

Issued: 4/1/2026 10:22 AM 15 30 45 60 75 90 120 150 180
 Lock Expiration Dates: 16-Apr 1-May 16-May 31-May 15-Jun 30-Jun 30-Jul 29-Aug 28-Sep

File Types

Purchase or Refinance: Conv, FHA, VA, USDA, & Jumbo

Disclaimer

These rates, prices, and adjustments are indications only, please refer to the UHMGo / Optimal Blue pricing engine for live data. In the event of a discrepancy, the live data in UHMGo will be the prevailing price honored.

Title Proposed Insured & CPL Address

Conventional: Union Home Mortgage Corp ISAOA/ATIMA
 FHA: Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD
 VA: Union Home Mortgage Corp ISAOA/ ATIMA & Dept of VA
 USDA: Union Home Mortgage Corp ISAOA/ATIMA
 Closing Protection Letter Address:
 8241 Dow Circle W., Strongsville, OH 44136

Mortgage Clause & Lender IDS

Please refer to the complete list of Mortgagee Clause, Lender IDs, Title Proposed Insured and CPL Addresses in UHMGo! under "Lending Guide, Policies & Disclosures".

FHA ID 3827009995 VA ID 5650720000

Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

Contact Notes

TPORateLocks@uhm.com

TPOICDclosing@uhm.com

TPOCaseNumber@uhm.com

TPONDCClosing@uhm.com

TPOClosing@uhm.com

All physical mail to HQ:
 8241 Dow Circle W,
 Strongsville, OH 44136
Attn: TPO Admn

TPOAppraisal@uhm.com

TPOComplianceHelp@uhm.com

Long-Term Locks

Long-term locks available with non-refundable upfront fees and additional cost to 60 day pricing (120 day lock 45bp; 150 day 70bp, and 180 day 95bp).

Please contact your AE to lock over 90 days and send borrower check payable for non-refundable upfront fee to Union Home Mortgage : Union Home Mortgage, ATTN: TPO Admin, 8241 Dow Circle, Strongsville, OH, 44136.

Check must be received within 3 business days and will show as POC at Closing.

We are pleased to offer Jumbo & High Balance Broker Products. Pricing is available only in UHMGo.

Closing Doc Turntimes

Initial CD will be issued at conditional approval as long as loan is approved and locked (appraisal & title not required)

Servicing Information

In the event you are submitting a loan back to UHM that is currently being serviced by UHM, we are currently offering a netted payoff of escrows where the escrow account credit is deducted from the actual payoff.

UHM Fees for Wholesale & NDC

Wholesale/Broker Loans – Conv & Gov: \$1235 UW Fee

Wholesale/Broker Loans – USDA/FHA Streamlines & VA IRRRL: \$650 UW Fee

NDC – Conventional & Government: \$575 Admin Fee

NDC – Conv & Gov: \$350 Doc Draw Fee if UHM Draws Docs

NDC – USDA/FHA Streamlines & VA IRRRL: \$325 Admin Fee

NDC – USDA/FHA Streamlines & VA IRRRL: \$100 Doc Draw Fee if UHM Draws Docs

Conventional Loans

Use 620 score if one borrower with no score

If another borrower is on loan, use that FICO score

ARMs: <https://www.newyorkfed.org/markets/reference-rates/sofr>

Government Loans

If one borrower with no score, there is a -4.00 LLPA

Use 0 score if one borrower with no score (UHMGo)

UHM Price Boost

As of 8/1/24, base price includes improvement for UHM Price Boost

LLPA for waiving Price Boost in LLPA sections of rate sheet

8241 Dow Circle W, Strongsville, OH 44136 Attn: TPO Admn

TPO Portal Access & Rate Lock Policy

<https://www.uhmgo.com/>

Conventional Programs						
30 Year Conventional / 21 - 30 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	103.810	103.786	103.763	103.738	103.588	103.538
7.375	103.593	103.570	103.546	103.522	103.372	103.322
7.250	103.385	103.361	103.338	103.313	103.163	103.113
7.125	102.739	102.693	102.647	102.607	102.457	102.407
7.000	102.377	102.330	102.284	102.244	102.094	102.044
6.990	102.377	102.330	102.284	102.244	102.094	102.044
6.875	101.974	101.914	101.858	101.818	101.668	101.618
6.750	101.598	101.528	101.459	101.394	101.244	101.194
6.625	101.331	101.253	101.175	101.094	100.944	100.894
6.500	100.879	100.801	100.722	100.641	100.491	100.441
6.375	100.524	100.446	100.367	100.286	100.136	100.086
6.250	100.049	99.971	99.892	99.811	99.661	99.611
6.125	99.687	99.624	99.563	99.507	99.357	99.307
6.000	99.223	99.161	99.099	99.043	98.893	98.843
5.990	99.223	99.161	99.099	99.043	98.893	98.843
5.875	98.702	98.639	98.578	98.522	98.372	98.322
5.750	98.146	98.083	98.022	97.965	97.815	97.765
5.625	97.616	97.569	97.518	97.454	97.304	97.254
5.500	97.004	96.958	96.907	96.842	96.692	96.642
5.375	96.524	96.478	96.427	96.362	96.212	96.162
5.250	95.884	95.838	95.787	95.722	95.572	95.522
5.125	95.627	95.588	95.542	95.469	95.319	95.269
5.000	94.980	94.941	94.896	94.823	94.673	94.623
4.990	94.980	94.941	94.896	94.823	94.673	94.623
4.875	94.308	94.269	94.223	94.150	94.000	93.950
4.750	93.620	93.581	93.536	93.463	93.313	93.263
4.625	92.861	92.814	92.764	92.699	92.549	92.499

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	104.167	104.151	104.135	104.119	103.969	103.919
7.375	103.947	103.931	103.915	103.899	103.749	103.699
7.250	103.580	103.564	103.548	103.532	103.382	103.332
7.125	102.942	102.864	102.795	102.763	102.613	102.563
7.000	102.616	102.522	102.440	102.400	102.250	102.200
6.990	102.616	102.522	102.440	102.400	102.250	102.200
6.875	102.281	102.187	102.101	102.044	101.894	101.844
6.750	101.907	101.814	101.727	101.671	101.521	101.471
6.625	102.058	101.956	101.854	101.749	101.599	101.549
6.500	101.573	101.472	101.369	101.264	101.114	101.064
6.375	101.275	101.174	101.071	100.966	100.816	100.766
6.250	100.830	100.728	100.626	100.521	100.371	100.321
6.125	100.830	100.736	100.643	100.554	100.404	100.354
6.000	100.381	100.287	100.195	100.106	99.956	99.906
5.990	100.381	100.287	100.195	100.106	99.956	99.906
5.875	99.898	99.804	99.711	99.623	99.473	99.423
5.750	99.379	99.286	99.193	99.104	98.954	98.904
5.625	99.004	98.926	98.844	98.747	98.597	98.547
5.500	98.531	98.453	98.371	98.274	98.124	98.074
5.375	98.052	97.974	97.892	97.795	97.645	97.595
5.250	97.473	97.395	97.313	97.216	97.066	97.016
5.125	97.247	97.161	97.071	96.966	96.816	96.766
5.000	96.668	96.582	96.492	96.387	96.237	96.187
4.990	96.668	96.582	96.492	96.387	96.237	96.187
4.875	95.866	95.780	95.690	95.585	95.435	95.385
4.750	95.248	95.163	95.073	94.968	94.818	94.768
4.625	94.493	94.407	94.317	94.212	94.062	94.012

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.828	102.769	102.711	102.647	102.497	102.447
6.625	102.567	102.509	102.450	102.386	102.236	102.186
6.500	102.287	102.234	102.180	102.124	101.974	101.924
6.375	101.995	101.953	101.911	101.857	101.707	101.657
6.250	101.706	101.669	101.632	101.578	101.428	101.378
6.125	101.440	101.404	101.367	101.320	101.170	101.120
6.000	101.163	101.126	101.090	101.043	100.893	100.843
5.990	101.053	101.016	100.980	100.933	100.783	100.733
5.875	100.876	100.839	100.803	100.756	100.606	100.556
5.750	100.569	100.532	100.496	100.449	100.299	100.249
5.625	100.242	100.205	100.168	100.122	99.972	99.922
5.500	99.898	99.861	99.825	99.778	99.628	99.578
5.375	99.567	99.530	99.494	99.447	99.297	99.247
5.250	99.220	99.183	99.147	99.100	98.950	98.900
5.125	98.853	98.816	98.779	98.732	98.582	98.532
5.000	98.466	98.429	98.392	98.345	98.195	98.145
4.990	98.356	98.319	98.282	98.235	98.085	98.035
4.875	98.066	98.029	97.993	97.946	97.796	97.746
4.750	97.650	97.613	97.577	97.530	97.380	97.330
4.625	97.296	97.267	97.238	97.192	97.042	96.992
4.500	96.912	96.882	96.853	96.807	96.657	96.607
4.375	96.504	96.475	96.446	96.400	96.250	96.200
4.250	96.091	96.061	96.032	95.986	95.836	95.786
4.125	96.538	96.509	96.480	96.448	96.298	96.248
4.000	96.125	96.096	96.066	96.034	95.884	95.834

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.854	102.796	102.737	102.659	102.509	102.459
6.625	102.615	102.556	102.497	102.434	102.284	102.234
6.500	102.400	102.341	102.283	102.219	102.069	102.019
6.375	102.175	102.117	102.058	101.994	101.844	101.794
6.250	101.937	101.878	101.819	101.756	101.606	101.556
6.125	101.459	101.423	101.386	101.332	101.182	101.132
6.000	101.223	101.187	101.150	101.096	100.946	100.896
5.990	101.123	101.087	101.050	100.996	100.846	100.796
5.875	100.972	100.936	100.899	100.845	100.695	100.645
5.750	100.728	100.680	100.631	100.575	100.425	100.375
5.625	100.719	100.668	100.617	100.554	100.404	100.354
5.500	100.486	100.435	100.383	100.320	100.170	100.120
5.375	100.232	100.181	100.130	100.067	99.917	99.867
5.250	99.964	99.913	99.861	99.798	99.648	99.598
5.125	99.680	99.629	99.578	99.515	99.365	99.315
5.000	99.382	99.331	99.279	99.217	99.067	99.017
4.990	99.257	99.206	99.154	99.092	98.942	98.892
4.875	99.073	99.022	98.971	98.908	98.758	98.708
4.750	98.755	98.704	98.652	98.589	98.439	98.389
4.625	98.150	98.106	98.062	97.993	97.843	97.793
4.500	97.832	97.788	97.744	97.675	97.525	97.475
4.375	97.505	97.462	97.418	97.349	97.199	97.149
4.250	97.172	97.128	97.084	97.015	96.865	96.815
4.125	96.189	96.160	96.131	96.099	95.949	95.899
4.000	95.871	95.842	95.812	95.780	95.630	95.580

Conventional Programs							
10-Year 6-Month SOFR ARM - 30 Yr							
Rate	15 day	30 day	45 day	60 day	75 day	90 day	
7.500	99.261	99.137	99.006	98.895	98.745	98.695	
7.375	99.215	99.096	98.970	98.864	98.714	98.664	
7.250	99.168	99.055	98.935	98.833	98.683	98.633	
7.125	99.350	99.266	99.181	99.137	98.987	98.937	
7.000	99.742	99.664	99.585	99.546	99.396	99.346	
6.990	99.773	99.696	99.617	99.579	99.429	99.379	
6.875	100.133	100.061	99.989	99.956	99.806	99.756	
6.750	100.525	100.459	100.393	100.365	100.215	100.165	
6.625	100.649	100.560	100.466	100.381	100.231	100.181	
6.500	100.527	100.442	100.354	100.274	100.124	100.074	
6.375	100.404	100.325	100.242	100.167	100.017	99.967	
6.250	100.282	100.207	100.130	100.059	99.909	99.859	
6.125	100.020	99.935	99.846	99.747	99.597	99.547	
6.000	99.628	99.548	99.464	99.369	99.219	99.169	
5.990	99.597	99.517	99.433	99.339	99.189	99.139	
5.875	99.237	99.161	99.082	98.991	98.841	98.791	
5.750	98.845	98.774	98.700	98.613	98.463	98.413	
5.625	98.449	98.382	98.313	98.229	98.079	98.029	
5.500	98.049	97.987	97.922	97.843	97.693	97.643	
5.375	97.649	97.591	97.531	97.456	97.306	97.256	
5.250	97.249	97.195	97.141	97.070	96.920	96.870	
5.125	96.825	96.773	96.721	96.648	96.498	96.448	
5.000	96.379	96.331	96.284	96.215	96.065	96.015	
4.990	96.343	96.296	96.249	96.181	96.031	95.981	
4.875	95.932	95.890	95.847	95.782	95.632	95.582	
4.750	95.486	95.448	95.410	95.350	95.200	95.150	
4.625	94.950	94.907	94.863	94.785	94.635	94.585	

Conventional Programs							
7-Year 6-Month SOFR ARM - 30 Yr							
Rate	15 day	30 day	45 day	60 day	75 day	90 day	
7.500	100.697	100.579	100.454	100.351	100.201	100.151	
7.375	100.705	100.591	100.472	100.375	100.225	100.175	
7.250	100.712	100.604	100.491	100.398	100.248	100.198	
7.125	100.775	100.678	100.577	100.502	100.352	100.302	
7.000	100.888	100.796	100.701	100.631	100.481	100.431	
6.990	100.924	100.834	100.741	100.672	100.522	100.472	
6.875	101.027	100.942	100.855	100.790	100.640	100.590	
6.750	101.149	101.070	100.989	100.908	100.758	100.708	
6.625	101.036	100.946	100.852	100.764	100.614	100.564	
6.500	100.879	100.794	100.705	100.621	100.471	100.421	
6.375	100.715	100.635	100.552	100.472	100.322	100.272	
6.250	100.538	100.463	100.386	100.299	100.149	100.099	
6.125	100.298	100.218	100.135	100.045	99.895	99.845	
6.000	99.970	99.895	99.817	99.731	99.581	99.531	
5.990	99.970	99.895	99.817	99.731	99.581	99.531	
5.875	99.673	99.602	99.529	99.448	99.298	99.248	
5.750	99.351	99.285	99.217	99.139	98.989	98.939	
5.625	99.022	98.960	98.896	98.822	98.672	98.622	
5.500	98.716	98.658	98.599	98.528	98.378	98.328	
5.375	98.449	98.395	98.340	98.273	98.123	98.073	
5.250	98.023	97.974	97.926	97.865	97.715	97.665	
5.125	97.665	97.618	97.570	97.505	97.355	97.305	
5.000	97.282	97.238	97.195	97.134	96.984	96.934	
4.990	97.377	97.333	97.289	97.226	97.076	97.026	
4.875	97.010	96.969	96.930	96.871	96.721	96.671	
4.750	96.498	96.463	96.430	96.377	96.227	96.177	
4.625	96.082	96.050	96.019	95.965	95.815	95.765	

Conventional Programs							
5-Year 6-Month SOFR ARM - 30 Yr							
Rate	15 day	30 day	45 day	60 day	75 day	90 day	
7.500	101.210	101.080	100.941	100.813	100.663	100.613	
7.375	100.994	100.868	100.735	100.611	100.461	100.411	
7.250	100.777	100.657	100.529	100.409	100.259	100.209	
7.125	100.698	100.597	100.492	100.409	100.259	100.209	
7.000	100.746	100.650	100.551	100.472	100.322	100.272	
6.990	100.750	100.654	100.555	100.477	100.327	100.277	
6.875	100.793	100.703	100.609	100.536	100.386	100.336	
6.750	100.841	100.756	100.668	100.599	100.449	100.399	
6.625	100.837	100.752	100.663	100.588	100.438	100.388	
6.500	100.786	100.706	100.623	100.552	100.402	100.352	
6.375	100.735	100.660	100.583	100.516	100.366	100.316	
6.250	100.684	100.614	100.543	100.481	100.331	100.281	
6.125	100.513	100.435	100.354	100.269	100.119	100.069	
6.000	100.231	100.158	100.082	100.001	99.851	99.801	
5.990	100.209	100.136	100.060	99.980	99.830	99.780	
5.875	99.949	99.881	99.810	99.733	99.583	99.533	
5.750	99.667	99.603	99.538	99.466	99.316	99.266	
5.625	99.354	99.291	99.227	99.152	99.002	98.952	
5.500	99.011	98.953	98.894	98.823	98.673	98.623	
5.375	98.669	98.616	98.562	98.495	98.345	98.295	
5.250	98.326	98.278	98.229	98.166	98.016	97.966	
5.125	97.989	97.945	97.902	97.845	97.695	97.645	
5.000	97.655	97.616	97.578	97.525	97.375	97.325	
4.990	97.628	97.590	97.552	97.500	97.350	97.300	
4.875	97.322	97.288	97.255	97.206	97.056	97.006	
4.750	96.988	96.959	96.931	96.886	96.736	96.686	
4.625	96.613	96.584	96.556	96.506	96.356	96.306	

Conventional Products Standard Agency Adjustments

Purchase Money Loans - *applicable for terms greater than 15 years*

	≤ 30.00%	30.01 – 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%
≥ = 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
≤ 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

1st-time homebuyers with qualifying income ≤100% AMI or 120% AMI in high-cost areas	Standard agency
Purchases for primary residence manufactured homes with qualifying income ≤100% AMI	LLPAs waived

Rate and Term Refinances - *applicable for terms greater than 15 years*

	≤ 30.00%	30.01 – 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%
≥ = 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.785	-2.500	-2.500
≤ 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Purchase & Limited Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 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%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinances - *applicable for all terms*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ = 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125

Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

All Products - Additional UHM Specific Adjustments

Loan Amount Adjustments	
Loan Amount:	LLPA
50,000 -74,999	-1.00

Conventional UW Buyout Fee	-\$1,235
Government UW Buyout Fee	-\$1,235
USDA/FHA Streamline & VA IRRRL UW Buyout Fee	-\$650
Conventional Waive Price Boost	-0.300
Government Waive Price Boost	-0.600

Escrows Waived LTV > 80
-0.50

State is TX	0.100
--------------------	--------------

Affordable Conventional Program				
30 Yr HomeReady or HomePossible				
Rate	15 day	30 day	45 day	60 day
7.500	103.810	103.786	103.763	103.738
7.375	103.593	103.570	103.546	103.522
7.250	103.385	103.361	103.338	103.313
7.125	102.739	102.693	102.647	102.607
7.000	102.377	102.330	102.284	102.244
6.990	102.377	102.330	102.284	102.244
6.875	101.974	101.914	101.858	101.818
6.750	101.598	101.528	101.459	101.394
6.625	101.331	101.253	101.175	101.094
6.500	100.879	100.801	100.722	100.641
6.375	100.524	100.446	100.367	100.286
6.250	100.049	99.971	99.892	99.811
6.125	99.687	99.624	99.563	99.507
6.000	99.223	99.161	99.099	99.043
5.990	99.223	99.161	99.099	99.043
5.875	98.702	98.639	98.578	98.522
5.750	98.146	98.083	98.022	97.965
5.625	97.616	97.569	97.518	97.454
5.500	97.004	96.958	96.907	96.842
5.375	96.524	96.478	96.427	96.362
5.250	95.884	95.838	95.787	95.722
5.125	95.627	95.588	95.542	95.469
5.000	94.980	94.941	94.896	94.823
4.990	94.980	94.941	94.896	94.823
4.875	94.308	94.269	94.223	94.150
4.750	93.620	93.581	93.536	93.463
4.625	92.861	92.814	92.764	92.699

CONVENTIONAL PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

Government Loan Programs				
30 Year FHA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.375	102.785	102.691	102.597	102.504
7.250	102.785	102.691	102.597	102.504
7.125	103.035	102.941	102.847	102.754
7.000	103.035	102.941	102.847	102.754
6.990	102.955	102.861	102.767	102.674
6.875	103.035	102.941	102.847	102.754
6.750	103.035	102.941	102.847	102.754
6.625	101.035	100.941	100.847	100.754
6.500	101.035	100.941	100.847	100.754
6.375	101.035	100.941	100.847	100.754
6.250	101.035	100.941	100.847	100.754
6.125	99.894	99.801	99.707	99.613
6.000	99.894	99.801	99.707	99.613
5.990	99.814	99.721	99.627	99.533
5.875	99.894	99.801	99.707	99.613
5.750	99.894	99.801	99.707	99.613
5.625	98.222	98.129	98.035	97.941
5.500	98.222	98.129	98.035	97.941
5.375	98.222	98.129	98.035	97.941
5.250	98.222	98.129	98.035	97.941
5.125	95.847	95.754	95.660	95.566
5.000	95.847	95.754	95.660	95.566
4.990	95.767	95.674	95.580	95.486
4.875	95.847	95.754	95.660	95.566
4.750	95.847	95.754	95.660	95.566

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.375	102.785	102.691	102.597	102.504
7.250	102.785	102.691	102.597	102.504
7.125	103.035	102.941	102.847	102.754
7.000	103.035	102.941	102.847	102.754
6.990	102.955	102.861	102.767	102.674
6.875	103.035	102.941	102.847	102.754
6.750	103.035	102.941	102.847	102.754
6.625	101.035	100.941	100.847	100.754
6.500	101.035	100.941	100.847	100.754
6.375	101.035	100.941	100.847	100.754
6.250	101.035	100.941	100.847	100.754
6.125	99.894	99.801	99.707	99.613
6.000	99.894	99.801	99.707	99.613
5.990	99.814	99.721	99.627	99.533
5.875	99.894	99.801	99.707	99.613
5.750	99.894	99.801	99.707	99.613
5.625	98.222	98.129	98.035	97.941
5.500	98.222	98.129	98.035	97.941
5.375	98.222	98.129	98.035	97.941
5.250	98.222	98.129	98.035	97.941
5.125	95.847	95.754	95.660	95.566
5.000	95.847	95.754	95.660	95.566

Government Loan Price Adjustments			
Applies to all, FHA/VA/USDA			
FICO>=720	0.150	VA IRRRL	0.000
700-719	0.000	VA High LTV C/O Refi	-4.000
680-699	0.000		
660 - 679	0.000		
640 - 659	-0.375	Investment	-0.500
620 - 639	-0.750	Manufactured Home	-1.000
600 - 619	-1.400		
580 - 599	-1.750		
500 - 579	-3.500		
No Score*	-4.000	*not applied to IRRRL or Streamline	

15 Year FHA / 15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
6.000	100.897	100.851	100.804	100.757
5.875	100.897	100.851	100.804	100.757
5.750	100.897	100.851	100.804	100.757
5.625	99.866	99.819	99.772	99.726
5.500	99.866	99.819	99.772	99.726
5.375	99.866	99.819	99.772	99.726
5.250	99.866	99.819	99.772	99.726
5.125	98.647	98.601	98.554	98.507
5.000	98.647	98.601	98.554	98.507
4.875	98.647	98.601	98.554	98.507
4.750	98.647	98.601	98.554	98.507
4.625	96.960	96.913	96.866	96.819
4.500	96.960	96.913	96.866	96.819

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.375	102.785	102.691	102.597	102.504
7.250	102.785	102.691	102.597	102.504
7.125	103.035	102.941	102.847	102.754
7.000	103.035	102.941	102.847	102.754
6.990	102.955	102.861	102.767	102.674
6.875	103.035	102.941	102.847	102.754
6.750	103.035	102.941	102.847	102.754
6.625	101.035	100.941	100.847	100.754
6.500	101.035	100.941	100.847	100.754
6.375	101.035	100.941	100.847	100.754
6.250	101.035	100.941	100.847	100.754
6.125	99.894	99.801	99.707	99.613
6.000	99.894	99.801	99.707	99.613
5.990	99.814	99.721	99.627	99.533
5.875	99.894	99.801	99.707	99.613
5.750	99.894	99.801	99.707	99.613
5.625	98.222	98.129	98.035	97.941
5.500	98.222	98.129	98.035	97.941
5.375	98.222	98.129	98.035	97.941
5.250	98.222	98.129	98.035	97.941
5.125	95.847	95.754	95.660	95.566
5.000	95.847	95.754	95.660	95.566



Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	102.489	102.443	102.397	102.357	102.207	102.157
7.000	102.127	102.080	102.034	101.994	101.844	101.794
6.990	102.127	102.080	102.034	101.994	101.844	101.794
6.875	101.724	101.664	101.608	101.568	101.418	101.368
6.750	101.348	101.278	101.209	101.144	100.994	100.944
6.625	101.081	101.003	100.925	100.844	100.694	100.644
6.500	100.629	100.551	100.472	100.391	100.241	100.191
6.375	100.274	100.196	100.117	100.036	99.886	99.836
6.250	99.799	99.721	99.642	99.561	99.411	99.361
6.125	98.887	98.824	98.763	98.707	98.557	98.507
6.000	98.423	98.361	98.299	98.243	98.093	98.043
5.990	98.423	98.361	98.299	98.243	98.093	98.043

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	98.317	98.280	98.243	98.197	98.047	97.997
5.500	97.973	97.936	97.900	97.853	97.703	97.653
5.375	97.642	97.605	97.569	97.522	97.372	97.322
5.250	97.295	97.258	97.222	97.175	97.025	96.975
5.125	96.303	96.891	96.854	96.807	96.032	95.982
5.000	95.916	96.504	96.467	96.420	95.645	95.595
4.875	95.516	96.104	96.068	96.021	95.246	95.196
4.750	95.100	95.688	95.652	95.605	94.830	94.780

Below LLPA's are in addition to the standard LLPA's applied by the agencies

Conventional High Bal	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Purchase or R/T Refi	-0.500	-0.500	-0.750	-0.750	-1.00
ARM	-1.250	-1.250	-1.500	-1.500	-2.50

Conventional High Bal	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
Purchase or R/T Refi	-1.000	-1.000	-1.000	-1.000
ARM	-2.500	-2.500	-2.750	-2.750

Conventional High Bal	≤ 30.00%	≤ 60.00%	≤ 70.00%	≤ 75.00%	≤ 80.00%
Cash-out Refinance	-1.250	-1.250	-1.500	-1.500	-1.750

High Balance Government Programs

30 Year High Balance Government

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.625	99.035	98.941	98.847	98.754	98.604	98.554
6.500	99.035	98.941	98.847	98.754	98.604	98.554
6.375	99.035	98.941	98.847	98.754	98.604	98.554
6.250	99.035	98.941	98.847	98.754	98.604	98.554
6.125	98.394	98.301	98.207	98.113	97.963	97.913
6.000	98.394	98.301	98.207	98.113	97.963	97.913
5.990	98.314	98.221	98.127	98.033	97.883	97.833
5.875	98.394	98.301	98.207	98.113	97.963	97.913
5.750	98.394	98.301	98.207	98.113	97.963	97.913

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	97.897	97.851	97.804	97.757	97.607	97.557
5.625	96.866	96.819	96.772	96.726	96.576	96.526
5.500	96.866	96.819	96.772	96.726	96.576	96.526
5.375	96.866	96.819	96.772	96.726	96.576	96.526
5.250	96.866	96.819	96.772	96.726	96.576	96.526

Conv fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	#N/A	#N/A								
9.625	#N/A	#N/A								
9.500	#N/A	#N/A								
9.375	#N/A	#N/A								
9.250	#N/A	#N/A								
9.125	#N/A	#N/A								
9.000	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.990	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.875	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.750	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.625	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.500	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.375	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.250	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.125	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
8.000	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
7.990	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
7.875	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
7.750	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
7.625	0.309	0.833	0.975	0.975	0.952	0.844	0.821	0.773	0.761	0.761
7.500	0.309	0.833	0.975	0.975	0.952	0.868	0.844	0.797	0.785	0.785
7.375	0.309	0.844	0.987	0.987	0.963	0.892	0.868	0.821	0.809	0.809
7.250	0.309	0.844	0.999	0.999	0.975	0.904	0.892	0.844	0.833	0.833
7.125	0.309	0.856	0.999	0.999	0.999	0.928	0.916	0.868	0.856	0.856
7.000	0.309	0.868	1.023	1.023	1.023	0.952	0.940	0.892	0.880	0.880
6.990	0.309	0.868	1.023	1.023	1.023	0.952	0.940	0.892	0.880	0.880
6.875	0.369	0.939	1.090	1.035	1.047	0.975	0.963	0.916	0.904	0.904
6.750	0.369	0.939	1.101	1.047	1.059	0.987	0.963	0.928	0.916	0.916
6.625	0.458	1.030	1.180	1.142	1.082	1.011	0.987	0.940	0.940	0.940
6.500	0.453	1.032	1.193	1.156	1.094	1.047	1.011	0.975	0.963	0.963
6.375	0.453	1.044	1.204	1.167	1.106	1.059	1.035	0.987	0.987	0.987
6.250	0.453	1.044	1.216	1.179	1.130	1.094	1.059	1.023	1.011	1.011
6.125	0.468	1.068	1.227	1.192	1.142	1.118	1.082	1.059	1.047	1.047
6.000	0.460	1.085	1.261	1.214	1.166	1.142	1.106	1.082	1.082	1.082
5.990	0.460	1.085	1.261	1.214	1.166	1.142	1.106	1.082	1.082	1.082
5.875	0.460	1.084	1.285	1.238	1.190	1.154	1.130	1.106	1.106	1.106
5.750	0.454	1.101	1.285	1.238	1.201	1.178	1.154	1.130	1.130	1.130
5.625	0.452	1.101	1.284	1.238	1.237	1.213	1.166	1.154	1.154	1.154
5.500	0.420	1.065	1.262	1.215	1.249	1.225	1.201	1.190	1.190	1.190

5.375	0.408	1.047	1.248	1.210	1.261	1.237	1.225	1.213	1.213	1.213
5.250	0.408	1.047	1.248	1.210	1.261	1.237	1.237	1.237	1.237	1.237
5.125	0.358	1.031	1.208	1.194	1.261	1.261	1.273	1.285	1.261	1.261
5.000	0.358	1.048	1.224	1.201	1.285	1.297	1.297	1.297	1.297	1.297
4.990	0.358	1.048	1.224	1.201	1.285	1.297	1.297	1.297	1.297	1.297
4.875	0.344	1.078	1.218	1.213	1.297	1.297	1.309	1.320	1.332	1.332
4.750	0.327	1.080	1.213	1.213	1.320	1.332	1.332	1.344	1.344	1.344
4.625	0.316	1.078	1.232	1.232	1.332	1.344	1.344	1.368	1.380	1.380
4.500	0.309	1.071	1.249	1.249	1.344	1.356	1.380	1.392	1.404	1.404
4.375	0.309	1.071	1.249	1.249	1.368	1.380	1.404	1.428	1.439	1.439
4.250	0.309	1.071	1.249	1.249	1.380	1.428	1.428	1.451	1.451	1.451
4.125	0.316	1.078	1.268	1.268	1.416	1.451	1.463	1.475	1.487	1.487
4.000	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
3.990	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
3.875	0.309	1.071	1.273	1.273	1.451	1.499	1.535	1.570	1.582	1.582
3.750	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.625	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.500	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.375	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.250	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.125	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.000	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.990	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.875	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.750	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.625	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.500	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.375	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.250	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.125	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.000	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630

Conv fixed 240

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.625	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.500	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.375	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.250	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.125	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
9.000	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
8.990	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
8.875	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
8.750	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793

8.625	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
8.500	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
8.375	0.332	0.896	1.049	1.049	1.024	0.908	0.883	0.832	0.819	0.819
8.250	0.332	0.896	1.049	1.049	1.024	0.934	0.908	0.857	0.844	0.844
8.125	0.332	0.908	1.062	1.062	1.036	0.960	0.934	0.883	0.870	0.870
8.000	0.332	0.908	1.075	1.075	1.049	0.972	0.960	0.908	0.896	0.896
7.990	0.332	0.908	1.075	1.075	1.049	0.972	0.960	0.908	0.896	0.896
7.875	0.332	0.921	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
7.750	0.332	0.934	1.100	1.100	1.100	1.024	1.011	0.960	0.947	0.947
7.625	0.332	0.947	1.113	1.113	1.126	1.049	1.036	0.985	0.972	0.972
7.500	0.332	0.947	1.126	1.126	1.139	1.062	1.036	0.998	0.985	0.985
7.375	0.332	0.960	1.139	1.139	1.164	1.088	1.062	1.011	1.011	1.011
7.250	0.332	0.960	1.152	1.152	1.177	1.126	1.088	1.049	1.036	1.036
7.125	0.399	1.025	1.206	1.164	1.190	1.139	1.113	1.062	1.062	1.062
7.000	0.405	1.028	1.222	1.177	1.216	1.177	1.139	1.100	1.088	1.088
6.990	0.405	1.028	1.222	1.177	1.216	1.177	1.139	1.100	1.088	1.088
6.875	0.404	1.040	1.219	1.177	1.228	1.203	1.164	1.139	1.126	1.126
6.750	0.401	1.070	1.260	1.216	1.254	1.228	1.190	1.164	1.164	1.164
6.625	0.439	1.096	1.302	1.241	1.280	1.241	1.216	1.190	1.190	1.190
6.500	0.439	1.121	1.302	1.241	1.292	1.267	1.241	1.216	1.216	1.216
6.375	0.439	1.121	1.302	1.241	1.331	1.305	1.254	1.241	1.241	1.241
6.250	0.439	1.121	1.328	1.267	1.344	1.318	1.292	1.280	1.280	1.280
6.125	0.397	1.084	1.291	1.267	1.356	1.331	1.318	1.305	1.305	1.305
6.000	0.397	1.084	1.267	1.267	1.356	1.331	1.331	1.331	1.331	1.331
5.990	0.397	1.084	1.267	1.267	1.356	1.331	1.331	1.331	1.331	1.331
5.875	0.397	1.110	1.267	1.267	1.356	1.356	1.369	1.382	1.356	1.356
5.750	0.397	1.136	1.292	1.292	1.382	1.395	1.395	1.395	1.395	1.395
5.625	0.371	1.169	1.305	1.305	1.395	1.395	1.408	1.420	1.433	1.433
5.500	0.351	1.167	1.305	1.305	1.420	1.433	1.433	1.446	1.446	1.446
5.375	0.332	1.152	1.318	1.318	1.433	1.446	1.446	1.472	1.484	1.484
5.250	0.332	1.152	1.344	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.125	0.332	1.152	1.344	1.344	1.472	1.484	1.510	1.536	1.548	1.548
5.000	0.332	1.152	1.344	1.344	1.484	1.536	1.536	1.561	1.561	1.561
4.990	0.332	1.152	1.344	1.344	1.484	1.536	1.536	1.561	1.561	1.561
4.875	0.332	1.152	1.356	1.356	1.523	1.561	1.574	1.587	1.600	1.600
4.750	0.332	1.152	1.369	1.369	1.548	1.587	1.612	1.625	1.638	1.638
4.625	0.332	1.152	1.369	1.369	1.561	1.612	1.651	1.689	1.702	1.702
4.500	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.375	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.125	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.000	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.990	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.875	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.750	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.625	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.500	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.375	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753

3.125	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.000	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.990	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.875	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.750	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.625	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.500	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.375	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.125	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
2.000	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753

Conv fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.625	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.500	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.375	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.250	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.125	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.000	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.990	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.875	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.750	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.625	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.500	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.375	0.351	0.945	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
8.250	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.125	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.000	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
7.990	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
7.875	0.428	1.037	1.177	1.164	1.165	1.081	1.039	0.985	0.972	0.972
7.750	0.428	1.042	1.190	1.179	1.192	1.108	1.066	1.012	0.999	0.999
7.625	0.688	1.317	1.456	1.431	1.395	1.292	1.093	1.039	1.026	1.026
7.500	0.680	1.317	1.472	1.449	1.429	1.317	1.093	1.053	1.039	1.039
7.375	0.685	1.305	1.474	1.453	1.466	1.342	1.120	1.066	1.066	1.066
7.250	0.685	1.326	1.459	1.440	1.473	1.371	1.147	1.107	1.093	1.093
7.125	0.681	1.330	1.523	1.510	1.522	1.432	1.174	1.120	1.120	1.120
7.000	0.668	1.319	1.518	1.508	1.544	1.470	1.201	1.161	1.147	1.147
6.990	0.668	1.319	1.518	1.508	1.544	1.470	1.201	1.161	1.147	1.147
6.875	0.631	1.300	1.491	1.479	1.562	1.495	1.228	1.201	1.188	1.188
6.750	0.601	1.298	1.506	1.496	1.576	1.511	1.255	1.228	1.228	1.228
6.625	0.635	1.347	1.575	1.557	1.566	1.492	1.282	1.255	1.255	1.255

9.625	#N/A									
9.500	#N/A									
9.375	#N/A									
9.250	#N/A									
9.125	#N/A									
9.000	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.990	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.875	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.750	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.625	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.500	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.375	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.250	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.125	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
8.000	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
7.990	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
7.875	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
7.750	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
7.625	0.285	0.809	0.952	0.952	0.928	0.821	0.797	0.749	0.737	0.737
7.500	0.285	0.809	0.952	0.952	0.928	0.844	0.821	0.773	0.761	0.761
7.375	0.285	0.821	0.963	0.963	0.940	0.868	0.844	0.797	0.785	0.785
7.250	0.285	0.821	0.975	0.975	0.952	0.880	0.868	0.821	0.809	0.809
7.125	0.285	0.833	0.975	0.975	0.975	0.904	0.892	0.844	0.833	0.833
7.000	0.285	0.844	0.999	0.999	0.999	0.928	0.916	0.868	0.856	0.856
6.990	0.285	0.844	0.999	0.999	0.999	0.928	0.916	0.868	0.856	0.856
6.875	0.486	1.054	1.194	1.036	1.048	0.977	0.965	0.917	0.905	0.880
6.750	0.485	1.054	1.206	1.047	1.059	0.987	0.964	0.928	0.916	0.892
6.625	0.784	1.330	1.439	1.314	1.084	1.012	0.988	0.941	0.941	0.916
6.500	0.766	1.335	1.456	1.331	1.095	1.047	1.011	0.976	0.964	0.940
6.375	0.766	1.347	1.468	1.344	1.106	1.059	1.035	0.987	0.987	0.963
6.250	0.766	1.347	1.480	1.355	1.130	1.095	1.059	1.023	1.011	0.987
6.125	0.817	1.401	1.517	1.400	1.143	1.119	1.084	1.060	1.048	1.023
6.000	0.791	1.400	1.543	1.386	1.166	1.142	1.106	1.083	1.083	1.059
5.990	0.791	1.400	1.543	1.386	1.166	1.142	1.106	1.083	1.083	1.059
5.875	0.789	1.397	1.567	1.410	1.191	1.155	1.131	1.107	1.107	1.082
5.750	0.769	1.403	1.567	1.411	1.202	1.178	1.154	1.130	1.130	1.106
5.625	0.763	1.402	1.566	1.410	1.213	1.190	1.142	1.130	1.130	1.130
5.500	0.656	1.281	1.434	1.278	1.225	1.201	1.178	1.166	1.166	1.166
5.375	0.617	1.220	1.387	1.262	1.237	1.213	1.201	1.190	1.190	1.190
5.250	0.617	1.220	1.388	1.263	1.237	1.213	1.213	1.213	1.213	1.213
5.125	0.450	1.112	1.257	1.210	1.256	1.256	1.268	1.280	1.256	1.237
5.000	0.450	1.111	1.255	1.178	1.261	1.273	1.273	1.273	1.273	1.273
4.990	0.450	1.111	1.255	1.178	1.261	1.273	1.273	1.273	1.273	1.273
4.875	0.402	1.101	1.208	1.190	1.273	1.273	1.285	1.297	1.309	1.309
4.750	0.347	1.077	1.190	1.190	1.297	1.309	1.309	1.320	1.320	1.320
4.625	0.310	1.072	1.226	1.226	1.309	1.320	1.320	1.344	1.356	1.356
4.500	0.285	1.047	1.225	1.225	1.320	1.332	1.356	1.368	1.380	1.380
4.375	0.285	1.047	1.225	1.225	1.344	1.356	1.380	1.404	1.416	1.416
4.250	0.285	1.047	1.225	1.225	1.356	1.404	1.404	1.428	1.428	1.428

4.125	0.309	1.071	1.261	1.261	1.392	1.428	1.439	1.451	1.463	1.463
4.000	0.285	1.047	1.249	1.249	1.416	1.451	1.475	1.487	1.499	1.499
3.990	0.285	1.047	1.249	1.249	1.416	1.451	1.475	1.487	1.499	1.499
3.875	0.285	1.047	1.249	1.249	1.428	1.475	1.511	1.547	1.558	1.558
3.750	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.625	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.500	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.375	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.250	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.125	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.000	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.990	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.875	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.750	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.625	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.500	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.375	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.250	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.125	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
2.000	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606

Conv fixed 240 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.625	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.500	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.375	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.250	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.125	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
9.000	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.990	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.875	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.750	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.625	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.500	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
8.375	0.307	0.870	1.024	1.024	0.998	0.883	0.857	0.806	0.793	0.793
8.250	0.307	0.870	1.024	1.024	0.998	0.908	0.883	0.832	0.819	0.819
8.125	0.307	0.883	1.036	1.036	1.011	0.934	0.908	0.857	0.844	0.844
8.000	0.307	0.883	1.049	1.049	1.024	0.947	0.934	0.883	0.870	0.870
7.990	0.307	0.883	1.049	1.049	1.024	0.947	0.934	0.883	0.870	0.870
7.875	0.307	0.896	1.049	1.049	1.049	0.972	0.960	0.908	0.896	0.896
7.750	0.307	0.908	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
7.625	0.307	0.921	1.088	1.088	1.100	1.024	1.011	0.960	0.947	0.947
7.500	0.307	0.921	1.100	1.100	1.113	1.036	1.011	0.972	0.960	0.960
7.375	0.307	0.934	1.113	1.113	1.139	1.062	1.036	0.985	0.985	0.985

7.250	0.307	0.934	1.126	1.126	1.152	1.100	1.062	1.024	1.011	1.011
7.125	0.532	1.124	1.280	1.139	1.164	1.113	1.088	1.036	1.036	1.036
7.000	0.551	1.135	1.304	1.152	1.190	1.152	1.113	1.075	1.062	1.062
6.990	0.551	1.135	1.304	1.152	1.190	1.152	1.113	1.075	1.062	1.062
6.875	0.550	1.144	1.295	1.152	1.203	1.177	1.139	1.113	1.100	1.100
6.750	0.540	1.182	1.338	1.190	1.228	1.203	1.164	1.139	1.139	1.139
6.625	0.664	1.271	1.422	1.216	1.254	1.216	1.190	1.164	1.164	1.164
6.500	0.664	1.297	1.421	1.216	1.267	1.241	1.216	1.190	1.190	1.190
6.375	0.664	1.297	1.421	1.216	1.305	1.280	1.228	1.216	1.216	1.216
6.250	0.664	1.297	1.446	1.241	1.318	1.292	1.267	1.254	1.254	1.254
6.125	0.525	1.174	1.323	1.241	1.331	1.305	1.292	1.280	1.280	1.280
6.000	0.525	1.174	1.241	1.241	1.331	1.305	1.305	1.305	1.305	1.305
5.990	0.525	1.174	1.241	1.241	1.331	1.305	1.305	1.305	1.305	1.305
5.875	0.525	1.199	1.241	1.241	1.331	1.331	1.344	1.356	1.331	1.331
5.750	0.525	1.225	1.267	1.267	1.356	1.369	1.369	1.369	1.369	1.369
5.625	0.439	1.215	1.280	1.280	1.369	1.369	1.382	1.395	1.408	1.408
5.500	0.372	1.176	1.280	1.280	1.395	1.408	1.408	1.420	1.420	1.420
5.375	0.307	1.126	1.292	1.292	1.408	1.420	1.420	1.446	1.459	1.459
5.250	0.307	1.126	1.318	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.125	0.307	1.126	1.318	1.318	1.446	1.459	1.484	1.510	1.523	1.523
5.000	0.307	1.126	1.318	1.318	1.459	1.510	1.510	1.536	1.536	1.536
4.990	0.307	1.126	1.318	1.318	1.459	1.510	1.510	1.536	1.536	1.536
4.875	0.307	1.126	1.331	1.331	1.497	1.536	1.548	1.561	1.574	1.574
4.750	0.307	1.126	1.344	1.344	1.523	1.561	1.587	1.600	1.612	1.612
4.625	0.307	1.126	1.344	1.344	1.536	1.587	1.625	1.664	1.676	1.676
4.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.990	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.875	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.750	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.625	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.990	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.875	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.750	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.625	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728

Conv fixed 360 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.625	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.500	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.375	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.250	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.125	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
9.000	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.990	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.875	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.750	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.625	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.500	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
8.375	0.324	0.918	1.080	1.080	1.053	0.931	0.904	0.850	0.837	0.837
8.250	0.324	0.918	1.080	1.080	1.053	0.958	0.931	0.877	0.864	0.864
8.125	0.324	0.931	1.093	1.093	1.066	0.985	0.958	0.904	0.891	0.891
8.000	0.324	0.931	1.107	1.107	1.080	0.999	0.985	0.931	0.918	0.918
7.990	0.324	0.931	1.107	1.107	1.080	0.999	0.985	0.931	0.918	0.918
7.875	0.487	1.108	1.270	1.270	1.270	1.189	1.175	1.121	1.108	0.945
7.750	0.488	1.122	1.298	1.298	1.298	1.217	1.203	1.149	1.136	0.972
7.625	1.002	1.650	1.825	1.825	1.839	1.758	1.744	1.690	1.677	0.999
7.500	1.013	1.661	1.850	1.850	1.863	1.782	1.755	1.715	1.701	1.012
7.375	1.024	1.685	1.874	1.874	1.901	1.820	1.793	1.739	1.739	1.039
7.250	0.954	1.615	1.818	1.818	1.845	1.791	1.750	1.710	1.696	1.066
7.125	1.166	1.841	2.043	2.043	2.070	2.016	1.989	1.935	1.935	1.093
7.000	1.176	1.851	2.067	2.067	2.107	2.067	2.026	1.986	1.972	1.120
6.990	1.176	1.851	2.067	2.067	2.107	2.067	2.026	1.986	1.972	1.120
6.875	1.191	1.879	2.082	2.082	2.136	2.109	2.068	2.041	2.028	1.161
6.750	1.170	1.885	2.101	2.101	2.142	2.115	2.074	2.047	2.047	1.201
6.625	0.999	1.714	1.957	1.957	1.998	1.957	1.930	1.903	1.903	1.228
6.500	1.059	1.801	2.017	2.017	2.071	2.044	2.017	1.990	1.990	1.255
6.375	1.006	1.748	1.964	1.964	2.059	2.032	1.978	1.964	1.964	1.282
6.250	0.970	1.712	1.955	1.955	2.036	2.009	1.982	1.969	1.969	1.323
6.125	0.720	1.462	1.705	1.705	1.800	1.773	1.759	1.746	1.746	1.350
6.000	0.684	1.426	1.669	1.669	1.764	1.737	1.737	1.737	1.737	1.377
5.990	0.684	1.426	1.669	1.669	1.764	1.737	1.737	1.737	1.737	1.377
5.875	0.554	1.323	1.539	1.539	1.634	1.634	1.647	1.661	1.634	1.404
5.750	0.604	1.400	1.616	1.616	1.711	1.724	1.724	1.724	1.724	1.444
5.625	0.324	1.174	1.350	1.350	1.444	1.444	1.458	1.471	1.485	1.485
5.500	0.352	1.216	1.378	1.378	1.499	1.513	1.513	1.526	1.526	1.498
5.375	0.324	1.188	1.363	1.363	1.485	1.498	1.498	1.525	1.539	1.539
5.250	0.324	1.188	1.390	1.390	1.498	1.512	1.539	1.552	1.566	1.566
5.125	0.324	1.188	1.390	1.390	1.525	1.539	1.566	1.593	1.606	1.606

5.000	0.324	1.188	1.390	1.390	1.539	1.593	1.593	1.620	1.620	1.620
4.990	0.324	1.188	1.390	1.390	1.539	1.593	1.593	1.620	1.620	1.620
4.875	0.324	1.188	1.404	1.404	1.579	1.620	1.633	1.647	1.660	1.660
4.750	0.324	1.188	1.417	1.417	1.606	1.647	1.674	1.687	1.701	1.701
4.625	0.324	1.188	1.417	1.417	1.620	1.674	1.714	1.755	1.768	1.768
4.500	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
4.375	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
4.250	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
4.125	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
4.000	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.990	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.875	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.750	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.625	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.500	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.375	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.250	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.125	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
3.000	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.990	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.875	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.750	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.625	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.500	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.375	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.250	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.125	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
2.000	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822

Conv fixed 180 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	#N/A	#N/A								
9.625	#N/A	#N/A								
9.500	#N/A	#N/A								
9.375	#N/A	#N/A								
9.250	#N/A	#N/A								
9.125	#N/A	#N/A								
9.000	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.990	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.875	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.750	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.625	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.500	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.375	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.250	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678

8.125	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
8.000	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
7.990	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
7.875	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
7.750	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
7.625	0.249	0.773	0.916	0.916	0.892	0.785	0.761	0.714	0.702	0.702
7.500	0.249	0.773	0.916	0.916	0.892	0.809	0.785	0.737	0.725	0.725
7.375	0.249	0.785	0.928	0.928	0.904	0.833	0.809	0.761	0.749	0.749
7.250	0.249	0.785	0.940	0.940	0.916	0.844	0.833	0.785	0.773	0.773
7.125	0.249	0.797	0.940	0.940	0.940	0.868	0.856	0.809	0.797	0.797
7.000	0.249	0.809	0.963	0.963	0.963	0.892	0.880	0.833	0.821	0.821
6.990	0.249	0.809	0.963	0.963	0.963	0.892	0.880	0.833	0.821	0.821
6.875	0.450	1.019	1.158	0.975	0.987	0.916	0.904	0.856	0.844	0.844
6.750	0.449	1.019	1.170	0.987	0.999	0.928	0.904	0.868	0.856	0.856
6.625	0.748	1.295	1.403	1.278	1.023	0.952	0.928	0.880	0.880	0.880
6.500	0.730	1.300	1.420	1.295	1.035	0.987	0.952	0.916	0.904	0.904
6.375	0.730	1.311	1.432	1.308	1.047	0.999	0.975	0.928	0.928	0.928
6.250	0.730	1.311	1.444	1.319	1.071	1.035	0.999	0.963	0.952	0.952
6.125	0.781	1.365	1.481	1.364	1.082	1.059	1.023	0.999	0.987	0.987
6.000	0.755	1.364	1.508	1.351	1.106	1.082	1.047	1.023	1.023	1.023
5.990	0.755	1.364	1.508	1.351	1.106	1.082	1.047	1.023	1.023	1.023
5.875	0.753	1.361	1.531	1.374	1.130	1.094	1.071	1.047	1.047	1.047
5.750	0.733	1.367	1.531	1.375	1.142	1.118	1.094	1.071	1.071	1.071
5.625	0.727	1.366	1.530	1.374	1.178	1.154	1.106	1.094	1.094	1.094
5.500	0.620	1.245	1.398	1.242	1.190	1.166	1.142	1.130	1.130	1.130
5.375	0.581	1.184	1.351	1.226	1.201	1.178	1.166	1.154	1.154	1.154
5.250	0.581	1.184	1.352	1.227	1.201	1.178	1.178	1.178	1.178	1.178
5.125	0.414	1.077	1.221	1.174	1.201	1.201	1.213	1.225	1.201	1.201
5.000	0.414	1.076	1.219	1.142	1.225	1.237	1.237	1.237	1.237	1.237
4.990	0.414	1.076	1.219	1.142	1.225	1.237	1.237	1.237	1.237	1.237
4.875	0.366	1.065	1.172	1.154	1.237	1.237	1.249	1.261	1.273	1.273
4.750	0.311	1.041	1.154	1.154	1.261	1.273	1.273	1.285	1.285	1.285
4.625	0.274	1.036	1.191	1.191	1.273	1.285	1.285	1.309	1.320	1.320
4.500	0.249	1.011	1.190	1.190	1.285	1.297	1.320	1.332	1.344	1.344
4.375	0.249	1.011	1.190	1.190	1.309	1.320	1.344	1.368	1.380	1.380
4.250	0.249	1.011	1.190	1.190	1.320	1.368	1.368	1.392	1.392	1.392
4.125	0.273	1.035	1.225	1.225	1.356	1.392	1.404	1.416	1.428	1.428
4.000	0.249	1.011	1.213	1.213	1.380	1.416	1.439	1.451	1.463	1.463
3.990	0.249	1.011	1.213	1.213	1.380	1.416	1.439	1.451	1.463	1.463
3.875	0.249	1.011	1.213	1.213	1.392	1.439	1.475	1.511	1.523	1.523
3.750	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.625	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.500	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.375	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.250	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.125	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.000	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.990	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.875	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570

2.750	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.625	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.500	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.375	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.250	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.125	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
2.000	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570

Conv fixed 240 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.625	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.500	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.375	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.250	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.125	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
9.000	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.990	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.875	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.750	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.625	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.500	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
8.375	0.268	0.832	0.985	0.985	0.960	0.844	0.819	0.768	0.755	0.755
8.250	0.268	0.832	0.985	0.985	0.960	0.870	0.844	0.793	0.780	0.780
8.125	0.268	0.844	0.998	0.998	0.972	0.896	0.870	0.819	0.806	0.806
8.000	0.268	0.844	1.011	1.011	0.985	0.908	0.896	0.844	0.832	0.832
7.990	0.268	0.844	1.011	1.011	0.985	0.908	0.896	0.844	0.832	0.832
7.875	0.268	0.857	1.011	1.011	1.011	0.934	0.921	0.870	0.857	0.857
7.750	0.268	0.870	1.036	1.036	1.036	0.960	0.947	0.896	0.883	0.883
7.625	0.268	0.883	1.049	1.049	1.062	0.985	0.972	0.921	0.908	0.908
7.500	0.268	0.883	1.062	1.062	1.075	0.998	0.972	0.934	0.921	0.921
7.375	0.268	0.896	1.075	1.075	1.100	1.024	0.998	0.947	0.947	0.947
7.250	0.268	0.896	1.088	1.088	1.113	1.062	1.024	0.985	0.972	0.972
7.125	0.493	1.085	1.241	1.100	1.126	1.075	1.049	0.998	0.998	0.998
7.000	0.512	1.096	1.265	1.113	1.152	1.113	1.075	1.036	1.024	1.024
6.990	0.512	1.096	1.265	1.113	1.152	1.113	1.075	1.036	1.024	1.024
6.875	0.511	1.105	1.256	1.113	1.164	1.139	1.100	1.075	1.062	1.062
6.750	0.501	1.144	1.300	1.152	1.190	1.164	1.126	1.100	1.100	1.100
6.625	0.625	1.233	1.383	1.177	1.216	1.177	1.152	1.126	1.126	1.126
6.500	0.625	1.258	1.382	1.177	1.228	1.203	1.177	1.152	1.152	1.152
6.375	0.625	1.258	1.382	1.177	1.267	1.241	1.190	1.177	1.177	1.177
6.250	0.625	1.258	1.408	1.203	1.280	1.254	1.228	1.216	1.216	1.216
6.125	0.486	1.135	1.285	1.203	1.292	1.267	1.254	1.241	1.241	1.241
6.000	0.486	1.135	1.203	1.203	1.292	1.267	1.267	1.267	1.267	1.267
5.990	0.486	1.135	1.203	1.203	1.292	1.267	1.267	1.267	1.267	1.267

5.875	0.486	1.161	1.203	1.203	1.292	1.292	1.305	1.318	1.292	1.292
5.750	0.486	1.187	1.228	1.228	1.318	1.331	1.331	1.331	1.331	1.331
5.625	0.400	1.177	1.241	1.241	1.331	1.331	1.344	1.356	1.369	1.369
5.500	0.333	1.138	1.241	1.241	1.356	1.369	1.369	1.382	1.382	1.382
5.375	0.268	1.088	1.254	1.254	1.369	1.382	1.382	1.408	1.420	1.420
5.250	0.268	1.088	1.280	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.125	0.268	1.088	1.280	1.280	1.408	1.420	1.446	1.472	1.484	1.484
5.000	0.268	1.088	1.280	1.280	1.420	1.472	1.472	1.497	1.497	1.497
4.990	0.268	1.088	1.280	1.280	1.420	1.472	1.472	1.497	1.497	1.497
4.875	0.268	1.088	1.292	1.292	1.459	1.497	1.510	1.523	1.536	1.536
4.750	0.268	1.088	1.305	1.305	1.484	1.523	1.548	1.561	1.574	1.574
4.625	0.268	1.088	1.305	1.305	1.497	1.548	1.587	1.625	1.638	1.638
4.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.990	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.875	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.750	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.625	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.990	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.875	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.750	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.625	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689

Conv fixed 360 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.625	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.500	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.375	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.250	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.125	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
9.000	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769

8.990	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
8.875	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
8.750	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
8.625	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
8.500	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
8.375	0.283	0.877	1.039	1.039	1.012	0.891	0.864	0.810	0.796	0.796
8.250	0.283	0.877	1.039	1.039	1.012	0.918	0.891	0.837	0.823	0.823
8.125	0.283	0.891	1.053	1.053	1.026	0.945	0.918	0.864	0.850	0.850
8.000	0.283	0.891	1.066	1.066	1.039	0.958	0.945	0.891	0.877	0.877
7.990	0.283	0.891	1.066	1.066	1.039	0.958	0.945	0.891	0.877	0.877
7.875	0.542	1.123	1.210	1.166	1.172	1.078	0.972	0.918	0.904	0.904
7.750	0.542	1.110	1.191	1.153	1.197	1.106	0.999	0.945	0.931	0.931
7.625	1.407	1.992	2.050	1.966	1.812	1.657	1.602	1.548	1.534	0.958
7.500	1.382	1.991	2.068	1.992	1.894	1.712	1.649	1.608	1.595	0.972
7.375	1.397	1.924	2.045	1.975	1.955	1.730	1.675	1.621	1.621	0.999
7.250	1.398	1.994	1.961	1.898	1.944	1.731	1.632	1.591	1.578	1.026
7.125	1.385	1.972	2.146	2.103	2.078	1.906	1.856	1.802	1.802	1.053
7.000	1.341	1.935	2.096	2.063	2.091	1.935	1.893	1.852	1.839	1.080
6.990	1.341	1.935	2.096	2.063	2.091	1.935	1.893	1.852	1.839	1.080
6.875	1.219	1.842	2.005	1.966	2.115	1.974	1.934	1.907	1.893	1.120
6.750	1.117	1.773	1.968	1.968	2.098	1.981	1.941	1.914	1.914	1.161
6.625	1.232	1.936	2.131	2.071	2.002	1.919	1.892	1.865	1.865	1.188
6.500	1.195	1.905	2.099	2.028	1.972	1.926	1.899	1.872	1.872	1.215
6.375	1.260	1.920	2.020	1.948	1.964	1.937	1.883	1.870	1.870	1.242
6.250	1.186	1.834	1.956	1.897	1.951	1.924	1.897	1.883	1.883	1.282
6.125	1.021	1.727	1.852	1.772	1.781	1.741	1.670	1.656	1.656	1.309
6.000	0.954	1.665	1.794	1.681	1.741	1.684	1.577	1.577	1.577	1.336
5.990	0.954	1.665	1.794	1.681	1.741	1.684	1.577	1.577	1.577	1.336
5.875	0.919	1.633	1.743	1.633	1.705	1.683	1.548	1.561	1.534	1.363
5.750	0.883	1.624	1.700	1.630	1.676	1.700	1.467	1.467	1.467	1.404
5.625	0.563	1.361	1.535	1.432	1.550	1.505	1.417	1.431	1.444	1.444
5.500	0.532	1.363	1.491	1.422	1.529	1.545	1.444	1.458	1.458	1.458
5.375	0.499	1.310	1.456	1.429	1.527	1.559	1.458	1.485	1.498	1.498
5.250	0.582	1.432	1.605	1.561	1.585	1.549	1.498	1.512	1.525	1.525
5.125	0.318	1.158	1.350	1.350	1.485	1.498	1.525	1.552	1.566	1.566
5.000	0.314	1.155	1.350	1.350	1.498	1.552	1.552	1.579	1.579	1.579
4.990	0.283	1.147	1.350	1.350	1.498	1.552	1.552	1.579	1.579	1.579
4.875	0.283	1.147	1.363	1.363	1.539	1.579	1.593	1.606	1.620	1.620
4.750	0.283	1.147	1.377	1.377	1.566	1.606	1.633	1.647	1.660	1.660
4.625	0.283	1.147	1.377	1.377	1.579	1.633	1.674	1.714	1.728	1.728
4.500	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
4.375	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
4.250	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
4.125	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
4.000	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.990	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.875	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.750	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.625	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782

3.500	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.375	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.250	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.125	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
3.000	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.990	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.875	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.750	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.625	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.500	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.375	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.250	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.125	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
2.000	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782

Conv fixed 360 HomeReady.Possible

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.625	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.500	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.375	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.250	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.125	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
9.000	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.990	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.875	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.750	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.625	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.500	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
8.375	0.351	0.945	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
8.250	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.125	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.000	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
7.990	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
7.875	0.428	1.037	1.177	1.164	1.165	1.081	1.039	0.985	0.972	0.972
7.750	0.428	1.042	1.190	1.179	1.192	1.108	1.066	1.012	0.999	0.999
7.625	0.688	1.317	1.456	1.431	1.395	1.292	1.153	1.099	1.086	1.026
7.500	0.680	1.317	1.472	1.449	1.429	1.317	1.146	1.106	1.092	1.039
7.375	0.685	1.305	1.474	1.453	1.466	1.342	1.170	1.116	1.116	1.066
7.250	0.685	1.326	1.459	1.440	1.473	1.371	1.171	1.131	1.117	1.093
7.125	0.681	1.330	1.523	1.510	1.522	1.432	1.246	1.192	1.192	1.120
7.000	0.668	1.319	1.518	1.508	1.544	1.470	1.269	1.229	1.215	1.147
6.990	0.668	1.319	1.518	1.508	1.544	1.470	1.269	1.229	1.215	1.147
6.875	0.631	1.300	1.491	1.479	1.562	1.495	1.295	1.268	1.255	1.188
6.750	0.601	1.298	1.506	1.496	1.576	1.511	1.311	1.284	1.284	1.228

6.625	0.635	1.347	1.575	1.557	1.566	1.492	1.330	1.303	1.303	1.255
6.500	0.624	1.356	1.566	1.544	1.565	1.507	1.354	1.327	1.327	1.282
6.375	0.644	1.361	1.542	1.520	1.587	1.539	1.351	1.337	1.337	1.309
6.250	0.621	1.335	1.542	1.524	1.573	1.544	1.378	1.365	1.365	1.350
6.125	0.572	1.303	1.510	1.486	1.556	1.525	1.390	1.377	1.377	1.377
6.000	0.552	1.284	1.493	1.459	1.544	1.508	1.404	1.404	1.404	1.404
5.990	0.552	1.284	1.493	1.459	1.544	1.508	1.404	1.404	1.404	1.404
5.875	0.541	1.294	1.478	1.445	1.533	1.527	1.444	1.458	1.431	1.431
5.750	0.531	1.310	1.484	1.463	1.543	1.559	1.471	1.471	1.471	1.471
5.625	0.435	1.269	1.444	1.414	1.514	1.501	1.485	1.498	1.512	1.512
5.500	0.425	1.279	1.431	1.411	1.527	1.542	1.512	1.525	1.525	1.525
5.375	0.415	1.263	1.430	1.421	1.537	1.555	1.525	1.552	1.566	1.566
5.250	0.440	1.300	1.493	1.480	1.563	1.562	1.566	1.579	1.593	1.593
5.125	0.361	1.218	1.417	1.417	1.552	1.566	1.593	1.620	1.633	1.633
5.000	0.360	1.217	1.417	1.417	1.566	1.620	1.620	1.647	1.647	1.647
4.990	0.351	1.215	1.417	1.417	1.566	1.620	1.620	1.647	1.647	1.647
4.875	0.351	1.215	1.431	1.431	1.606	1.647	1.660	1.674	1.687	1.687
4.750	0.351	1.215	1.444	1.444	1.633	1.674	1.701	1.714	1.728	1.728
4.625	0.351	1.215	1.444	1.444	1.647	1.701	1.741	1.782	1.795	1.795
4.500	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
4.375	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
4.250	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
4.125	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
4.000	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.990	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.875	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.750	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.625	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.500	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.375	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.250	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.125	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
3.000	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.990	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.875	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.750	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.625	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.500	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.375	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.250	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.125	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
2.000	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849

FHA Fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
9.990	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966

9.875	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.750	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
9.625	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
9.375	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.250	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
9.125	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
8.990	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
8.875	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.750	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
8.625	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
8.375	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.250	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
8.125	0.050	0.805	1.238	1.413	1.438	1.438	1.451	1.526	1.526	1.401
8.000	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
7.990	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
7.875	0.036	0.592	0.910	1.039	1.057	1.057	1.066	1.121	1.121	1.029
7.750	0.024	0.400	0.616	0.703	0.716	0.716	0.722	0.759	0.759	0.697
7.625	0.062	1.012	1.556	1.776	1.807	1.807	1.823	1.917	1.917	1.760
7.500	0.052	0.851	1.309	1.494	1.521	1.521	1.534	1.613	1.613	1.481
7.375	0.039	0.641	0.985	1.125	1.145	1.145	1.155	1.214	1.214	1.115
7.250	0.026	0.422	0.649	0.741	0.754	0.754	0.761	0.800	0.800	0.734
7.125	0.402	1.398	1.969	2.199	2.151	2.151	2.113	2.212	2.212	1.846
7.000	0.393	1.247	1.737	1.935	1.882	1.882	1.841	1.926	1.926	1.583
6.990	0.393	1.247	1.737	1.935	1.882	1.882	1.841	1.926	1.926	1.583
6.875	0.379	1.013	1.377	1.524	1.464	1.464	1.420	1.483	1.483	1.177
6.750	0.363	0.759	0.986	1.078	1.010	1.010	0.962	1.001	1.001	0.734
6.625	0.553	1.732	2.407	2.581	2.620	2.559	2.529	2.646	2.646	2.186
6.500	0.535	1.454	1.980	2.094	2.125	2.064	2.029	2.120	2.120	1.703
6.375	0.519	1.186	1.569	1.625	1.647	1.586	1.547	1.613	1.613	1.237
6.250	0.501	0.903	1.133	1.127	1.140	1.079	1.036	1.076	1.076	0.745
6.125	0.492	1.742	2.458	2.708	2.690	2.680	2.620	2.744	2.744	2.317
6.000	0.475	1.459	2.023	2.211	2.184	2.174	2.110	2.208	2.208	1.825
5.990	0.475	1.459	2.023	2.211	2.184	2.174	2.110	2.208	2.208	1.825
5.875	0.456	1.159	1.562	1.685	1.648	1.638	1.570	1.639	1.639	1.303
5.750	0.436	0.843	1.075	1.129	1.083	1.073	0.999	1.040	1.040	0.753
5.625	0.144	1.449	2.197	2.467	2.510	2.510	2.529	2.659	2.659	2.420
5.500	0.125	1.152	1.739	1.944	1.978	1.978	1.993	2.095	2.095	1.902
5.375	0.106	0.834	1.251	1.387	1.411	1.411	1.421	1.494	1.494	1.350
5.250	0.085	0.492	0.726	0.788	0.801	0.801	0.806	0.847	0.847	0.756
5.125	0.092	1.489	2.289	2.613	2.659	2.659	2.682	2.821	2.821	2.590
5.000	0.071	1.153	1.773	2.024	2.060	2.060	2.078	2.185	2.185	2.006
4.990	0.071	1.153	1.773	2.024	2.060	2.060	2.078	2.185	2.185	2.006
4.875	0.049	0.800	1.230	1.404	1.429	1.429	1.441	1.516	1.516	1.392
4.750	0.027	0.441	0.678	0.774	0.788	0.788	0.795	0.836	0.836	0.767
4.625	0.093	1.511	2.323	2.652	2.699	2.699	2.722	2.863	2.863	2.628
4.500	0.072	1.171	1.800	2.054	2.091	2.091	2.109	2.218	2.218	2.036

4.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
4.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
4.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.990	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.875	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
3.750	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
3.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
3.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
3.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
2.990	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
2.875	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
2.750	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
2.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
2.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
2.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
2.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046

VA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
9.990	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
9.875	0.175	0.212	0.310	0.404	0.462	0.468	0.487	0.492	0.483	0.431
9.750	0.125	0.152	0.222	0.290	0.332	0.336	0.349	0.353	0.346	0.309
9.625	0.272	0.330	0.482	0.629	0.720	0.728	0.758	0.766	0.752	0.670
9.500	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
9.375	0.175	0.212	0.310	0.404	0.462	0.468	0.487	0.492	0.483	0.431
9.250	0.125	0.152	0.222	0.290	0.332	0.336	0.349	0.353	0.346	0.309
9.125	0.272	0.330	0.482	0.629	0.720	0.728	0.758	0.766	0.752	0.670
9.000	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
8.990	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
8.875	0.175	0.212	0.310	0.404	0.462	0.468	0.487	0.492	0.483	0.431
8.750	0.125	0.152	0.222	0.290	0.332	0.336	0.349	0.353	0.346	0.309
8.625	0.272	0.330	0.482	0.629	0.720	0.728	0.758	0.766	0.752	0.670
8.500	0.223	0.270	0.394	0.515	0.589	0.596	0.620	0.627	0.615	0.549
8.375	0.175	0.212	0.310	0.404	0.462	0.468	0.487	0.492	0.483	0.431
8.250	0.125	0.152	0.222	0.290	0.332	0.336	0.349	0.353	0.346	0.309
8.125	0.359	0.436	0.635	0.830	0.949	0.961	0.999	1.010	0.991	0.884
8.000	0.293	0.355	0.518	0.676	0.773	0.783	0.814	0.823	0.808	0.720
7.990	0.293	0.355	0.518	0.676	0.773	0.783	0.814	0.823	0.808	0.720
7.875	0.282	0.341	0.498	0.651	0.744	0.753	0.783	0.792	0.777	0.693
7.750	0.198	0.240	0.351	0.458	0.524	0.530	0.552	0.557	0.547	0.488
7.625	0.447	0.542	0.790	1.032	1.180	1.194	1.242	1.256	1.233	1.099

7.500	0.365	0.443	0.646	0.843	0.965	0.976	1.015	1.026	1.008	0.898
7.375	0.283	0.343	0.501	0.654	0.748	0.757	0.787	0.796	0.781	0.696
7.250	0.215	0.261	0.380	0.497	0.568	0.575	0.598	0.605	0.594	0.529
7.125	0.502	0.608	0.888	1.159	1.326	1.342	1.396	1.411	1.385	1.235
7.000	0.429	0.520	0.759	0.991	1.134	1.147	1.193	1.206	1.184	1.056
6.990	0.429	0.520	0.759	0.991	1.134	1.147	1.193	1.206	1.184	1.056
6.875	0.329	0.399	0.582	0.760	0.869	0.880	0.915	0.925	0.908	0.809
6.750	0.224	0.272	0.396	0.518	0.592	0.599	0.623	0.630	0.619	0.551
6.625	0.599	0.726	1.060	1.384	1.583	1.602	1.666	1.684	1.653	1.474
6.500	0.498	0.603	0.880	1.150	1.315	1.331	1.384	1.399	1.374	1.225
6.375	0.371	0.449	0.655	0.856	0.979	0.991	1.031	1.042	1.023	0.912
6.250	0.235	0.285	0.417	0.544	0.622	0.630	0.655	0.662	0.650	0.579
6.125	0.689	0.835	1.219	1.592	1.820	1.842	1.916	1.936	1.901	1.695
6.000	0.561	0.679	0.991	1.294	1.480	1.498	1.558	1.575	1.546	1.378
5.990	0.561	0.679	0.991	1.294	1.480	1.498	1.558	1.575	1.546	1.378
5.875	0.409	0.496	0.724	0.945	1.081	1.094	1.138	1.150	1.129	1.007
5.750	0.238	0.288	0.420	0.549	0.628	0.636	0.661	0.668	0.656	0.585
5.625	0.799	0.968	1.412	1.844	2.108	2.134	2.219	2.243	2.202	1.963
5.500	0.627	0.760	1.108	1.447	1.655	1.675	1.742	1.761	1.729	1.541
5.375	0.442	0.536	0.782	1.022	1.169	1.183	1.230	1.243	1.221	1.088
5.250	0.242	0.293	0.428	0.559	0.640	0.647	0.673	0.681	0.668	0.596
5.125	0.857	1.038	1.515	1.978	2.262	2.290	2.381	2.407	2.363	2.107
5.000	0.652	0.790	1.153	1.505	1.722	1.742	1.812	1.832	1.798	1.603
4.990	0.652	0.790	1.153	1.505	1.722	1.742	1.812	1.832	1.798	1.603
4.875	0.468	0.567	0.827	1.080	1.235	1.250	1.300	1.314	1.290	1.150
4.750	0.253	0.307	0.448	0.586	0.670	0.678	0.705	0.713	0.700	0.624
4.625	0.903	1.094	1.596	2.085	2.384	2.413	2.509	2.536	2.490	2.220
4.500	0.692	0.839	1.224	1.598	1.827	1.850	1.924	1.944	1.909	1.702
4.375	0.478	0.579	0.845	1.104	1.263	1.278	1.329	1.343	1.319	1.176
4.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
4.125	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250
4.000	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
3.990	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
3.875	0.478	0.579	0.845	1.104	1.263	1.278	1.329	1.343	1.319	1.176
3.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
3.625	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250
3.500	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
3.375	0.478	0.579	0.845	1.104	1.263	1.278	1.329	1.343	1.319	1.176
3.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
3.125	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250
3.000	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
2.990	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
2.875	0.478	0.579	0.845	1.104	1.263	1.278	1.329	1.343	1.319	1.176
2.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
2.625	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250
2.500	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
2.375	0.478	0.579	0.845	1.104	1.263	1.278	1.329	1.343	1.319	1.176
2.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
2.125	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250

2.000 | 0.697 0.844 1.232 1.609 1.839 1.862 1.936 1.957 1.921 1.713

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.990	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.875	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
9.750	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
9.625	0.405	0.490	0.715	0.934	1.068	1.081	1.125	1.137	1.116	0.995
9.500	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.375	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
9.250	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
9.125	0.405	0.490	0.715	0.934	1.068	1.081	1.125	1.137	1.116	0.995
9.000	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
8.990	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
8.875	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
8.750	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
8.625	0.405	0.490	0.715	0.934	1.068	1.081	1.125	1.137	1.116	0.995
8.500	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
8.375	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
8.250	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
8.125	0.492	0.596	0.869	1.135	1.298	1.314	1.366	1.381	1.356	1.209
8.000	0.396	0.479	0.700	0.914	1.045	1.058	1.100	1.112	1.092	0.973
7.990	0.396	0.479	0.700	0.914	1.045	1.058	1.100	1.112	1.092	0.973
7.875	0.355	0.431	0.628	0.821	0.939	0.950	0.988	0.999	0.980	0.874
7.750	0.243	0.294	0.429	0.561	0.641	0.649	0.675	0.682	0.670	0.597
7.625	0.579	0.702	1.024	1.337	1.529	1.548	1.610	1.627	1.597	1.424
7.500	0.468	0.567	0.828	1.081	1.236	1.251	1.301	1.315	1.291	1.151
7.375	0.357	0.432	0.631	0.824	0.942	0.954	0.992	1.003	0.984	0.878
7.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
7.125	0.701	0.836	1.188	1.532	1.726	1.746	1.763	1.782	1.749	1.560
7.000	0.599	0.712	1.008	1.296	1.456	1.473	1.479	1.495	1.468	1.309
6.990	0.599	0.712	1.008	1.296	1.456	1.473	1.479	1.495	1.468	1.309
6.875	0.470	0.555	0.779	0.997	1.115	1.128	1.120	1.132	1.111	0.991
6.750	0.336	0.392	0.542	0.687	0.761	0.769	0.747	0.755	0.741	0.661
6.625	0.827	0.982	1.388	1.764	2.007	2.018	2.033	2.055	2.018	1.799
6.500	0.696	0.823	1.157	1.463	1.662	1.669	1.670	1.688	1.657	1.478
6.375	0.539	0.634	0.881	1.101	1.249	1.251	1.235	1.249	1.226	1.093
6.250	0.375	0.434	0.590	0.722	0.815	0.812	0.779	0.787	0.773	0.689
6.125	0.904	1.077	1.534	1.971	2.231	2.255	2.283	2.308	2.265	2.020
6.000	0.746	0.886	1.255	1.606	1.814	1.833	1.844	1.864	1.830	1.631
5.990	0.746	0.886	1.255	1.606	1.814	1.833	1.844	1.864	1.830	1.631
5.875	0.565	0.667	0.936	1.189	1.338	1.351	1.343	1.357	1.332	1.188
5.750	0.364	0.424	0.581	0.726	0.807	0.814	0.784	0.793	0.778	0.694
5.625	0.942	1.139	1.656	2.154	2.462	2.492	2.586	2.614	2.567	2.288
5.500	0.741	0.895	1.301	1.690	1.932	1.955	2.028	2.050	2.013	1.794
5.375	0.527	0.637	0.924	1.197	1.368	1.385	1.435	1.450	1.424	1.269
5.250	0.298	0.358	0.518	0.667	0.762	0.771	0.797	0.805	0.791	0.705

5.125	0.989	1.199	1.748	2.283	2.611	2.643	2.749	2.778	2.728	2.432
5.000	0.755	0.915	1.335	1.743	1.993	2.017	2.098	2.121	2.082	1.856
4.990	0.755	0.915	1.335	1.743	1.993	2.017	2.098	2.121	2.082	1.856
4.875	0.542	0.656	0.957	1.250	1.430	1.447	1.505	1.521	1.494	1.331
4.750	0.298	0.361	0.527	0.688	0.787	0.797	0.828	0.837	0.822	0.733
4.625	1.035	1.254	1.830	2.390	2.733	2.766	2.877	2.908	2.854	2.545
4.500	0.795	0.963	1.406	1.836	2.099	2.125	2.210	2.234	2.193	1.955
4.375	0.552	0.669	0.976	1.274	1.457	1.475	1.534	1.550	1.522	1.357
4.250	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
4.125	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
4.000	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
3.990	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
3.875	0.552	0.669	0.976	1.274	1.457	1.475	1.534	1.550	1.522	1.357
3.750	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
3.625	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
3.500	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
3.375	0.552	0.669	0.976	1.274	1.457	1.475	1.534	1.550	1.522	1.357
3.250	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
3.125	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
3.000	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
2.990	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
2.875	0.552	0.669	0.976	1.274	1.457	1.475	1.534	1.550	1.522	1.357
2.750	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
2.625	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
2.500	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
2.375	0.552	0.669	0.976	1.274	1.457	1.475	1.534	1.550	1.522	1.357
2.250	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
2.125	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
2.000	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966

USDA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
9.990	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
9.875	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.750	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
9.625	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
9.375	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.250	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
9.125	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
8.990	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966
8.875	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.750	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
8.625	0.041	0.663	1.020	1.164	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.034	0.555	0.854	0.975	0.992	0.992	1.001	1.053	1.053	0.966

8.375	0.025	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.250	0.016	0.273	0.419	0.479	0.487	0.487	0.491	0.517	0.517	0.474
8.125	0.050	0.805	1.238	1.413	1.438	1.438	1.451	1.526	1.526	1.401
8.000	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
7.990	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
7.875	0.036	0.592	0.910	1.039	1.057	1.057	1.066	1.121	1.121	1.029
7.750	0.024	0.400	0.616	0.703	0.716	0.716	0.722	0.759	0.759	0.697
7.625	0.062	1.012	1.556	1.776	1.807	1.807	1.823	1.917	1.917	1.760
7.500	0.052	0.851	1.309	1.494	1.521	1.521	1.534	1.613	1.613	1.481
7.375	0.039	0.641	0.985	1.125	1.145	1.145	1.155	1.214	1.214	1.115
7.250	0.026	0.422	0.649	0.741	0.754	0.754	0.761	0.800	0.800	0.734
7.125	0.950	1.946	2.517	2.747	2.780	2.780	2.797	2.896	2.896	1.846
7.000	0.941	1.795	2.285	2.483	2.511	2.511	2.525	2.610	2.610	1.583
6.990	0.941	1.795	2.285	2.483	2.511	2.511	2.525	2.610	2.610	1.583
6.875	0.927	1.561	1.925	2.072	2.093	2.093	2.104	2.167	2.167	1.177
6.750	0.911	1.307	1.534	1.626	1.639	1.639	1.646	1.685	1.685	0.734
6.625	0.837	2.016	2.691	2.964	3.003	3.003	3.023	3.140	3.140	2.186
6.500	0.819	1.738	2.264	2.477	2.508	2.508	2.523	2.614	2.614	1.703
6.375	0.803	1.470	1.853	2.008	2.030	2.030	2.041	2.107	2.107	1.237
6.250	0.785	1.187	1.417	1.510	1.523	1.523	1.530	1.570	1.570	0.745
6.125	0.605	1.855	2.571	2.861	2.903	2.903	2.923	3.047	3.047	2.317
6.000	0.588	1.572	2.136	2.364	2.397	2.397	2.413	2.511	2.511	1.825
5.990	0.588	1.572	2.136	2.364	2.397	2.397	2.413	2.511	2.511	1.825
5.875	0.569	1.272	1.675	1.838	1.861	1.861	1.873	1.942	1.942	1.303
5.750	0.549	0.956	1.188	1.282	1.296	1.296	1.302	1.343	1.343	0.753
5.625	0.206	1.511	2.259	2.562	2.605	2.605	2.626	2.756	2.756	2.420
5.500	0.187	1.214	1.801	2.039	2.073	2.073	2.090	2.192	2.192	1.902
5.375	0.168	0.896	1.313	1.482	1.506	1.506	1.518	1.591	1.591	1.350
5.250	0.147	0.554	0.788	0.883	0.896	0.896	0.903	0.944	0.944	0.756
5.125	0.092	1.489	2.289	2.613	2.659	2.659	2.682	2.821	2.821	2.590
5.000	0.071	1.153	1.773	2.024	2.060	2.060	2.078	2.185	2.185	2.006
4.990	0.071	1.153	1.773	2.024	2.060	2.060	2.078	2.185	2.185	2.006
4.875	0.049	0.800	1.230	1.404	1.429	1.429	1.441	1.516	1.516	1.392
4.750	0.027	0.441	0.678	0.774	0.788	0.788	0.795	0.836	0.836	0.767
4.625	0.093	1.511	2.323	2.652	2.699	2.699	2.722	2.863	2.863	2.628
4.500	0.072	1.171	1.800	2.054	2.091	2.091	2.109	2.218	2.218	2.036
4.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
4.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
4.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.990	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.875	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
3.750	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
3.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
3.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
3.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
3.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046

2.990	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
2.875	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
2.750	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
2.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
2.375	0.050	0.812	1.248	1.425	1.450	1.450	1.463	1.539	1.539	1.412
2.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
2.000	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046

Conv ARM 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A								
9.990	#N/A	#N/A								
9.875	#N/A	#N/A								
9.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.125	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.000	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.990	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.875	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.375	0.260	0.700	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.250	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.125	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
8.000	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
7.990	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
7.875	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.750	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.625	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.500	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.375	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.250	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.125	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
7.000	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
6.990	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
6.875	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.750	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.625	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.500	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.375	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
6.250	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
6.125	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020

6.000	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
5.990	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
5.875	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.750	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090
5.625	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
5.500	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
5.375	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
5.250	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.125	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
5.000	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
4.990	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
4.875	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.750	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
4.625	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
4.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370

FHA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
9.990	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
9.875	0.019	0.313	0.481	0.549	0.558	0.558	0.563	0.592	0.592	0.544
9.750	0.013	0.211	0.325	0.371	0.378	0.378	0.381	0.401	0.401	0.368
9.625	0.029	0.481	0.740	0.845	0.860	0.860	0.867	0.912	0.912	0.837
9.500	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
9.375	0.019	0.313	0.481	0.549	0.558	0.558	0.563	0.592	0.592	0.544
9.250	0.013	0.211	0.325	0.371	0.378	0.378	0.381	0.401	0.401	0.368

9.125	0.029	0.481	0.740	0.845	0.860	0.860	0.867	0.912	0.912	0.837
9.000	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
8.990	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
8.875	0.019	0.313	0.481	0.549	0.558	0.558	0.563	0.592	0.592	0.544
8.750	0.013	0.211	0.325	0.371	0.378	0.378	0.381	0.401	0.401	0.368
8.625	0.029	0.481	0.740	0.845	0.860	0.860	0.867	0.912	0.912	0.837
8.500	0.025	0.414	0.636	0.726	0.739	0.739	0.746	0.784	0.784	0.720
8.375	0.019	0.313	0.481	0.549	0.558	0.558	0.563	0.592	0.592	0.544
8.250	0.013	0.211	0.325	0.371	0.378	0.378	0.381	0.401	0.401	0.368
8.125	0.038	0.623	0.958	1.094	1.113	1.113	1.123	1.181	1.181	1.084
8.000	0.033	0.533	0.820	0.936	0.952	0.952	0.961	1.010	1.010	0.927
7.990	0.033	0.533	0.820	0.936	0.952	0.952	0.961	1.010	1.010	0.927
7.875	0.030	0.490	0.754	0.861	0.876	0.876	0.883	0.929	0.929	0.853
7.750	0.021	0.339	0.522	0.596	0.606	0.606	0.612	0.643	0.643	0.590
7.625	0.051	0.830	1.276	1.456	1.482	1.482	1.495	1.572	1.572	1.444
7.500	0.044	0.710	1.091	1.245	1.268	1.268	1.279	1.345	1.345	1.234
7.375	0.033	0.539	0.829	0.947	0.963	0.963	0.972	1.022	1.022	0.938
7.250	0.022	0.361	0.555	0.634	0.645	0.645	0.650	0.684	0.684	0.628
7.125	0.054	0.879	1.352	1.543	1.571	1.571	1.584	1.666	1.666	1.530
7.000	0.047	0.769	1.182	1.349	1.373	1.373	1.385	1.456	1.456	1.337
6.990	0.047	0.769	1.182	1.349	1.373	1.373	1.385	1.456	1.456	1.337
6.875	0.035	0.575	0.884	1.009	1.027	1.027	1.036	1.090	1.090	1.000
6.750	0.022	0.361	0.555	0.634	0.645	0.645	0.650	0.684	0.684	0.628
6.625	0.066	1.075	1.652	1.886	1.920	1.920	1.936	2.036	2.036	1.869
6.500	0.052	0.837	1.288	1.470	1.496	1.496	1.509	1.587	1.587	1.457
6.375	0.037	0.610	0.938	1.071	1.090	1.090	1.099	1.156	1.156	1.061
6.250	0.022	0.367	0.564	0.644	0.655	0.655	0.661	0.695	0.695	0.638
6.125	0.071	1.150	1.769	2.019	2.055	2.055	2.073	2.180	2.180	2.001
6.000	0.056	0.907	1.395	1.593	1.621	1.621	1.635	1.719	1.719	1.578
5.990	0.056	0.907	1.395	1.593	1.621	1.621	1.635	1.719	1.719	1.578
5.875	0.040	0.648	0.996	1.137	1.157	1.157	1.167	1.227	1.227	1.127
5.750	0.023	0.371	0.571	0.652	0.664	0.664	0.669	0.704	0.704	0.646
5.625	0.075	1.209	1.859	2.122	2.160	2.160	2.179	2.291	2.291	2.104
5.500	0.059	0.952	1.464	1.671	1.700	1.700	1.715	1.804	1.804	1.656
5.375	0.041	0.675	1.037	1.184	1.205	1.205	1.216	1.278	1.278	1.174
5.250	0.023	0.373	0.574	0.655	0.667	0.667	0.673	0.708	0.708	0.650
5.125	0.081	1.307	2.009	2.293	2.334	2.334	2.354	2.476	2.476	2.273
5.000	0.062	1.012	1.555	1.775	1.807	1.807	1.823	1.917	1.917	1.760
4.990	0.062	1.012	1.555	1.775	1.807	1.807	1.823	1.917	1.917	1.760
4.875	0.043	0.699	1.074	1.226	1.248	1.248	1.259	1.324	1.324	1.215
4.750	0.023	0.380	0.584	0.667	0.679	0.679	0.685	0.720	0.720	0.661
4.625	0.082	1.329	2.043	2.332	2.374	2.374	2.394	2.518	2.518	2.312
4.500	0.063	1.029	1.582	1.806	1.838	1.838	1.854	1.950	1.950	1.790
4.375	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
4.250	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
4.125	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
4.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
3.990	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
3.875	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236

3.750	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
3.625	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
3.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
3.375	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
3.250	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
3.125	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
3.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
2.990	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
2.875	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
2.750	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
2.625	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
2.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
2.375	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
2.250	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
2.125	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
2.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800