

Issued:	5/15/2026 4:56 PM	15	30	45	60	75	90	120	150	180
	Lock Expiration Dates:	30-May	14-Jun	29-Jun	14-Jul	29-Jul	13-Aug	12-Sep	12-Oct	11-Nov

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
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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

TPOCaseNumber@uhm.com

TPOClosing@uhm.com

TPOAppraisal@uhm.com

TPOComplianceHelp@uhm.com

TPOICDclosing@uhm.com

TPONDCclosing@uhm.com

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

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 0 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	104.376	104.343	104.277	104.212	104.062	104.012
7.375	104.052	104.019	103.953	103.888	103.738	103.688
7.250	103.828	103.796	103.730	103.665	103.515	103.465
7.125	102.884	102.835	102.718	102.604	102.454	102.404
7.000	102.518	102.468	102.351	102.237	102.087	102.037
6.990	102.398	102.348	102.231	102.117	101.967	101.917
6.875	102.080	102.031	101.914	101.800	101.650	101.600
6.750	101.663	101.613	101.496	101.382	101.232	101.182
6.625	100.971	100.910	100.829	100.748	100.598	100.548
6.500	100.471	100.410	100.329	100.248	100.098	100.048
6.375	100.013	99.944	99.856	99.769	99.619	99.569
6.250	99.522	99.452	99.365	99.278	99.128	99.078
6.125	98.989	98.920	98.832	98.745	98.595	98.545
6.000	98.419	98.350	98.262	98.175	98.025	97.975
5.990	98.319	98.250	98.162	98.075	97.925	97.875
5.875	97.797	97.727	97.640	97.553	97.403	97.353
5.750	97.127	97.068	97.009	96.950	96.800	96.750
5.625	96.354	96.304	96.245	96.186	96.036	95.986
5.500	95.681	95.633	95.582	95.531	95.381	95.331
5.375	95.033	94.997	94.945	94.895	94.745	94.695
5.250	94.372	94.335	94.284	94.233	94.083	94.033
5.125	93.966	93.937	93.885	93.835	93.685	93.635
5.000	93.301	93.272	93.220	93.170	93.020	92.970
4.990	93.221	93.192	93.140	93.090	92.940	92.890
4.875	92.605	92.575	92.524	92.474	92.324	92.274
4.750	91.896	91.867	91.815	91.765	91.615	91.565
4.625	91.159	91.144	91.100	91.057	90.907	90.857

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	104.848	104.817	104.758	104.701	104.551	104.501
7.375	104.486	104.455	104.396	104.338	104.188	104.138
7.250	104.091	104.060	104.001	103.944	103.794	103.744
7.125	103.214	103.166	103.056	102.950	102.800	102.750
7.000	102.821	102.773	102.663	102.556	102.406	102.356
6.990	102.741	102.693	102.583	102.476	102.326	102.276
6.875	102.388	102.340	102.230	102.123	101.973	101.923
6.750	101.927	101.874	101.764	101.657	101.507	101.457
6.625	101.793	101.712	101.603	101.494	101.344	101.294
6.500	101.397	101.317	101.207	101.098	100.948	100.898
6.375	100.966	100.886	100.776	100.667	100.517	100.467
6.250	100.500	100.420	100.310	100.201	100.051	100.001
6.125	100.094	100.037	99.950	99.861	99.711	99.661
6.000	99.628	99.572	99.484	99.395	99.245	99.195
5.990	99.548	99.492	99.404	99.315	99.165	99.115
5.875	99.126	99.069	98.981	98.893	98.743	98.693
5.750	98.591	98.535	98.447	98.358	98.208	98.158
5.625	98.022	97.965	97.877	97.789	97.639	97.589
5.500	97.429	97.381	97.300	97.220	97.070	97.020
5.375	96.840	96.804	96.724	96.644	96.494	96.444
5.250	96.241	96.206	96.125	96.045	95.895	95.845
5.125	95.809	95.803	95.708	95.615	95.465	95.415
5.000	95.213	95.207	95.112	95.019	94.869	94.819
4.990	95.123	95.117	95.022	94.929	94.779	94.729
4.875	94.389	94.382	94.287	94.194	94.044	93.994
4.750	93.751	93.745	93.650	93.557	93.407	93.357
4.625	93.102	93.095	93.000	92.907	92.757	92.707

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.735	102.710	102.680	102.649	102.499	102.449
6.625	102.464	102.440	102.409	102.378	102.228	102.178
6.500	102.168	102.143	102.112	102.081	101.931	101.881
6.375	101.873	101.837	101.805	101.774	101.624	101.574
6.250	101.572	101.531	101.494	101.457	101.307	101.257
6.125	101.265	101.224	101.171	101.117	100.967	100.917
6.000	100.947	100.907	100.854	100.799	100.649	100.599
5.990	100.837	100.797	100.744	100.689	100.539	100.489
5.875	100.610	100.570	100.517	100.462	100.312	100.262
5.750	100.249	100.209	100.156	100.102	99.952	99.902
5.625	99.860	99.819	99.767	99.712	99.562	99.512
5.500	99.500	99.460	99.407	99.352	99.202	99.152
5.375	99.126	99.085	99.032	98.978	98.828	98.778
5.250	98.732	98.692	98.639	98.584	98.434	98.384
5.125	98.133	98.101	98.056	98.009	97.859	97.809
5.000	97.740	97.708	97.663	97.616	97.466	97.416
4.990	97.630	97.598	97.553	97.506	97.356	97.306
4.875	97.334	97.302	97.257	97.210	97.060	97.010
4.750	96.912	96.879	96.834	96.788	96.638	96.588
4.625	96.315	96.315	96.288	96.257	96.107	96.057
4.500	95.924	95.924	95.897	95.866	95.716	95.666
4.375	95.511	95.511	95.484	95.452	95.302	95.252
4.250	95.091	95.091	95.064	95.033	94.883	94.833
4.125	95.590	95.598	95.579	95.556	95.406	95.356
4.000	95.172	95.180	95.160	95.137	94.987	94.937

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.770	102.745	102.715	102.684	102.534	102.484
6.625	102.561	102.537	102.507	102.475	102.325	102.275
6.500	102.333	102.309	102.278	102.247	102.097	102.047
6.375	102.097	102.073	102.042	102.011	101.861	101.811
6.250	101.853	101.829	101.799	101.767	101.617	101.567
6.125	101.362	101.321	101.269	101.214	101.064	101.014
6.000	101.118	101.078	101.025	100.970	100.820	100.770
5.990	101.018	100.978	100.925	100.870	100.720	100.670
5.875	100.857	100.817	100.764	100.709	100.559	100.509
5.750	100.582	100.542	100.489	100.435	100.285	100.235
5.625	100.207	100.166	100.100	100.030	99.880	99.830
5.500	99.929	99.889	99.823	99.752	99.602	99.552
5.375	99.640	99.599	99.533	99.463	99.313	99.263
5.250	99.337	99.297	99.231	99.160	99.010	98.960
5.125	98.917	98.885	98.826	98.764	98.614	98.564
5.000	98.615	98.583	98.524	98.462	98.312	98.262
4.990	98.490	98.458	98.399	98.337	98.187	98.137
4.875	98.300	98.268	98.209	98.147	97.997	97.947
4.750	97.977	97.944	97.886	97.823	97.673	97.623
4.625	97.103	97.087	97.037	96.983	96.833	96.783
4.500	96.778	96.762	96.713	96.658	96.508	96.458
4.375	96.448	96.432	96.383	96.328	96.178	96.128
4.250	96.110	96.094	96.044	95.989	95.839	95.789
4.125	95.445	95.445	95.404	95.357	95.207	95.157
4.000	95.107	95.107	95.067	95.020	94.870	94.820

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	98.266	98.146	98.025	97.904	97.754	97.704
7.375	98.198	98.083	97.967	97.850	97.700	97.650
7.250	98.130	98.020	97.909	97.797	97.647	97.597
7.125	98.298	98.218	98.141	98.090	97.940	97.890
7.000	98.683	98.609	98.538	98.492	98.342	98.292
6.990	98.714	98.640	98.570	98.524	98.374	98.324
6.875	99.069	99.000	98.934	98.894	98.744	98.694
6.750	99.454	99.391	99.331	99.296	99.146	99.096
6.625	99.578	99.491	99.403	99.313	99.163	99.113
6.500	99.458	99.376	99.293	99.208	99.058	99.008
6.375	99.339	99.262	99.184	99.103	98.953	98.903
6.250	99.220	99.147	99.074	98.998	98.848	98.798
6.125	98.976	98.894	98.810	98.710	98.560	98.510
6.000	98.616	98.539	98.459	98.363	98.213	98.163
5.990	98.588	98.510	98.431	98.335	98.185	98.135
5.875	98.257	98.184	98.108	98.017	97.867	97.817
5.750	97.897	97.828	97.757	97.670	97.520	97.470
5.625	97.511	97.444	97.373	97.285	97.135	97.085
5.500	97.101	97.037	96.971	96.887	96.737	96.687
5.375	96.690	96.631	96.569	96.490	96.340	96.290
5.250	96.280	96.225	96.167	96.092	95.942	95.892
5.125	95.865	95.814	95.761	95.689	95.539	95.489
5.000	95.448	95.401	95.352	95.284	95.134	95.084
4.990	95.414	95.368	95.319	95.252	95.102	95.052
4.875	95.030	94.988	94.942	94.880	94.730	94.680
4.750	94.612	94.574	94.533	94.475	94.325	94.275
4.625	94.085	94.039	93.988	93.909	93.759	93.709

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	99.644	99.531	99.417	99.308	99.158	99.108
7.375	99.654	99.545	99.436	99.332	99.182	99.132
7.250	99.663	99.559	99.455	99.356	99.206	99.156
7.125	99.718	99.624	99.531	99.447	99.297	99.247
7.000	99.815	99.726	99.638	99.560	99.410	99.360
6.990	99.846	99.759	99.673	99.596	99.446	99.396
6.875	99.936	99.853	99.772	99.699	99.549	99.499
6.750	100.041	99.964	99.888	99.801	99.651	99.601
6.625	99.937	99.851	99.763	99.671	99.521	99.471
6.500	99.794	99.712	99.629	99.541	99.391	99.341
6.375	99.644	99.567	99.488	99.406	99.256	99.206
6.250	99.483	99.411	99.337	99.253	99.103	99.053
6.125	99.302	99.228	99.153	99.069	98.919	98.869
6.000	99.062	98.993	98.922	98.843	98.693	98.643
5.990	99.062	98.993	98.922	98.843	98.693	98.643
5.875	98.844	98.779	98.713	98.638	98.488	98.438
5.750	98.608	98.547	98.485	98.415	98.265	98.215
5.625	98.293	98.229	98.163	98.082	97.932	97.882
5.500	97.955	97.895	97.833	97.756	97.606	97.556
5.375	97.660	97.604	97.546	97.472	97.322	97.272
5.250	97.190	97.140	97.087	97.018	96.868	96.818
5.125	96.781	96.729	96.674	96.597	96.447	96.397
5.000	96.332	96.284	96.232	96.160	96.010	95.960
4.990	96.444	96.395	96.343	96.270	96.120	96.070
4.875	96.013	95.968	95.920	95.851	95.701	95.651
4.750	95.415	95.375	95.331	95.268	95.118	95.068
4.625	94.941	94.905	94.864	94.803	94.653	94.603

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	100.387	100.261	100.134	99.996	99.846	99.796
7.375	100.160	100.039	99.916	99.783	99.633	99.583
7.250	99.933	99.817	99.698	99.570	99.420	99.370
7.125	99.850	99.754	99.658	99.568	99.418	99.368
7.000	99.899	99.808	99.717	99.633	99.483	99.433
6.990	99.903	99.812	99.722	99.638	99.488	99.438
6.875	99.949	99.862	99.776	99.697	99.547	99.497
6.750	99.998	99.917	99.836	99.761	99.611	99.561
6.625	100.009	99.928	99.847	99.769	99.619	99.569
6.500	99.984	99.907	99.831	99.758	99.608	99.558
6.375	99.958	99.887	99.816	99.748	99.598	99.548
6.250	99.933	99.867	99.800	99.737	99.587	99.537
6.125	99.785	99.710	99.634	99.547	99.397	99.347
6.000	99.525	99.454	99.382	99.300	99.150	99.100
5.990	99.504	99.434	99.362	99.280	99.130	99.080
5.875	99.264	99.198	99.130	99.053	98.903	98.853
5.750	99.003	98.942	98.878	98.805	98.655	98.605
5.625	98.715	98.655	98.593	98.518	98.368	98.318
5.500	98.403	98.347	98.289	98.219	98.069	98.019
5.375	98.090	98.038	97.985	97.919	97.769	97.719
5.250	97.777	97.730	97.681	97.620	97.470	97.420
5.125	97.441	97.396	97.348	97.286	97.136	97.086
5.000	97.084	97.043	97.000	96.942	96.792	96.742
4.990	97.055	97.015	96.972	96.915	96.765	96.715
4.875	96.726	96.690	96.651	96.598	96.448	96.398
4.750	96.369	96.337	96.303	96.254	96.104	96.054
4.625	95.987	95.957	95.923	95.874	95.724	95.674

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
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Affordable Conventional Program				
30 Yr HomeReady or HomePossible				
Rate	15 day	30 day	45 day	60 day
7.500	104.376	104.343	104.277	104.212
7.375	104.052	104.019	103.953	103.888
7.250	103.828	103.796	103.730	103.665
7.125	102.884	102.835	102.718	102.604
7.000	102.518	102.468	102.351	102.237
6.990	102.398	102.348	102.231	102.117
6.875	102.080	102.031	101.914	101.800
6.750	101.663	101.613	101.496	101.382
6.625	100.971	100.910	100.829	100.748
6.500	100.471	100.410	100.329	100.248
6.375	100.013	99.944	99.856	99.769
6.250	99.522	99.452	99.365	99.278
6.125	98.989	98.920	98.832	98.745
6.000	98.419	98.350	98.262	98.175
5.990	98.319	98.250	98.162	98.075
5.875	97.797	97.727	97.640	97.553
5.750	97.127	97.068	97.009	96.950
5.625	96.354	96.304	96.245	96.186
5.500	95.681	95.633	95.582	95.531
5.375	95.033	94.997	94.945	94.895
5.250	94.372	94.335	94.284	94.233
5.125	93.966	93.937	93.885	93.835
5.000	93.301	93.272	93.220	93.170
4.990	93.221	93.192	93.140	93.090
4.875	92.605	92.575	92.524	92.474
4.750	91.896	91.867	91.815	91.765
4.625	91.159	91.144	91.100	91.057

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
7.125	103.463	103.377	103.291	103.205
7.000	103.463	103.377	103.291	103.205
6.990	103.383	103.297	103.211	103.125
6.875	103.463	103.377	103.291	103.205
6.750	103.463	103.377	103.291	103.205
6.625	100.869	100.783	100.697	100.611
6.500	100.869	100.783	100.697	100.611
6.375	100.869	100.783	100.697	100.611
6.250	100.869	100.783	100.697	100.611
6.125	99.369	99.283	99.197	99.111
6.000	99.369	99.283	99.197	99.111
5.990	99.289	99.203	99.117	99.031
5.875	99.369	99.283	99.197	99.111
5.750	99.369	99.283	99.197	99.111
5.625	97.322	97.236	97.150	97.064
5.500	97.322	97.236	97.150	97.064
5.375	97.322	97.236	97.150	97.064
5.250	97.322	97.236	97.150	97.064
5.125	94.369	94.283	94.197	94.111
5.000	94.369	94.283	94.197	94.111
4.990	94.289	94.203	94.117	94.031
4.875	94.369	94.283	94.197	94.111
4.750	94.369	94.283	94.197	94.111
4.625	91.088	91.002	90.916	90.830
4.500	91.088	91.002	90.916	90.830

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	103.463	103.377	103.291	103.205
7.000	103.463	103.377	103.291	103.205
6.990	103.383	103.297	103.211	103.125
6.875	103.463	103.377	103.291	103.205
6.750	103.463	103.377	103.291	103.205
6.625	100.869	100.783	100.697	100.611
6.500	100.869	100.783	100.697	100.611
6.375	100.869	100.783	100.697	100.611
6.250	100.869	100.783	100.697	100.611
6.125	99.369	99.283	99.197	99.111
6.000	99.369	99.283	99.197	99.111
5.990	99.289	99.203	99.117	99.031
5.875	99.369	99.283	99.197	99.111
5.750	99.369	99.283	99.197	99.111
5.625	97.322	97.236	97.150	97.064
5.500	97.322	97.236	97.150	97.064
5.375	97.322	97.236	97.150	97.064
5.250	97.322	97.236	97.150	97.064
5.125	94.369	94.283	94.197	94.111
5.000	94.369	94.283	94.197	94.111
4.990	94.289	94.203	94.117	94.031
4.875	94.369	94.283	94.197	94.111

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	60 day
6.000	100.397	100.350	100.256
5.875	100.397	100.350	100.256
5.750	100.397	100.350	100.256
5.625	99.319	99.272	99.178
5.500	99.319	99.272	99.178
5.375	99.319	99.272	99.178
5.250	99.319	99.272	99.178
5.125	97.741	97.694	97.600
5.000	97.741	97.694	97.600
4.875	97.741	97.694	97.600
4.750	97.741	97.694	97.600
4.625	95.710	95.663	95.569
4.500	95.710	95.663	95.569

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	103.463	103.377	103.291	103.205
7.000	103.463	103.377	103.291	103.205
6.990	103.383	103.297	103.211	103.125
6.875	103.463	103.377	103.291	103.205
6.750	103.463	103.377	103.291	103.205
6.625	100.869	100.783	100.697	100.611
6.500	100.869	100.783	100.697	100.611
6.375	100.869	100.783	100.697	100.611
6.250	100.869	100.783	100.697	100.611
6.125	99.369	99.283	99.197	99.111
6.000	99.369	99.283	99.197	99.111
5.990	99.289	99.203	99.117	99.031
5.875	99.369	99.283	99.197	99.111
5.750	99.369	99.283	99.197	99.111
5.625	97.322	97.236	97.150	97.064
5.500	97.322	97.236	97.150	97.064
5.375	97.322	97.236	97.150	97.064
5.250	97.322	97.236	97.150	97.064
5.125	94.369	94.283	94.197	94.111
5.000	94.369	94.283	94.197	94.111
4.990	94.289	94.203	94.117	94.031
4.875	94.369	94.283	94.197	94.111

Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	101.884	101.835	101.718	101.604	101.454	101.404
7.000	101.518	101.468	101.351	101.237	101.087	101.037
6.990	101.398	101.348	101.231	101.117	100.967	100.917
6.875	101.080	101.031	100.914	100.800	100.650	100.600
6.750	100.663	100.613	100.496	100.382	100.232	100.182
6.625	100.221	100.160	100.079	99.998	99.848	99.798
6.500	99.721	99.660	99.579	99.498	99.348	99.298
6.375	99.263	99.194	99.106	99.019	98.869	98.819
6.250	98.772	98.702	98.615	98.528	98.378	98.328
6.125	98.739	98.670	98.582	98.495	98.345	98.295
6.000	98.169	98.100	98.012	97.925	97.775	97.725
5.990	98.069	98.000	97.912	97.825	97.675	97.625

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	97.935	97.894	97.842	97.787	97.637	97.587
5.500	97.575	97.535	97.482	97.427	97.277	97.227
5.375	97.201	97.160	97.107	97.053	96.903	96.853
5.250	96.807	96.767	96.714	96.659	96.509	96.459
5.125	95.583	96.176	96.131	96.084	95.309	95.259
5.000	95.190	95.783	95.738	95.691	94.916	94.866
4.875	94.784	95.377	95.332	95.285	94.510	94.460
4.750	94.362	94.954	94.909	94.863	94.088	94.038

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	99.213	99.127	99.041	98.955	98.805	98.755
6.500	99.213	99.127	99.041	98.955	98.805	98.755
6.375	99.213	99.127	99.041	98.955	98.805	98.755
6.250	99.213	99.127	99.041	98.955	98.805	98.755
6.125	98.588	98.502	98.416	98.330	98.180	98.130
6.000	98.588	98.502	98.416	98.330	98.180	98.130
5.990	98.508	98.422	98.336	98.250	98.100	98.050
5.875	98.588	98.502	98.416	98.330	98.180	98.130
5.750	98.588	98.502	98.416	98.330	98.180	98.130

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	97.397	97.350	97.303	97.256	97.106	97.056
5.625	96.319	96.272	96.225	96.178	96.028	95.978
5.500	96.319	96.272	96.225	96.178	96.028	95.978
5.375	96.319	96.272	96.225	96.178	96.028	95.978
5.250	96.319	96.272	96.225	96.178	96.028	95.978

Conv fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.349	0.920	1.073	1.035	1.047	0.975	0.963	0.916	0.904	0.904
6.750	0.349	0.920	1.085	1.047	1.059	0.987	0.963	0.928	0.916	0.916
6.625	0.439	1.010	1.171	1.123	1.082	1.011	0.987	0.940	0.940	0.940
6.500	0.447	1.025	1.200	1.152	1.094	1.047	1.011	0.975	0.963	0.963
6.375	0.447	1.037	1.211	1.163	1.106	1.059	1.035	0.987	0.987	0.987
6.250	0.447	1.037	1.223	1.175	1.130	1.094	1.059	1.023	1.011	1.011
6.125	0.437	1.044	1.224	1.175	1.142	1.118	1.082	1.059	1.047	1.047
6.000	0.438	1.069	1.250	1.198	1.166	1.142	1.106	1.082	1.082	1.082
5.990	0.438	1.069	1.250	1.198	1.166	1.142	1.106	1.082	1.082	1.082
5.875	0.447	1.069	1.274	1.222	1.190	1.154	1.130	1.106	1.106	1.106
5.750	0.447	1.096	1.274	1.223	1.201	1.178	1.154	1.130	1.130	1.130
5.625	0.444	1.096	1.274	1.222	1.237	1.213	1.166	1.154	1.154	1.154
5.500	0.415	1.070	1.274	1.223	1.249	1.225	1.201	1.190	1.190	1.190
5.375	0.413	1.057	1.253	1.209	1.261	1.237	1.225	1.213	1.213	1.213

5.250	0.413	1.057	1.251	1.209	1.261	1.237	1.237	1.237	1.237	1.237
5.125	0.410	1.078	1.236	1.209	1.261	1.261	1.273	1.285	1.261	1.261
5.000	0.410	1.102	1.259	1.232	1.285	1.297	1.297	1.297	1.297	1.297
4.990	0.410	1.102	1.259	1.232	1.285	1.297	1.297	1.297	1.297	1.297
4.875	0.403	1.140	1.271	1.228	1.297	1.297	1.309	1.320	1.332	1.332
4.750	0.387	1.136	1.254	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.357	0.997	1.185	1.165	1.190	1.139	1.113	1.062	1.062	1.062
7.000	0.386	1.026	1.226	1.206	1.216	1.177	1.139	1.100	1.088	1.088
6.990	0.386	1.026	1.226	1.206	1.216	1.177	1.139	1.100	1.088	1.088
6.875	0.385	1.039	1.226	1.206	1.228	1.203	1.164	1.139	1.126	1.126
6.750	0.386	1.065	1.265	1.245	1.254	1.228	1.190	1.164	1.164	1.164
6.625	0.425	1.087	1.301	1.261	1.280	1.241	1.216	1.190	1.190	1.190
6.500	0.425	1.112	1.301	1.261	1.292	1.267	1.241	1.216	1.216	1.216
6.375	0.425	1.112	1.301	1.261	1.331	1.305	1.254	1.241	1.241	1.241
6.250	0.425	1.112	1.327	1.287	1.344	1.318	1.292	1.280	1.280	1.280
6.125	0.406	1.093	1.309	1.268	1.356	1.331	1.318	1.305	1.305	1.305
6.000	0.395	1.083	1.299	1.267	1.356	1.331	1.331	1.331	1.331	1.331
5.990	0.395	1.083	1.299	1.267	1.356	1.331	1.331	1.331	1.331	1.331
5.875	0.386	1.100	1.296	1.267	1.356	1.356	1.369	1.382	1.356	1.356
5.750	0.376	1.124	1.322	1.292	1.382	1.395	1.395	1.395	1.395	1.395
5.625	0.375	1.175	1.335	1.305	1.395	1.395	1.408	1.420	1.433	1.433
5.500	0.371	1.184	1.330	1.305	1.420	1.433	1.433	1.446	1.446	1.446
5.375	0.364	1.177	1.337	1.318	1.433	1.446	1.446	1.472	1.484	1.484
5.250	0.358	1.171	1.357	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.125	0.333	1.153	1.345	1.344	1.472	1.484	1.510	1.536	1.548	1.548
5.000	0.333	1.153	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.424	1.037	1.186	1.173	1.175	1.090	1.039	0.985	0.972	0.972
7.750	0.404	1.033	1.198	1.191	1.196	1.117	1.066	1.012	0.999	0.999
7.625	0.668	1.293	1.424	1.372	1.360	1.230	1.093	1.039	1.026	1.026
7.500	0.653	1.278	1.424	1.375	1.369	1.237	1.093	1.053	1.039	1.039
7.375	0.641	1.278	1.424	1.379	1.387	1.260	1.120	1.066	1.066	1.066
7.250	0.623	1.260	1.421	1.379	1.387	1.291	1.147	1.107	1.093	1.093
7.125	0.678	1.336	1.497	1.460	1.465	1.373	1.174	1.120	1.120	1.120
7.000	0.660	1.316	1.497	1.464	1.481	1.405	1.201	1.161	1.147	1.147
6.990	0.660	1.316	1.497	1.464	1.481	1.405	1.201	1.161	1.147	1.147
6.875	0.649	1.318	1.493	1.462	1.493	1.434	1.228	1.201	1.188	1.188
6.750	0.635	1.336	1.528	1.503	1.521	1.466	1.255	1.228	1.228	1.228
6.625	0.613	1.324	1.547	1.498	1.546	1.480	1.282	1.255	1.255	1.255
6.500	0.594	1.335	1.528	1.479	1.539	1.499	1.309	1.282	1.282	1.282

9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.420	0.992	1.138	1.011	1.023	0.952	0.940	0.892	0.880	0.880
6.750	0.420	0.992	1.151	1.023	1.035	0.963	0.940	0.904	0.892	0.892
6.625	0.719	1.264	1.411	1.250	1.133	1.061	1.037	0.990	0.990	0.916
6.500	0.747	1.314	1.480	1.319	1.107	1.059	1.023	0.988	0.976	0.940
6.375	0.747	1.326	1.492	1.331	1.125	1.078	1.054	1.006	1.006	0.963
6.250	0.747	1.326	1.504	1.343	1.164	1.129	1.093	1.057	1.045	0.987
6.125	0.714	1.320	1.504	1.344	1.161	1.137	1.102	1.078	1.066	1.023
6.000	0.717	1.348	1.506	1.335	1.191	1.167	1.131	1.108	1.108	1.059
5.990	0.717	1.348	1.506	1.335	1.191	1.167	1.131	1.108	1.108	1.059
5.875	0.747	1.347	1.530	1.359	1.202	1.166	1.142	1.118	1.118	1.082
5.750	0.747	1.386	1.531	1.360	1.243	1.219	1.195	1.171	1.171	1.106
5.625	0.735	1.386	1.530	1.359	1.284	1.261	1.213	1.201	1.201	1.130
5.500	0.641	1.298	1.477	1.305	1.225	1.201	1.178	1.166	1.166	1.166
5.375	0.633	1.254	1.404	1.259	1.237	1.213	1.201	1.190	1.190	1.190
5.250	0.632	1.254	1.399	1.259	1.237	1.213	1.213	1.213	1.213	1.213
5.125	0.622	1.269	1.350	1.259	1.237	1.237	1.249	1.261	1.237	1.237
5.000	0.622	1.293	1.374	1.283	1.261	1.273	1.273	1.273	1.273	1.273
4.990	0.622	1.293	1.374	1.283	1.261	1.273	1.273	1.273	1.273	1.273
4.875	0.599	1.306	1.383	1.243	1.273	1.273	1.285	1.297	1.309	1.309
4.750	0.545	1.264	1.329	1.190	1.297	1.309	1.309	1.320	1.320	1.320
4.625	0.309	1.071	1.225	1.225	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.392	1.033	1.209	1.142	1.164	1.113	1.088	1.036	1.036	1.036
7.000	0.487	1.127	1.316	1.249	1.190	1.152	1.113	1.075	1.062	1.062
6.990	0.487	1.127	1.316	1.249	1.190	1.152	1.113	1.075	1.062	1.062
6.875	0.486	1.140	1.316	1.249	1.203	1.177	1.139	1.113	1.100	1.100
6.750	0.487	1.165	1.354	1.287	1.228	1.203	1.164	1.139	1.139	1.139
6.625	0.617	1.240	1.419	1.283	1.254	1.216	1.190	1.164	1.164	1.164
6.500	0.617	1.266	1.419	1.283	1.267	1.241	1.216	1.190	1.190	1.190
6.375	0.617	1.266	1.419	1.283	1.305	1.280	1.228	1.216	1.216	1.216
6.250	0.617	1.266	1.444	1.308	1.318	1.292	1.267	1.254	1.254	1.254
6.125	0.555	1.204	1.381	1.246	1.331	1.305	1.292	1.280	1.280	1.280
6.000	0.520	1.169	1.348	1.241	1.331	1.305	1.305	1.305	1.305	1.305
5.990	0.520	1.169	1.348	1.241	1.331	1.305	1.305	1.305	1.305	1.305
5.875	0.487	1.163	1.340	1.241	1.331	1.331	1.344	1.356	1.331	1.331
5.750	0.455	1.183	1.367	1.267	1.356	1.369	1.369	1.369	1.369	1.369
5.625	0.451	1.234	1.380	1.280	1.369	1.369	1.382	1.395	1.408	1.408
5.500	0.437	1.233	1.366	1.280	1.395	1.408	1.408	1.420	1.420	1.420
5.375	0.415	1.211	1.355	1.292	1.408	1.420	1.420	1.446	1.459	1.459
5.250	0.395	1.190	1.361	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.125	0.311	1.130	1.322	1.318	1.446	1.459	1.484	1.510	1.523	1.523
5.000	0.311	1.130	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

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.518	1.139	1.301	1.301	1.301	1.220	1.206	1.152	1.139	0.945
7.750	0.519	1.153	1.329	1.329	1.329	1.248	1.234	1.180	1.167	0.972
7.625	0.818	1.466	1.641	1.641	1.655	1.574	1.560	1.506	1.493	0.999
7.500	0.857	1.505	1.694	1.694	1.707	1.626	1.599	1.559	1.545	1.012
7.375	0.887	1.548	1.737	1.737	1.764	1.683	1.656	1.602	1.602	1.039
7.250	0.788	1.449	1.652	1.652	1.679	1.625	1.584	1.544	1.530	1.066
7.125	0.876	1.551	1.753	1.753	1.780	1.726	1.699	1.645	1.645	1.093
7.000	0.854	1.529	1.745	1.745	1.785	1.745	1.704	1.664	1.650	1.120
6.990	0.854	1.529	1.745	1.745	1.785	1.745	1.704	1.664	1.650	1.120
6.875	0.996	1.684	1.887	1.887	1.941	1.914	1.873	1.846	1.833	1.161
6.750	0.996	1.711	1.927	1.927	1.968	1.941	1.900	1.873	1.873	1.201
6.625	1.014	1.729	1.972	1.972	2.013	1.972	1.945	1.918	1.918	1.228
6.500	0.993	1.735	1.951	1.951	2.005	1.978	1.951	1.924	1.924	1.255
6.375	0.908	1.650	1.866	1.866	1.961	1.934	1.880	1.866	1.866	1.282
6.250	0.906	1.648	1.891	1.891	1.972	1.945	1.918	1.905	1.905	1.323
6.125	0.714	1.456	1.699	1.699	1.794	1.767	1.753	1.740	1.740	1.350
6.000	0.696	1.438	1.681	1.681	1.776	1.749	1.749	1.749	1.749	1.377
5.990	0.696	1.438	1.681	1.681	1.776	1.749	1.749	1.749	1.749	1.377
5.875	0.558	1.327	1.543	1.543	1.638	1.638	1.651	1.665	1.638	1.404
5.750	0.543	1.339	1.555	1.555	1.650	1.663	1.663	1.663	1.663	1.444
5.625	0.378	1.228	1.404	1.404	1.498	1.498	1.512	1.525	1.539	1.485
5.500	0.324	1.188	1.350	1.350	1.471	1.485	1.485	1.498	1.498	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.384	0.957	1.102	0.975	0.987	0.916	0.904	0.856	0.844	0.844
6.750	0.384	0.957	1.115	0.987	0.999	0.928	0.904	0.868	0.856	0.856
6.625	0.683	1.229	1.375	1.214	1.023	0.952	0.928	0.880	0.880	0.880
6.500	0.711	1.279	1.444	1.283	1.035	0.987	0.952	0.916	0.904	0.904
6.375	0.711	1.290	1.456	1.295	1.047	0.999	0.975	0.928	0.928	0.928
6.250	0.711	1.290	1.468	1.307	1.071	1.035	0.999	0.963	0.952	0.952
6.125	0.678	1.284	1.468	1.308	1.082	1.059	1.023	0.999	0.987	0.987
6.000	0.681	1.312	1.471	1.300	1.106	1.082	1.047	1.023	1.023	1.023
5.990	0.681	1.312	1.471	1.300	1.106	1.082	1.047	1.023	1.023	1.023
5.875	0.711	1.311	1.494	1.323	1.130	1.094	1.071	1.047	1.047	1.047
5.750	0.711	1.350	1.495	1.324	1.142	1.118	1.094	1.071	1.071	1.071
5.625	0.699	1.350	1.494	1.323	1.178	1.154	1.106	1.094	1.094	1.094
5.500	0.605	1.262	1.441	1.269	1.190	1.166	1.142	1.130	1.130	1.130
5.375	0.597	1.218	1.368	1.223	1.201	1.178	1.166	1.154	1.154	1.154
5.250	0.596	1.218	1.363	1.223	1.201	1.178	1.178	1.178	1.178	1.178
5.125	0.586	1.234	1.314	1.223	1.201	1.201	1.213	1.225	1.201	1.201
5.000	0.586	1.258	1.338	1.247	1.225	1.237	1.237	1.237	1.237	1.237
4.990	0.586	1.258	1.338	1.247	1.225	1.237	1.237	1.237	1.237	1.237
4.875	0.563	1.270	1.347	1.207	1.237	1.237	1.249	1.261	1.273	1.273
4.750	0.509	1.228	1.293	1.154	1.261	1.273	1.273	1.285	1.285	1.285
4.625	0.273	1.035	1.190	1.190	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.353	0.994	1.170	1.103	1.126	1.075	1.049	0.998	0.998	0.998
7.000	0.448	1.088	1.277	1.210	1.152	1.113	1.075	1.036	1.024	1.024
6.990	0.448	1.088	1.277	1.210	1.152	1.113	1.075	1.036	1.024	1.024
6.875	0.447	1.101	1.277	1.210	1.164	1.139	1.100	1.075	1.062	1.062
6.750	0.448	1.127	1.316	1.249	1.190	1.164	1.126	1.100	1.100	1.100
6.625	0.578	1.202	1.380	1.244	1.216	1.177	1.152	1.126	1.126	1.126
6.500	0.578	1.227	1.380	1.244	1.228	1.203	1.177	1.152	1.152	1.152
6.375	0.578	1.227	1.380	1.244	1.267	1.241	1.190	1.177	1.177	1.177
6.250	0.578	1.227	1.406	1.270	1.280	1.254	1.228	1.216	1.216	1.216
6.125	0.516	1.165	1.343	1.208	1.292	1.267	1.254	1.241	1.241	1.241
6.000	0.481	1.130	1.310	1.203	1.292	1.267	1.267	1.267	1.267	1.267
5.990	0.481	1.130	1.310	1.203	1.292	1.267	1.267	1.267	1.267	1.267
5.875	0.448	1.125	1.302	1.203	1.292	1.292	1.305	1.318	1.292	1.292
5.750	0.416	1.145	1.328	1.228	1.318	1.331	1.331	1.331	1.331	1.331

5.625	0.412	1.196	1.341	1.241	1.331	1.331	1.344	1.356	1.369	1.369
5.500	0.398	1.195	1.327	1.241	1.356	1.369	1.369	1.382	1.382	1.382
5.375	0.376	1.173	1.317	1.254	1.369	1.382	1.382	1.408	1.420	1.420
5.250	0.356	1.152	1.323	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.125	0.272	1.092	1.284	1.280	1.408	1.420	1.446	1.472	1.484	1.484
5.000	0.272	1.092	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.527	1.123	1.240	1.197	1.204	1.109	1.018	0.964	0.950	0.904
7.750	0.461	1.078	1.219	1.194	1.212	1.137	1.046	0.992	0.978	0.931
7.625	1.342	1.911	1.941	1.767	1.696	1.490	1.477	1.423	1.409	0.958
7.500	1.292	1.862	1.907	1.745	1.696	1.587	1.560	1.519	1.506	0.972
7.375	1.250	1.834	1.880	1.729	1.693	1.580	1.553	1.499	1.499	0.999
7.250	1.190	1.774	1.835	1.694	1.659	1.521	1.481	1.440	1.427	1.026
7.125	1.375	1.994	2.058	1.934	1.890	1.710	1.628	1.574	1.574	1.053
7.000	1.316	1.927	2.026	1.916	1.879	1.718	1.625	1.584	1.571	1.080
6.990	1.316	1.927	2.026	1.916	1.879	1.718	1.625	1.584	1.571	1.080
6.875	1.277	1.903	2.011	1.910	1.886	1.767	1.727	1.700	1.686	1.120
6.750	1.231	1.899	2.038	1.953	1.915	1.795	1.748	1.721	1.721	1.161
6.625	1.156	1.860	2.037	1.874	1.936	1.832	1.805	1.778	1.778	1.188
6.500	1.095	1.833	1.972	1.861	1.915	1.888	1.861	1.834	1.834	1.215
6.375	1.042	1.778	1.922	1.807	1.901	1.874	1.820	1.807	1.807	1.242
6.250	1.004	1.722	1.884	1.833	1.914	1.887	1.860	1.846	1.846	1.282
6.125	0.894	1.639	1.837	1.698	1.837	1.758	1.745	1.731	1.731	1.309
6.000	0.883	1.525	1.712	1.671	1.765	1.738	1.738	1.738	1.738	1.336
5.990	0.883	1.525	1.712	1.671	1.765	1.738	1.738	1.738	1.738	1.336
5.875	0.860	1.583	1.696	1.663	1.757	1.757	1.771	1.784	1.757	1.363
5.750	0.820	1.526	1.701	1.671	1.765	1.779	1.779	1.779	1.779	1.404
5.625	0.569	1.368	1.487	1.487	1.582	1.582	1.595	1.609	1.622	1.444
5.500	0.500	1.311	1.453	1.453	1.575	1.588	1.588	1.602	1.602	1.458
5.375	0.443	1.273	1.422	1.422	1.543	1.557	1.557	1.584	1.597	1.498
5.250	0.446	1.297	1.471	1.425	1.488	1.527	1.507	1.521	1.534	1.525
5.125	0.283	1.147	1.350	1.350	1.485	1.498	1.525	1.552	1.566	1.566
5.000	0.283	1.147	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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	0.424	1.037	1.186	1.173	1.175	1.090	1.039	0.985	0.972	0.972
7.750	0.404	1.033	1.198	1.191	1.196	1.117	1.066	1.012	0.999	0.999
7.625	0.668	1.293	1.424	1.372	1.360	1.230	1.093	1.039	1.026	1.026
7.500	0.653	1.278	1.424	1.375	1.369	1.237	1.093	1.053	1.039	1.039
7.375	0.641	1.278	1.424	1.379	1.387	1.260	1.120	1.066	1.066	1.066
7.250	0.623	1.260	1.421	1.379	1.387	1.291	1.147	1.107	1.093	1.093
7.125	0.678	1.336	1.497	1.460	1.465	1.373	1.174	1.120	1.120	1.120
7.000	0.660	1.316	1.497	1.464	1.481	1.405	1.201	1.161	1.147	1.147
6.990	0.660	1.316	1.497	1.464	1.481	1.405	1.201	1.161	1.147	1.147
6.875	0.649	1.318	1.493	1.462	1.493	1.434	1.228	1.201	1.188	1.188
6.750	0.635	1.336	1.528	1.503	1.521	1.466	1.255	1.228	1.228	1.228
6.625	0.613	1.324	1.547	1.498	1.546	1.480	1.300	1.273	1.273	1.255
6.500	0.594	1.335	1.528	1.479	1.539	1.499	1.331	1.304	1.304	1.282

6.375	0.578	1.318	1.513	1.473	1.559	1.518	1.336	1.322	1.322	1.309
6.250	0.567	1.301	1.520	1.490	1.548	1.513	1.363	1.350	1.350	1.350
6.125	0.534	1.277	1.506	1.464	1.573	1.519	1.390	1.377	1.377	1.377
6.000	0.531	1.242	1.469	1.450	1.542	1.510	1.404	1.404	1.404	1.404
5.990	0.531	1.242	1.469	1.450	1.542	1.510	1.404	1.404	1.404	1.404
5.875	0.524	1.279	1.464	1.442	1.513	1.515	1.444	1.458	1.431	1.431
5.750	0.512	1.280	1.484	1.457	1.526	1.542	1.471	1.471	1.471	1.471
5.625	0.436	1.271	1.427	1.410	1.499	1.497	1.485	1.498	1.512	1.512
5.500	0.416	1.264	1.414	1.397	1.511	1.524	1.512	1.525	1.525	1.525
5.375	0.399	1.252	1.418	1.407	1.525	1.537	1.525	1.552	1.566	1.566
5.250	0.399	1.260	1.453	1.439	1.534	1.555	1.566	1.579	1.593	1.593
5.125	0.351	1.215	1.417	1.417	1.552	1.566	1.593	1.620	1.633	1.633
5.000	0.351	1.215	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	0.161	1.157	1.698	1.898	1.895	1.895	1.912	2.011	2.011	1.846
7.000	0.152	1.006	1.466	1.634	1.626	1.626	1.640	1.725	1.725	1.583
6.990	0.152	1.006	1.466	1.634	1.626	1.626	1.640	1.725	1.725	1.583
6.875	0.138	0.772	1.106	1.223	1.208	1.208	1.219	1.282	1.282	1.177
6.750	0.122	0.518	0.715	0.777	0.754	0.754	0.761	0.800	0.800	0.734
6.625	0.602	1.781	2.456	2.610	2.496	2.496	2.505	2.622	2.622	2.186
6.500	0.584	1.503	2.029	2.123	2.001	2.001	2.005	2.096	2.096	1.703
6.375	0.568	1.235	1.618	1.654	1.523	1.523	1.523	1.589	1.589	1.237
6.250	0.550	0.952	1.182	1.156	1.016	1.016	1.012	1.052	1.052	0.745
6.125	0.333	1.583	2.349	2.545	2.557	2.503	2.482	2.606	2.606	2.317
6.000	0.316	1.300	1.914	2.048	2.051	1.997	1.972	2.070	2.070	1.825
5.990	0.316	1.300	1.914	2.048	2.051	1.997	1.972	2.070	2.070	1.825
5.875	0.297	1.000	1.453	1.522	1.515	1.461	1.432	1.501	1.501	1.303
5.750	0.277	0.684	0.966	0.966	0.950	0.896	0.861	0.902	0.902	0.753
5.625	0.133	1.438	2.186	2.452	2.492	2.485	2.506	2.636	2.636	2.420
5.500	0.114	1.141	1.728	1.929	1.960	1.953	1.970	2.072	2.072	1.902
5.375	0.095	0.823	1.240	1.372	1.393	1.386	1.398	1.471	1.471	1.350
5.250	0.074	0.481	0.715	0.773	0.783	0.776	0.783	0.824	0.824	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	0.653	0.788	1.134	1.472	1.675	1.695	1.763	1.782	1.749	1.560
7.000	0.551	0.664	0.954	1.236	1.405	1.422	1.479	1.495	1.468	1.309
6.990	0.551	0.664	0.954	1.236	1.405	1.422	1.479	1.495	1.468	1.309
6.875	0.422	0.507	0.725	0.937	1.064	1.077	1.120	1.132	1.111	0.991
6.750	0.288	0.344	0.488	0.627	0.710	0.718	0.747	0.755	0.741	0.661
6.625	0.836	0.991	1.397	1.770	1.982	2.005	2.033	2.055	2.018	1.799
6.500	0.705	0.832	1.166	1.469	1.637	1.656	1.670	1.688	1.657	1.478
6.375	0.548	0.643	0.890	1.107	1.224	1.238	1.235	1.249	1.226	1.093
6.250	0.384	0.443	0.599	0.728	0.790	0.799	0.779	0.787	0.773	0.689
6.125	0.872	1.045	1.512	1.938	2.204	2.219	2.283	2.308	2.265	2.020
6.000	0.714	0.854	1.233	1.573	1.787	1.797	1.844	1.864	1.830	1.631
5.990	0.714	0.854	1.233	1.573	1.787	1.797	1.844	1.864	1.830	1.631
5.875	0.533	0.635	0.914	1.156	1.311	1.315	1.343	1.357	1.332	1.188
5.750	0.332	0.392	0.559	0.693	0.780	0.778	0.784	0.793	0.778	0.694
5.625	0.940	1.137	1.654	2.151	2.458	2.487	2.586	2.614	2.567	2.288
5.500	0.739	0.893	1.299	1.687	1.928	1.950	2.028	2.050	2.013	1.794
5.375	0.525	0.635	0.922	1.194	1.364	1.380	1.435	1.450	1.424	1.269
5.250	0.296	0.356	0.516	0.664	0.758	0.766	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	0.548	1.544	2.115	2.345	2.378	2.378	2.395	2.494	2.494	1.846
7.000	0.539	1.393	1.883	2.081	2.109	2.109	2.123	2.208	2.208	1.583
6.990	0.539	1.393	1.883	2.081	2.109	2.109	2.123	2.208	2.208	1.583
6.875	0.525	1.159	1.523	1.670	1.691	1.691	1.702	1.765	1.765	1.177
6.750	0.509	0.905	1.132	1.224	1.237	1.237	1.244	1.283	1.283	0.734
6.625	0.841	2.020	2.695	2.968	3.007	3.007	3.027	3.144	3.144	2.186
6.500	0.823	1.742	2.268	2.481	2.512	2.512	2.527	2.618	2.618	1.703
6.375	0.807	1.474	1.857	2.012	2.034	2.034	2.045	2.111	2.111	1.237
6.250	0.789	1.191	1.421	1.514	1.527	1.527	1.534	1.574	1.574	0.745
6.125	0.424	1.674	2.390	2.680	2.722	2.722	2.742	2.866	2.866	2.317
6.000	0.407	1.391	1.955	2.183	2.216	2.216	2.232	2.330	2.330	1.825
5.990	0.407	1.391	1.955	2.183	2.216	2.216	2.232	2.330	2.330	1.825
5.875	0.388	1.091	1.494	1.657	1.680	1.680	1.692	1.761	1.761	1.303
5.750	0.368	0.775	1.007	1.101	1.115	1.115	1.121	1.162	1.162	0.753
5.625	0.158	1.463	2.211	2.514	2.557	2.557	2.578	2.708	2.708	2.420
5.500	0.139	1.166	1.753	1.991	2.025	2.025	2.042	2.144	2.144	1.902
5.375	0.120	0.848	1.265	1.434	1.458	1.458	1.470	1.543	1.543	1.350
5.250	0.099	0.506	0.740	0.835	0.848	0.848	0.855	0.896	0.896	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#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
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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
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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