)	(1.226)		4.000	(1.525)	(1.447)		4.500	N/A	N/A
	5.250	(1.178)	(1.101)		3.875	(1.250)	(1.173)		4.375	(2.000)	(1.923)
	5.125	(1.053)	(0.975)		3.750	(0.937)	(0.860)		4.250	(1.918)	(1.841)
	5.000	(0.928)	(0.850)		3.625	(0.593)	(0.516)		4.125	(1.709)	(1.632)
	4.875	(0.803)	(0.725)		3.500	(0.124)	(0.047)		4.000	(1.350)	(1.272)

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative

	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	Price Adjustments - All mortgages - All Adjustments are cumulative (not included in Homeready LLPA caps)
Term > 15 Yrs; Credit Score >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	Loan Amount \$250,000+
Term > 15 Yrs; Credit Score 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	Loan Amount \$200,000 - \$249,999
Term > 15 Yrs; Credit Score 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	Loan Amount \$150,000 - \$199,999
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	Loan Amount \$100,000 - \$149,999
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.250	2.750	2.250	2.250	2.250	2.500	Loan Amount \$50,000 - \$99,999
Term > 15 Yrs; Credit Score 640 - 659	1.500	2.250	3.750	4.000	4.250	3.750	3.750	3.750	Loan Amount \$35,000 - \$49,999
Term > 15 Yrs; Credit Score 620 - 639	1.500	2.500	4.000	4.000	4.250	4.250	4.500	4.500	No Escrows (all states excluding NY)
Cash Out - Credit Score >=740	0.375	0.625	0.625	0.875	N/A	N/A	N/A	N/A	Co-op
Cash Out - Credit Score 720 - 739	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	LTV >95%
Cash Out - Credit Score 700 - 719	0.375	1.000	1.000	1.125	N/A	N/A	N/A	N/A	Homestyle Renovation
Cash Out - Credit Score 680 - 699	0.375	1.125	1.125	1.750	N/A	N/A	N/A	N/A	1.500
Cash Out - Credit Score 660 - 679	0.625	1.125	1.125	1.875	N/A	N/A	N/A	N/A	
Cash Out - Credit Score 640 - 659	0.875	1.875	1.875	2.875	N/A	N/A	N/A	N/A	
Cash Out - Credit Score 620 - 639	0.875	1.875	1.875	3.375	N/A	N/A	N/A	N/A	
ARM	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	Homeready LLPA caps
Investment Property	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A	LLPA Cap
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	LTV >80%, FICO >= 680
Condos: Term > 15 Years	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	All other LTV and FICO combos
2-Unit Properties	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	
3-4 Units	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
High Balance - Purchase and Rate Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	Mortgages with Subordinate Financing
High Balance - Cash out	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	
High Balance - ARMS	0.750	0.750	0.750	1.500	1.500	1.500	N/A	N/A	All mortgages with subordinate financing .375pt

Lender Paid Comp Options		RATE LOCK POLICY		RATE LOCK EXTENSIONS	
1.500	1.750	35 Day	Loan must have all conditions submitted to MIM	7 Day	0.125 point
2.250	2.500	50 Day	Must be stipped by MIM	15 Day	0.375 point
Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.		Fees: No underwriting fee, \$450 Attorney Fee (NY only), \$90 Tax Service Fee, \$10 Flood Cert Fee		Only one rate lock extension permitted. Rate must be extended prior to expiration.	
Line 1 Lender Fee is Zero		Max premium is 5.00% after adjustments		Expired Rate Locks receive worse case price plus a 0.250 point penalty	
				ARMs are qualified at a rate 1.5% higher than note rate.	

Lender Paid Mortgage Insurance - Price Adjustments		Fico						Fico											
LTV	Coverage	760+	740-759	720-739	700-719	680-699	<680	740+	720-739	700-719	680-699	<680	Adjustments	740+	720-739	700-719	680-699	<680	
97% to 95.01%	35%	2.375	3.375	4.250	5.125	6.375	10.000	0.000	0.000	0.625	0.625	1.125	Rate and Term Refi	0.000	0.000	0.625	0.625	1.125	
	30%	1.875	2.625	3.250	3.875	4.750	7.625	0.500	0.750	1.000	1.000	1.375	Cash Out Refinance	0.500	0.750	1.000	1.000	1.375	
	18%	1.500	2.000	2.500	3.000	3.625	5.750	0.250	0.500	0.750	1.250	1.250	Second Homes	0.250	0.500	0.750	1.250	1.250	
95% to 90.01%	30%	2.000	2.750	3.375	4.000	5.000	7.750	1.250	1.375	1.750	1.750	N/A	Investment	1.250	1.375	1.750	1.750	N/A	
	25%	1.750	2.375	3.000	3.375	4.250	6.500	1.250	1.375	1.750	1.750	N/A	3-4 unit properties	1.250	1.375	1.750	N/A	N/A	
	16%	1.250	1.750	2.250	2.500	3.000	4.625												
90% to 85.01%	25%	1.500	2.125	2.500	3.125	3.750	5.875												
	12%	1.000	1.250	1.500	1.750	2.125	3.250												
85% and Under	12%	0.875	1.000	1.125	1.250	1.500	2.250												
	6%	0.625	0.750	0.750	0.875	0.875	1.375												

Regional Office 400 W. Cummings Park, Suite 5800, Woburn, MA 01801

Corporate Headquarters 900 Merchants Concourse, Westbury, NY 11590

mimbroker.com

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Daily Rate Sheet
Conforming High LTV
Refinance Wholesale

solid, established, reliable - since 1959



5/24/19 10:00am

Conforming DU Approve Eligible Required

30 Year Fixed Rate - Standard Loan Limit				20 Year Fixed Rate - Standard Loan Limit			15 Year Fixed Rate - Standard Loan Limit					
Rate	35 Day	50 Day		Rate	35 Day	50 Day	Rate	35 Day	50 Day			
5.250	(4.335)	(4.313)		5.000	(4.568)	(4.528)	4.500	(3.713)	(3.676)			
5.125	(3.928)	(3.902)		4.875	(4.202)	(4.162)	4.375	(3.407)	(3.370)			
5.000	(3.764)	(3.738)		4.750	(3.820)	(3.781)	4.250	(3.001)	(2.965)			
4.875	(3.404)	(3.379)		4.625	(3.326)	(3.286)	4.125	(2.769)	(2.738)			
4.750	(3.007)	(2.981)		4.500	(3.204)	(3.146)	4.000	(2.147)	(2.110)			
4.625	(2.608)	(2.565)		4.375	(2.742)	(2.685)	3.875	(1.736)	(1.700)			
4.500	(2.454)	(2.411)		4.250	(2.305)	(2.247)	3.750	(1.513)	(1.482)			
4.375	(2.016)	(1.973)		4.125	(1.752)	(1.694)	3.625	(1.290)	(1.268)			
4.250	(1.580)	(1.537)		4.000	(1.351)	(1.293)	3.500	(0.664)	(0.632)			
4.125	(1.029)	(0.986)		3.875	(0.833)	(0.775)	3.375	(0.186)	(0.156)			

30 Year Fixed Rate - High Balance				15 Year Fixed Rate - High Balance			15 Yr Fix High LTV Refi 105.01-125 LTV			30/20 Yr Fix High LTV Refi 105.01-125 LTV		
Rate	35 Day	50 Day		Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
5.375	(3.032)	(3.010)		4.625	(2.692)	(2.645)	5.500	(3.442)	(3.240)	5.625	(4.873)	(4.837)
5.250	(2.583)	(2.561)		4.500	(2.469)	(2.422)	5.375	(3.247)	(3.044)	5.500	(4.638)	(4.602)
5.125	(2.830)	(2.805)		4.375	(2.259)	(2.212)	5.250	(3.437)	(3.406)	5.375	(4.411)	(4.376)
5.000	(2.919)	(2.893)		4.250	(1.975)	(1.928)	5.125	(3.308)	(3.277)	5.250	(3.788)	(3.752)
4.875	(2.534)	(2.508)		4.125	(1.674)	(1.628)	5.000	(3.154)	(3.123)	5.125	(3.457)	(3.417)
4.750	(2.041)	(2.015)		4.000	(1.330)	(1.284)	4.875	(2.912)	(2.881)	5.000	(3.062)	(3.022)
4.625	(1.755)	(1.712)		3.875	(0.966)	(0.919)	4.750	(3.139)	(3.093)	4.875	(2.624)	(2.585)
4.500	(1.514)	(1.470)		3.750	(0.779)	(0.737)	4.625	(2.796)	(2.750)	4.750	(1.968)	(1.929)
4.375	(1.118)	(1.075)		3.625	(0.474)	(0.432)	4.500	(2.460)	(2.414)	4.625	(1.614)	(1.557)
4.250	(0.603)	(0.560)		3.500	(0.120)	(0.078)	4.375	(2.016)	(1.969)	4.500	(1.134)	(1.077)

5/1 Libor ARM - 2.25 Margin - 5/2/5 Caps				7/1 LIBOR ARM - 2.250 Margin - 5/2/5 Caps			15 Yr Fix High LTV Refi 125+ LTV			30/20 Yr Fix High LTV Refi 125+ LTV			
ARM Plan	2737	Index Value	2.666	ARM Plan	2727	Index Value	2.666	Rate	35 Day	50 Day	Rate	35 Day	50 Day
								5.375	(3.270)	(3.044)	5.375	(4.505)	(4.483)
								5.250	(3.437)	(3.406)	5.250	(3.856)	(3.834)
								5.125	(3.308)	(3.277)	5.125	(3.457)	(3.431)
								5.000	(3.154)	(3.123)	5.000	(3.062)	(3.036)
								4.875	(2.912)	(2.881)	4.875	(2.624)	(2.599)
								4.750	(3.046)	(2.999)	4.750	(1.941)	(1.916)
								4.625	(2.702)	(2.656)	4.625	(1.427)	(1.383)
								4.500	(2.367)	(2.320)	4.500	(0.947)	(0.903)
								4.375	(1.922)	(1.875)	4.375	(0.467)	(0.423)
								4.250	(1.613)	(1.571)	4.250	0.399	0.443

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative										Price Adjustments - All Adjustments are cumulative (not included in max adjustment cap)	
	<= 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	>97%		
Term > 15 Yrs; Credit Score >= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.750		0.000
Term > 15 Yrs; Credit Score 720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	1.000	1.000		0.000
Term > 15 Yrs; Credit Score 700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.500	1.500	1.500		0.350
Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	1.500		0.450
Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	2.250		1.000
Term > 15 Yrs; Credit Score 640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	2.750		2.375
Term > 15 Yrs; Credit Score 620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.500	3.500	3.500		3.750
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250		0.250
Investment Property	2.125	2.125	2.125	3.375	4.125	4.125	4.125	4.125	4.125		
Second Home	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250		
Condos: Term > 15 Years	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	0.750		
2-4 Unit Properties	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
High Balance - ARM	0.750	0.750	1.500	1.500	1.500	1.500	1.500	1.500	1.500		
High Balance - Purchase and Rate Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		

For LLPA caps, go to <https://www.fanniemae.com/content/pricing/llpa-matrix.pdf>

Lender Paid Comp Options	RATE LOCK POLICY	RATE LOCK EXTENSIONS	Mortgages with Subordinate Financing
1.500 1.750 2.000 2.250 2.500 2.750	35 Day Loan must have all conditions submitted to MIM 50 Day Must be stipped by MIM	7 Day 0.125 point 15 Day 0.375 point Only one rate lock extension permitted. Rate must be extended prior to expiration. Expired Rate Locks receive worse case price plus a 0.250 point penalty ARMs are qualified at a rate 1.5% higher than note rate.	All mortgages with sub financing .375pt LTV Range CLTV Range Non Interest Only Credit Score < 720 >= 720 ≤ 65.00% 80.01 -95% 0.500 0.250 65.01 -75% 80.01 -95% 0.750 0.500 75.01 -95% 90.01 -95% 1.000 0.750 75.01 -90% 76.01 -90% 1.000 0.750 ≤ 95.00% 95.01 -97% 1.50%
Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.	Fees: No underwriting fee, \$450 Attorney Fee (NY only), \$90 Tax Service Fee, \$10 Flood Cert Fee		
Line 1 Lender Fee is Zero	Max premium is 5.00% after adjustments		

Regional Office 400 W. Cummings Park, Suite 5800, Woburn, MA 01801 Corporate Headquarters 900 Merchants Concourse, Westbury, NY 11590



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5/24/19 10:00am

Conforming LP Accept Eligible Required											
30 Year Fixed Rate			20 Year Fixed Rate			15 Year Fixed Rate			30 Year Fixed Rate High Balance		
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day
4.375	(1.783)	(1.790)	3.875	(0.772)	(0.721)	3.500	(0.238)	(0.230)	4.375	0.967	0.960
4.500	(2.320)	(2.332)	4.000	(1.352)	(1.298)	3.625	(0.768)	(0.760)	4.500	0.430	0.418
4.625	(2.535)	(2.538)	4.125	(1.876)	(1.823)	3.750	(1.272)	(1.269)	4.625	0.215	0.212
4.750	(2.657)	(2.700)	4.250	(2.058)	(2.019)	3.875	(1.771)	(1.772)	4.750	0.093	0.050
4.875	(3.143)	(3.189)	4.375	(2.589)	(2.550)	4.000	(2.267)	(2.259)	4.875	(0.393)	(0.439)
5.000	(3.593)	(3.645)	4.500	(3.081)	(3.044)	4.125	(2.205)	(2.204)	5.000	(0.843)	(0.895)
5.125	(3.558)	(3.629)	4.625	(3.552)	(3.521)	4.250	(2.689)	(2.688)	5.125	(0.808)	(0.879)
5.250	(4.013)	(4.089)	4.750	(3.657)	(3.669)	4.375	(3.155)	(3.153)	5.250	(1.263)	(1.339)
5.375	(4.420)	(4.501)	4.875	(4.134)	(4.147)	4.500	(2.712)	(2.686)	5.375	(1.670)	(1.751)
5.500	(4.783)	(4.869)	5.000	(4.585)	(4.601)	4.625	(3.123)	(3.098)			

3/1 Libor ARM - 2.25 Margin - 2/2/6 Caps			5/1 Libor ARM - 2.250 Margin - 2/2/6 Caps			7/1 Libor ARM - 2.250 Margin - 5/2/5 Caps			15 Year Fixed Rate High Balance		
Index Value	2.666		Index Value	2.666		Index Value	2.666		Rate	35 Day	50 Day
Rate	35 Day	50 Day	Rate	35 Day	50 Day	Rate	35 Day	50 Day	3.500	3.262	3.270
3.750	0.109	0.150	3.375	(0.073)	(0.047)	3.500	0.244	0.275	3.625	2.732	2.740
3.875	(0.036)	0.011	3.500	(0.333)	(0.302)	3.625	(0.093)	(0.057)	3.750	2.228	2.231
4.000	(0.206)	(0.154)	3.625	(0.592)	(0.557)	3.750	(0.430)	(0.389)	3.875	1.729	1.728
4.125	(0.376)	(0.318)	3.750	(0.817)	(0.776)	3.875	(0.767)	(0.721)	4.000	1.233	1.241
4.250	(0.484)	(0.422)	3.875	(1.064)	(1.019)	4.000	(1.104)	(1.053)	4.125	1.295	1.296
4.375	(0.633)	(0.566)	4.000	(1.347)	(1.297)	4.125	(1.441)	(1.385)	4.250	0.811	0.812
4.500	(0.843)	(0.771)	4.125	(1.630)	(1.575)	4.250	(1.865)	(1.805)	4.375	0.345	0.347
4.625	(1.053)	(0.976)	4.250	(1.951)	(1.890)	4.375	(2.232)	(2.167)			
4.750	(1.570)	(1.488)	4.375	(2.247)	(2.181)	4.500	(2.511)	(2.441)			

30 Year Fixed Rate - Homepossible			15 Year Fixed Rate - Homepossible		
Rate	35 Day	50 Day	Rate	35 Day	50 Day
4.625	(1.783)	(1.790)	3.750	(0.238)	(0.230)
4.750	(2.320)	(2.332)	3.875	(0.768)	(0.760)
4.875	(2.535)	(2.538)	4.000	(1.272)	(1.269)
5.000	(2.657)	(2.700)	4.125	(1.771)	(1.772)
5.125	(3.143)	(3.189)	4.250	(2.267)	(2.259)
5.250	(3.593)	(3.645)	4.375	(2.205)	(2.204)
5.375	(3.558)	(3.629)	4.500	(2.689)	(2.688)
5.500	(4.013)	(4.089)	4.625	(3.155)	(3.153)
5.625	(4.420)	(4.501)	4.750	(2.712)	(2.686)
5.750	(4.783)	(4.869)	4.875	(3.123)	(3.098)

Loan Level Price Adjustments - All Mortgages - All Adjustments are cumulative																																																																																																											
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<table border="1"> <thead> <tr> <th>LTV range</th> <th><= 60.01 - 70.01</th> <th>70.01 - 75.01</th> <th>75.01 - 80.00</th> <th>80.00 - 85.00</th> <th>85.00 - 90.00</th> <th>90.00 - 95.01</th> <th>95.01 -</th> </tr> </thead> <tbody> <tr> <td>Term > 15 Yrs; Credit Score >= 740</td> <td>0.000</td> <td>0.250</td> <td>0.500</td> <td>0.750</td> <td>1.000</td> <td>1.500</td> <td>2.000</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 720 - 739</td> <td>0.000</td> <td>0.250</td> <td>0.500</td> <td>0.750</td> <td>1.000</td> <td>1.500</td> <td>2.000</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 700 - 719</td> <td>0.000</td> <td>0.500</td> <td>1.000</td> <td>1.250</td> <td>1.500</td> <td>2.000</td> <td>2.500</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 680 - 699</td> <td>0.000</td> <td>0.500</td> <td>1.250</td> <td>1.750</td> <td>2.000</td> <td>2.500</td> <td>3.000</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 660 - 679</td> <td>0.000</td> <td>1.000</td> <td>2.250</td> <td>2.750</td> <td>3.000</td> <td>3.500</td> <td>4.000</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 640 - 659</td> <td>0.500</td> <td>1.250</td> <td>2.750</td> <td>3.000</td> <td>3.250</td> <td>3.500</td> <td>4.000</td> </tr> <tr> <td>Term > 15 Yrs; Credit Score 620 - 639</td> <td>0.500</td> <td>1.500</td> <td>3.000</td> <td>3.000</td> <td>3.250</td> <td>3.500</td> <td>4.000</td> </tr> </tbody> </table>								LTV range	<= 60.01 - 70.01	70.01 - 75.01	75.01 - 80.00	80.00 - 85.00	85.00 - 90.00	90.00 - 95.01	95.01 -	Term > 15 Yrs; Credit Score >= 740	0.000	0.250	0.500	0.750	1.000	1.500	2.000	Term > 15 Yrs; Credit Score 720 - 739	0.000	0.250	0.500	0.750	1.000	1.500	2.000	Term > 15 Yrs; Credit Score 700 - 719	0.000	0.500	1.000	1.250	1.500	2.000	2.500	Term > 15 Yrs; Credit Score 680 - 699	0.000	0.500	1.250	1.750	2.000	2.500	3.000	Term > 15 Yrs; Credit Score 660 - 679	0.000	1.000	2.250	2.750	3.000	3.500	4.000	Term > 15 Yrs; Credit Score 640 - 659	0.500	1.250	2.750	3.000	3.250	3.500	4.000	Term > 15 Yrs; Credit Score 620 - 639	0.500	1.500	3.000	3.000	3.250	3.500	4.000	<table border="1"> <tbody> <tr> <td>Loan Amount \$250,000+</td> <td>0.000</td> </tr> <tr> <td>Loan Amount \$200,000 - \$249,999</td> <td>0.350</td> </tr> <tr> <td>Loan Amount \$150,000 - \$199,999</td> <td>0.450</td> </tr> <tr> <td>Loan Amount \$100,000 - \$149,999</td> <td>1.000</td> </tr> <tr> <td>Loan Amount \$50,000 - \$99,999</td> <td>2.375</td> </tr> <tr> <td>Loan Amount \$35,000 - \$49,999</td> <td>3.750</td> </tr> <tr> <td>No Escrows</td> <td>0.250</td> </tr> <tr> <td>ARMs >90%</td> <td>0.250</td> </tr> </tbody> </table>				Loan Amount \$250,000+	0.000	Loan Amount \$200,000 - \$249,999	0.350	Loan Amount \$150,000 - \$199,999	0.450	Loan Amount \$100,000 - \$149,999	1.000	Loan Amount \$50,000 - \$99,999	2.375	Loan Amount \$35,000 - \$49,999	3.750	No Escrows	0.250	ARMs >90%	0.250																
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RATE LOCK POLICY								ARMs are qualified at a rate 1.5% higher than note rate.																																																																																																			
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Lender/Consumer Paid Comp: Points and fees (including discount points) paid by Borrower to Lender and/or Broker are limited to 2.75% of the loan amount.								Max premium is 5.00% after adjustments																																																																																																			
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