

Issued:	6/30/2026 4:41 PM	15	30	45	60	75	90	120	150	180
	Lock Expiration Dates:	15-Jul	30-Jul	14-Aug	29-Aug	13-Sep	28-Sep	28-Oct	27-Nov	27-Dec

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	103.991	103.749	103.515	103.398	103.248	103.198
7.375	103.638	103.396	103.163	103.046	102.896	102.846
7.250	103.341	103.099	102.865	102.748	102.598	102.548
7.125	102.592	102.433	102.280	102.199	102.049	101.999
7.000	102.280	102.121	101.967	101.887	101.737	101.687
6.990	102.155	101.996	101.842	101.762	101.612	101.562
6.875	101.930	101.771	101.617	101.537	101.387	101.337
6.750	101.655	101.496	101.342	101.262	101.112	101.062
6.625	101.228	101.122	101.019	100.946	100.796	100.746
6.500	100.767	100.699	100.630	100.557	100.407	100.357
6.375	100.328	100.260	100.191	100.118	99.968	99.918
6.250	99.854	99.786	99.718	99.644	99.494	99.444
6.125	99.342	99.275	99.209	99.151	99.001	98.951
6.000	98.838	98.785	98.732	98.673	98.523	98.473
5.990	98.738	98.685	98.632	98.573	98.423	98.373
5.875	98.334	98.281	98.228	98.169	98.019	97.969
5.750	97.778	97.725	97.672	97.613	97.463	97.413
5.625	97.053	97.000	96.947	96.888	96.738	96.688
5.500	96.393	96.340	96.287	96.228	96.078	96.028
5.375	95.743	95.705	95.666	95.607	95.457	95.407
5.250	95.098	95.060	95.021	94.962	94.812	94.762
5.125	94.689	94.651	94.612	94.561	94.411	94.361
5.000	94.038	94.000	93.961	93.910	93.760	93.710
4.990	93.958	93.920	93.881	93.830	93.680	93.630
4.875	93.356	93.318	93.280	93.228	93.078	93.028
4.750	92.660	92.622	92.584	92.532	92.382	92.332
4.625	91.918	91.880	91.842	91.805	91.655	91.605

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	104.577	104.335	104.102	103.985	103.835	103.785
7.375	104.232	103.990	103.756	103.639	103.489	103.439
7.250	103.855	103.613	103.380	103.263	103.113	103.063
7.125	103.052	102.876	102.707	102.642	102.492	102.442
7.000	102.738	102.549	102.367	102.287	102.137	102.087
6.990	102.658	102.469	102.287	102.207	102.057	102.007
6.875	102.393	102.204	102.022	101.942	101.792	101.742
6.750	102.016	101.827	101.645	101.565	101.415	101.365
6.625	102.012	101.913	101.815	101.712	101.562	101.512
6.500	101.636	101.537	101.439	101.336	101.186	101.136
6.375	101.223	101.125	101.027	100.924	100.774	100.724
6.250	100.779	100.680	100.582	100.479	100.329	100.279
6.125	100.650	100.567	100.483	100.396	100.246	100.196
6.000	100.205	100.122	100.039	99.951	99.801	99.751
5.990	100.125	100.042	99.959	99.871	99.721	99.671
5.875	99.731	99.648	99.564	99.476	99.326	99.276
5.750	99.220	99.136	99.053	98.965	98.815	98.765
5.625	98.670	98.595	98.519	98.431	98.281	98.231
5.500	98.146	98.078	98.009	97.921	97.771	97.721
5.375	97.585	97.517	97.448	97.360	97.210	97.160
5.250	97.002	96.934	96.864	96.777	96.627	96.577
5.125	96.469	96.386	96.303	96.223	96.073	96.023
5.000	95.886	95.803	95.720	95.639	95.489	95.439
4.990	95.796	95.713	95.630	95.549	95.399	95.349
4.875	95.074	94.990	94.907	94.827	94.677	94.627
4.750	94.449	94.366	94.283	94.202	94.052	94.002
4.625	93.810	93.727	93.644	93.563	93.413	93.363

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.433	102.384	102.335	102.281	102.131	102.081
6.625	102.202	102.147	102.090	102.034	101.884	101.834
6.500	101.981	101.926	101.869	101.803	101.653	101.603
6.375	101.720	101.665	101.608	101.542	101.392	101.342
6.250	101.444	101.389	101.332	101.266	101.116	101.066
6.125	101.244	101.189	101.132	101.065	100.915	100.865
6.000	100.966	100.912	100.855	100.788	100.638	100.588
5.990	100.856	100.802	100.745	100.678	100.528	100.478
5.875	100.684	100.630	100.573	100.506	100.356	100.306
5.750	100.379	100.324	100.267	100.201	100.051	100.001
5.625	100.045	99.991	99.934	99.867	99.717	99.667
5.500	99.687	99.633	99.576	99.509	99.359	99.309
5.375	99.306	99.252	99.195	99.128	98.978	98.928
5.250	98.903	98.849	98.792	98.725	98.575	98.525
5.125	98.422	98.388	98.352	98.302	98.152	98.102
5.000	98.020	97.986	97.950	97.900	97.750	97.700
4.990	97.910	97.876	97.840	97.790	97.640	97.590
4.875	97.617	97.583	97.548	97.498	97.348	97.298
4.750	97.215	97.181	97.146	97.096	96.946	96.896
4.625	96.798	96.764	96.728	96.679	96.529	96.479
4.500	96.364	96.331	96.295	96.245	96.095	96.045
4.375	95.921	95.887	95.851	95.802	95.652	95.602
4.250	95.467	95.433	95.398	95.348	95.198	95.148
4.125	96.014	95.988	95.960	95.929	95.779	95.729
4.000	95.581	95.555	95.526	95.496	95.346	95.296

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.523	102.474	102.425	102.371	102.221	102.171
6.625	102.331	102.282	102.233	102.179	102.029	101.979
6.500	102.119	102.070	102.021	101.967	101.817	101.767
6.375	101.895	101.846	101.796	101.742	101.592	101.542
6.250	101.657	101.608	101.559	101.505	101.355	101.305
6.125	101.335	101.267	101.196	101.124	100.974	100.924
6.000	101.119	101.051	100.980	100.901	100.751	100.701
5.990	101.019	100.951	100.880	100.801	100.651	100.601
5.875	100.903	100.835	100.764	100.682	100.532	100.482
5.750	100.667	100.599	100.528	100.446	100.296	100.246
5.625	100.411	100.343	100.272	100.190	100.040	99.990
5.500	100.135	100.067	99.996	99.914	99.764	99.714
5.375	99.842	99.774	99.703	99.632	99.482	99.432
5.250	99.535	99.479	99.422	99.355	99.205	99.155
5.125	99.224	99.177	99.127	99.062	98.912	98.862
5.000	98.915	98.867	98.818	98.753	98.603	98.553
4.990	98.795	98.747	98.698	98.633	98.483	98.433
4.875	98.592	98.545	98.495	98.431	98.281	98.231
4.750	98.258	98.210	98.161	98.096	97.946	97.896
4.625	97.694	97.647	97.597	97.532	97.382	97.332
4.500	97.360	97.313	97.264	97.199	97.049	96.999
4.375	97.019	96.972	96.922	96.858	96.708	96.658
4.250	96.670	96.624	96.574	96.509	96.359	96.309
4.125	95.819	95.772	95.723	95.677	95.527	95.477
4.000	95.470	95.424	95.374	95.334	95.184	95.134

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	98.641	98.604	98.488	98.509	98.359	98.309
7.375	98.570	98.535	98.424	98.440	98.290	98.240
7.250	98.500	98.466	98.360	98.372	98.222	98.172
7.125	98.630	98.596	98.495	98.502	98.352	98.302
7.000	99.015	98.978	98.884	98.885	98.735	98.685
6.990	99.046	99.009	98.915	98.915	98.765	98.715
6.875	99.401	99.361	99.272	99.268	99.118	99.068
6.750	99.786	99.744	99.660	99.652	99.502	99.452
6.625	99.966	99.920	99.842	99.829	99.679	99.629
6.500	99.882	99.835	99.762	99.744	99.594	99.544
6.375	99.799	99.750	99.682	99.659	99.509	99.459
6.250	99.716	99.665	99.601	99.574	99.424	99.374
6.125	99.513	99.461	99.403	99.371	99.221	99.171
6.000	99.157	99.108	99.054	99.018	98.868	98.818
5.990	99.128	99.080	99.026	98.990	98.840	98.790
5.875	98.801	98.755	98.705	98.665	98.515	98.465
5.750	98.445	98.401	98.356	98.312	98.162	98.112
5.625	98.041	98.000	97.959	97.911	97.761	97.711
5.500	97.576	97.538	97.501	97.449	97.299	97.249
5.375	97.112	97.076	97.043	96.987	96.837	96.787
5.250	96.647	96.613	96.586	96.526	96.376	96.326
5.125	96.200	96.166	96.142	96.079	95.929	95.879
5.000	95.777	95.737	95.718	95.650	95.500	95.450
4.990	95.743	95.703	95.684	95.616	95.466	95.416
4.875	95.353	95.309	95.294	95.222	95.072	95.022
4.750	94.930	94.880	94.869	94.793	94.643	94.593
4.625	94.413	94.358	94.351	94.272	94.122	94.072

Conventional Programs						
7-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	100.046	100.006	99.893	99.912	99.762	99.712
7.375	100.139	100.100	99.992	100.006	99.856	99.806
7.250	100.232	100.194	100.092	100.101	99.951	99.901
7.125	100.365	100.327	100.230	100.234	100.084	100.034
7.000	100.549	100.510	100.417	100.417	100.267	100.217
6.990	100.567	100.527	100.436	100.435	100.285	100.235
6.875	100.778	100.735	100.650	100.643	100.493	100.443
6.750	100.978	100.932	100.852	100.840	100.690	100.640
6.625	100.833	100.785	100.710	100.694	100.544	100.494
6.500	100.580	100.531	100.460	100.440	100.290	100.240
6.375	100.317	100.266	100.200	100.175	100.025	99.975
6.250	100.032	99.980	99.919	99.890	99.740	99.690
6.125	99.828	99.777	99.720	99.687	99.537	99.487
6.000	99.583	99.534	99.481	99.444	99.294	99.244
5.990	99.565	99.516	99.464	99.427	99.277	99.227
5.875	99.361	99.314	99.266	99.225	99.075	99.025
5.750	99.120	99.075	99.032	98.986	98.836	98.786
5.625	98.783	98.741	98.701	98.652	98.502	98.452
5.500	98.392	98.352	98.317	98.263	98.113	98.063
5.375	98.052	98.014	97.982	97.925	97.775	97.725
5.250	97.507	97.472	97.446	97.385	97.235	97.185
5.125	97.088	97.052	97.030	96.965	96.815	96.765
5.000	96.658	96.617	96.599	96.530	96.380	96.330
4.990	96.634	96.592	96.575	96.505	96.355	96.305
4.875	96.354	96.309	96.294	96.222	96.072	96.022
4.750	95.780	95.729	95.720	95.643	95.493	95.443
4.625	95.296	95.240	95.235	95.154	95.004	94.954

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	100.564	100.523	100.411	100.460	100.310	100.260
7.375	100.333	100.294	100.186	100.231	100.081	100.031
7.250	100.102	100.065	99.962	100.002	99.852	99.802
7.125	99.992	99.953	99.855	99.891	99.741	99.691
7.000	100.037	99.993	99.900	99.931	99.781	99.731
6.990	100.040	99.996	99.903	99.934	99.784	99.734
6.875	100.082	100.032	99.944	99.970	99.820	99.770
6.750	100.128	100.071	99.988	100.010	99.860	99.810
6.625	100.170	100.109	100.031	100.049	99.899	99.849
6.500	100.209	100.146	100.073	100.086	99.936	99.886
6.375	100.249	100.183	100.116	100.123	99.973	99.923
6.250	100.288	100.220	100.158	100.161	100.011	99.961
6.125	100.190	100.123	100.066	100.065	99.915	99.865
6.000	99.917	99.857	99.804	99.798	99.648	99.598
5.990	99.895	99.835	99.783	99.777	99.627	99.577
5.875	99.644	99.590	99.542	99.532	99.382	99.332
5.750	99.371	99.323	99.280	99.266	99.116	99.066
5.625	99.078	99.032	98.992	98.974	98.824	98.774
5.500	98.760	98.708	98.673	98.651	98.501	98.451
5.375	98.442	98.384	98.354	98.328	98.178	98.128
5.250	98.124	98.061	98.035	98.004	97.854	97.804
5.125	97.777	97.712	97.691	97.656	97.506	97.456
5.000	97.393	97.330	97.314	97.275	97.125	97.075
4.990	97.362	97.300	97.284	97.245	97.095	97.045
4.875	97.009	96.949	96.937	96.894	96.744	96.694
4.750	96.625	96.568	96.560	96.512	96.362	96.312
4.625	96.229	96.173	96.169	96.118	95.968	95.918

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	103.991	103.749	103.515	103.398
7.375	103.638	103.396	103.163	103.046
7.250	103.341	103.099	102.865	102.748
7.125	102.592	102.433	102.280	102.199
7.000	102.280	102.121	101.967	101.887
6.990	102.155	101.996	101.842	101.762
6.875	101.930	101.771	101.617	101.537
6.750	101.655	101.496	101.342	101.262
6.625	101.228	101.122	101.019	100.946
6.500	100.767	100.699	100.630	100.557
6.375	100.328	100.260	100.191	100.118
6.250	99.854	99.786	99.718	99.644
6.125	99.342	99.275	99.209	99.151
6.000	98.838	98.785	98.732	98.673
5.990	98.738	98.685	98.632	98.573
5.875	98.334	98.281	98.228	98.169
5.750	97.778	97.725	97.672	97.613
5.625	97.053	97.000	96.947	96.888
5.500	96.393	96.340	96.287	96.228
5.375	95.743	95.705	95.666	95.607
5.250	95.098	95.060	95.021	94.962
5.125	94.689	94.651	94.612	94.561
5.000	94.038	94.000	93.961	93.910
4.990	93.958	93.920	93.881	93.830
4.875	93.356	93.318	93.280	93.228
4.750	92.660	92.622	92.584	92.532
4.625	91.918	91.880	91.842	91.805

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	102.792	102.722	102.652	102.581
7.000	102.792	102.722	102.652	102.581
6.990	102.712	102.642	102.572	102.501
6.875	102.792	102.722	102.652	102.581
6.750	102.792	102.722	102.652	102.581
6.625	101.230	101.159	101.089	101.019
6.500	101.230	101.159	101.089	101.019
6.375	101.230	101.159	101.089	101.019
6.250	101.230	101.159	101.089	101.019
6.125	99.698	99.628	99.558	99.487
6.000	99.698	99.628	99.558	99.487
5.990	99.618	99.548	99.478	99.407
5.875	99.698	99.628	99.558	99.487
5.750	99.698	99.628	99.558	99.487
5.625	97.792	97.722	97.652	97.581
5.500	97.792	97.722	97.652	97.581
5.375	97.792	97.722	97.652	97.581
5.250	97.792	97.722	97.652	97.581
5.125	95.230	95.159	95.089	95.019
5.000	95.230	95.159	95.089	95.019
4.990	95.150	95.079	95.009	94.939
4.875	95.230	95.159	95.089	95.019
4.750	95.230	95.159	95.089	95.019
4.625	92.167	92.097	92.027	91.956
4.500	92.167	92.097	92.027	91.956

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	102.792	102.722	102.652	102.581
7.000	102.792	102.722	102.652	102.581
6.990	102.712	102.642	102.572	102.501
6.875	102.792	102.722	102.652	102.581
6.750	102.792	102.722	102.652	102.581
6.625	101.230	101.159	101.089	101.019
6.500	101.230	101.159	101.089	101.019
6.375	101.230	101.159	101.089	101.019
6.250	101.230	101.159	101.089	101.019
6.125	99.698	99.628	99.558	99.487
6.000	99.698	99.628	99.558	99.487
5.990	99.618	99.548	99.478	99.407
5.875	99.698	99.628	99.558	99.487
5.750	99.698	99.628	99.558	99.487
5.625	97.792	97.722	97.652	97.581
5.500	97.792	97.722	97.652	97.581
5.375	97.792	97.722	97.652	97.581
5.250	97.792	97.722	97.652	97.581
5.125	95.230	95.159	95.089	95.019
5.000	95.230	95.159	95.089	95.019
4.990	95.150	95.079	95.009	94.939
4.875	95.230	95.159	95.089	95.019

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	100.673	100.611	100.548
5.875	100.673	100.611	100.548
5.750	100.673	100.611	100.548
5.625	99.689	99.627	99.564
5.500	99.689	99.627	99.564
5.375	99.689	99.627	99.564
5.250	99.689	99.627	99.564
5.125	98.173	98.111	98.048
5.000	98.173	98.111	98.048
4.875	98.173	98.111	98.048
4.750	98.173	98.111	98.048
4.625	96.377	96.314	96.252
4.500	96.377	96.314	96.252

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	102.792	102.722	102.652	102.581
7.000	102.792	102.722	102.652	102.581
6.990	102.712	102.642	102.572	102.501
6.875	102.792	102.722	102.652	102.581
6.750	102.792	102.722	102.652	102.581
6.625	101.230	101.159	101.089	101.019
6.500	101.230	101.159	101.089	101.019
6.375	101.230	101.159	101.089	101.019
6.250	101.230	101.159	101.089	101.019
6.125	99.698	99.628	99.558	99.487
6.000	99.698	99.628	99.558	99.487
5.990	99.618	99.548	99.478	99.407
5.875	99.698	99.628	99.558	99.487
5.750	99.698	99.628	99.558	99.487
5.625	97.792	97.722	97.652	97.581
5.500	97.792	97.722	97.652	97.581
5.375	97.792	97.722	97.652	97.581
5.250	97.792	97.722	97.652	97.581
5.125	95.230	95.159	95.089	95.019
5.000	95.230	95.159	95.089	95.019
4.990	95.150	95.079	95.009	94.939
4.875	95.230	95.159	95.089	95.019

Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	101.592	101.433	101.280	101.199	101.049	100.999
7.000	101.280	101.121	100.967	100.887	100.737	100.687
6.990	101.155	100.996	100.842	100.762	100.612	100.562
6.875	100.930	100.771	100.617	100.537	100.387	100.337
6.750	100.655	100.496	100.342	100.262	100.112	100.062
6.625	100.478	100.372	100.269	100.196	100.046	99.996
6.500	100.017	99.949	99.880	99.807	99.657	99.607
6.375	99.578	99.510	99.441	99.368	99.218	99.168
6.250	99.104	99.036	98.968	98.894	98.744	98.694
6.125	99.092	99.025	98.959	98.901	98.751	98.701
6.000	98.588	98.535	98.482	98.423	98.273	98.223
5.990	98.488	98.435	98.382	98.323	98.173	98.123

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	98.120	98.066	98.009	97.942	97.792	97.742
5.500	97.762	97.708	97.651	97.584	97.434	97.384
5.375	97.381	97.327	97.270	97.203	97.053	97.003
5.250	96.978	96.924	96.867	96.800	96.650	96.600
5.125	95.872	96.463	96.427	96.377	95.602	95.552
5.000	95.470	96.061	96.025	95.975	95.200	95.150
4.875	95.067	95.658	95.623	95.573	94.798	94.748
4.750	94.665	95.256	95.221	95.171	94.396	94.346

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	99.573	99.503	99.433	99.362	99.212	99.162
6.500	99.573	99.503	99.433	99.362	99.212	99.162
6.375	99.573	99.503	99.433	99.362	99.212	99.162
6.250	99.573	99.503	99.433	99.362	99.212	99.162
6.125	98.917	98.847	98.777	98.706	98.556	98.506
6.000	98.917	98.847	98.777	98.706	98.556	98.506
5.990	98.837	98.767	98.697	98.626	98.476	98.426
5.875	98.917	98.847	98.777	98.706	98.556	98.506
5.750	98.917	98.847	98.777	98.706	98.556	98.506

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	97.673	97.611	97.548	97.486	97.336	97.286
5.625	96.689	96.627	96.564	96.502	96.352	96.302
5.500	96.689	96.627	96.564	96.502	96.352	96.302
5.375	96.689	96.627	96.564	96.502	96.352	96.302
5.250	96.689	96.627	96.564	96.502	96.352	96.302

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	0.333	0.908	1.039	1.035	1.047	0.975	0.963	0.916	0.904	0.904
6.750	0.309	0.887	1.051	1.047	1.059	0.987	0.963	0.928	0.916	0.916
6.625	0.424	1.002	1.176	1.150	1.082	1.011	0.987	0.940	0.940	0.940
6.500	0.424	1.002	1.184	1.139	1.094	1.047	1.011	0.975	0.963	0.963
6.375	0.424	1.014	1.195	1.150	1.106	1.059	1.035	0.987	0.987	0.987
6.250	0.424	1.014	1.207	1.163	1.130	1.094	1.059	1.023	1.011	1.011
6.125	0.424	1.024	1.198	1.173	1.142	1.118	1.082	1.059	1.047	1.047
6.000	0.424	1.048	1.232	1.174	1.166	1.142	1.106	1.082	1.082	1.082
5.990	0.424	1.048	1.232	1.174	1.166	1.142	1.106	1.082	1.082	1.082
5.875	0.424	1.048	1.256	1.198	1.190	1.154	1.130	1.106	1.106	1.106
5.750	0.424	1.071	1.256	1.198	1.201	1.178	1.154	1.130	1.130	1.130
5.625	0.424	1.071	1.256	1.206	1.237	1.213	1.166	1.154	1.154	1.154
5.500	0.418	1.051	1.250	1.215	1.249	1.225	1.201	1.190	1.190	1.190
5.375	0.424	1.051	1.250	1.215	1.261	1.237	1.225	1.213	1.213	1.213

5.250	0.424	1.051	1.250	1.215	1.261	1.237	1.237	1.237	1.237	1.237
5.125	0.410	1.078	1.250	1.213	1.261	1.261	1.273	1.285	1.261	1.261
5.000	0.352	1.036	1.207	1.201	1.285	1.297	1.297	1.297	1.297	1.297
4.990	0.352	1.036	1.207	1.201	1.285	1.297	1.297	1.297	1.297	1.297
4.875	0.334	1.068	1.213	1.213	1.297	1.297	1.309	1.320	1.332	1.332
4.750	0.322	1.080	1.213	1.213	1.320	1.332	1.332	1.344	1.344	1.344
4.625	0.316	1.078	1.232	1.232	1.332	1.344	1.344	1.368	1.380	1.380
4.500	0.309	1.071	1.249	1.249	1.344	1.356	1.380	1.392	1.404	1.404
4.375	0.309	1.071	1.249	1.249	1.368	1.380	1.404	1.428	1.439	1.439
4.250	0.309	1.071	1.249	1.249	1.380	1.428	1.428	1.451	1.451	1.451
4.125	0.316	1.078	1.268	1.268	1.416	1.451	1.463	1.475	1.487	1.487
4.000	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
3.990	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
3.875	0.309	1.071	1.273	1.273	1.451	1.499	1.535	1.570	1.582	1.582
3.750	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.625	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.500	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.375	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.250	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.125	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.000	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.990	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.875	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.750	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.625	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.500	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.375	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.250	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.125	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
2.000	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630

Conv fixed 240

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A	#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	0.377	1.013	1.186	1.164	1.190	1.139	1.113	1.062	1.062	1.062
7.000	0.377	1.013	1.199	1.177	1.216	1.177	1.139	1.100	1.088	1.088
6.990	0.377	1.013	1.199	1.177	1.216	1.177	1.139	1.100	1.088	1.088
6.875	0.377	1.026	1.199	1.177	1.228	1.203	1.164	1.139	1.126	1.126
6.750	0.377	1.052	1.238	1.216	1.254	1.228	1.190	1.164	1.164	1.164
6.625	0.448	1.111	1.321	1.267	1.280	1.241	1.216	1.190	1.190	1.190
6.500	0.448	1.136	1.321	1.267	1.292	1.267	1.241	1.216	1.216	1.216
6.375	0.448	1.136	1.321	1.267	1.331	1.305	1.254	1.241	1.241	1.241
6.250	0.448	1.136	1.347	1.293	1.344	1.318	1.292	1.280	1.280	1.280
6.125	0.384	1.080	1.306	1.284	1.356	1.331	1.318	1.305	1.305	1.305
6.000	0.383	1.080	1.306	1.284	1.356	1.331	1.331	1.331	1.331	1.331
5.990	0.383	1.080	1.306	1.284	1.356	1.331	1.331	1.331	1.331	1.331
5.875	0.383	1.106	1.306	1.284	1.356	1.356	1.369	1.382	1.356	1.356
5.750	0.383	1.132	1.331	1.309	1.382	1.395	1.395	1.395	1.395	1.395
5.625	0.363	1.163	1.324	1.305	1.395	1.395	1.408	1.420	1.433	1.433
5.500	0.351	1.164	1.312	1.305	1.420	1.433	1.433	1.446	1.446	1.446
5.375	0.344	1.157	1.318	1.318	1.433	1.446	1.446	1.472	1.484	1.484
5.250	0.338	1.152	1.344	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.125	0.332	1.152	1.344	1.344	1.472	1.484	1.510	1.536	1.548	1.548
5.000	0.332	1.152	1.344	1.344	1.484	1.536	1.536	1.561	1.561	1.561
4.990	0.332	1.152	1.344	1.344	1.484	1.536	1.536	1.561	1.561	1.561
4.875	0.332	1.152	1.356	1.356	1.523	1.561	1.574	1.587	1.600	1.600
4.750	0.332	1.152	1.369	1.369	1.548	1.587	1.612	1.625	1.638	1.638
4.625	0.332	1.152	1.369	1.369	1.561	1.612	1.651	1.689	1.702	1.702
4.500	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.375	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.125	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
4.000	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.990	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.875	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.750	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.625	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.500	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.375	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
3.125	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753

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

Conv fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A	#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	0.422	1.035	1.182	1.169	1.171	1.084	1.039	0.985	0.972	0.972
7.750	0.408	1.035	1.199	1.186	1.198	1.102	1.066	1.012	0.999	0.999
7.625	0.543	1.169	1.333	1.296	1.277	1.128	1.093	1.039	1.026	1.026
7.500	0.542	1.174	1.341	1.308	1.289	1.137	1.093	1.053	1.039	1.039
7.375	0.570	1.212	1.353	1.323	1.317	1.168	1.120	1.066	1.066	1.066
7.250	0.565	1.207	1.359	1.330	1.325	1.205	1.147	1.107	1.093	1.093
7.125	0.625	1.279	1.466	1.435	1.431	1.327	1.174	1.120	1.120	1.120
7.000	0.606	1.268	1.464	1.437	1.448	1.363	1.201	1.161	1.147	1.147
6.990	0.606	1.268	1.464	1.437	1.448	1.363	1.201	1.161	1.147	1.147
6.875	0.612	1.288	1.470	1.441	1.457	1.394	1.228	1.201	1.188	1.188
6.750	0.596	1.307	1.490	1.468	1.466	1.411	1.255	1.228	1.228	1.228
6.625	0.607	1.313	1.495	1.494	1.484	1.423	1.282	1.255	1.255	1.255
6.500	0.608	1.332	1.481	1.476	1.491	1.447	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	0.367	0.951	1.024	1.011	1.023	0.952	0.940	0.892	0.880	0.880
6.750	0.285	0.881	1.036	1.023	1.035	0.963	0.940	0.904	0.892	0.892
6.625	0.669	1.236	1.427	1.341	1.139	1.067	1.043	0.996	0.996	0.916
6.500	0.669	1.236	1.425	1.276	1.110	1.062	1.026	0.991	0.979	0.940
6.375	0.669	1.248	1.437	1.288	1.148	1.101	1.077	1.029	1.029	0.963
6.250	0.669	1.248	1.449	1.301	1.167	1.132	1.096	1.060	1.048	0.987
6.125	0.669	1.252	1.420	1.334	1.132	1.108	1.073	1.049	1.037	1.023
6.000	0.669	1.276	1.449	1.254	1.215	1.191	1.155	1.132	1.132	1.059
5.990	0.669	1.276	1.449	1.254	1.215	1.191	1.155	1.132	1.132	1.059
5.875	0.669	1.276	1.473	1.277	1.196	1.160	1.136	1.112	1.112	1.082
5.750	0.669	1.300	1.473	1.278	1.232	1.208	1.184	1.160	1.160	1.106
5.625	0.669	1.300	1.472	1.305	1.283	1.260	1.212	1.200	1.200	1.130
5.500	0.651	1.235	1.395	1.279	1.225	1.201	1.178	1.166	1.166	1.166
5.375	0.669	1.235	1.395	1.279	1.237	1.213	1.201	1.190	1.190	1.190
5.250	0.669	1.235	1.395	1.279	1.237	1.213	1.213	1.213	1.213	1.213
5.125	0.622	1.267	1.396	1.272	1.237	1.237	1.249	1.261	1.237	1.237
5.000	0.430	1.070	1.199	1.178	1.261	1.273	1.273	1.273	1.273	1.273
4.990	0.430	1.070	1.199	1.178	1.261	1.273	1.273	1.273	1.273	1.273
4.875	0.369	1.065	1.190	1.190	1.273	1.273	1.285	1.297	1.309	1.309
4.750	0.331	1.078	1.190	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	0.457	1.084	1.213	1.139	1.164	1.113	1.088	1.036	1.036	1.036
7.000	0.458	1.084	1.226	1.152	1.190	1.152	1.113	1.075	1.062	1.062
6.990	0.458	1.084	1.226	1.152	1.190	1.152	1.113	1.075	1.062	1.062
6.875	0.457	1.097	1.226	1.152	1.203	1.177	1.139	1.113	1.100	1.100
6.750	0.457	1.122	1.264	1.190	1.228	1.203	1.164	1.139	1.139	1.139
6.625	0.696	1.319	1.485	1.303	1.254	1.216	1.190	1.164	1.164	1.164
6.500	0.696	1.345	1.485	1.303	1.267	1.241	1.216	1.190	1.190	1.190
6.375	0.696	1.345	1.485	1.303	1.305	1.280	1.228	1.216	1.216	1.216
6.250	0.696	1.345	1.510	1.328	1.318	1.292	1.267	1.254	1.254	1.254
6.125	0.480	1.159	1.372	1.298	1.331	1.305	1.292	1.280	1.280	1.280
6.000	0.479	1.159	1.372	1.298	1.331	1.305	1.305	1.305	1.305	1.305
5.990	0.479	1.159	1.372	1.298	1.331	1.305	1.305	1.305	1.305	1.305
5.875	0.479	1.184	1.372	1.298	1.331	1.331	1.344	1.356	1.331	1.331
5.750	0.479	1.210	1.398	1.324	1.356	1.369	1.369	1.369	1.369	1.369
5.625	0.412	1.194	1.344	1.280	1.369	1.369	1.382	1.395	1.408	1.408
5.500	0.372	1.167	1.304	1.280	1.395	1.408	1.408	1.420	1.420	1.420
5.375	0.349	1.145	1.293	1.292	1.408	1.420	1.420	1.446	1.459	1.459
5.250	0.327	1.126	1.318	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.125	0.307	1.126	1.318	1.318	1.446	1.459	1.484	1.510	1.523	1.523
5.000	0.307	1.126	1.318	1.318	1.459	1.510	1.510	1.536	1.536	1.536
4.990	0.307	1.126	1.318	1.318	1.459	1.510	1.510	1.536	1.536	1.536
4.875	0.307	1.126	1.331	1.331	1.497	1.536	1.548	1.561	1.574	1.574
4.750	0.307	1.126	1.344	1.344	1.523	1.561	1.587	1.600	1.612	1.612
4.625	0.307	1.126	1.344	1.344	1.536	1.587	1.625	1.664	1.676	1.676
4.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
4.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.990	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.875	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.750	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.625	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
3.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.990	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.875	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.750	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.625	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.500	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.375	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.125	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
2.000	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728

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	0.393	1.014	1.176	1.176	1.176	1.095	1.081	1.027	1.014	0.945
7.750	0.378	1.012	1.188	1.188	1.188	1.107	1.093	1.039	1.026	0.972
7.625	0.538	1.186	1.361	1.361	1.375	1.294	1.280	1.226	1.213	0.999
7.500	0.567	1.215	1.404	1.404	1.417	1.336	1.309	1.269	1.255	1.012
7.375	0.670	1.331	1.520	1.520	1.547	1.466	1.439	1.385	1.385	1.039
7.250	0.635	1.296	1.499	1.499	1.526	1.472	1.431	1.391	1.377	1.066
7.125	0.881	1.556	1.758	1.758	1.785	1.731	1.704	1.650	1.650	1.093
7.000	0.901	1.576	1.792	1.792	1.832	1.792	1.751	1.711	1.697	1.120
6.990	0.901	1.576	1.792	1.792	1.832	1.792	1.751	1.711	1.697	1.120
6.875	1.040	1.728	1.931	1.931	1.985	1.958	1.917	1.890	1.877	1.161
6.750	0.980	1.695	1.911	1.911	1.952	1.925	1.884	1.857	1.857	1.201
6.625	0.910	1.625	1.868	1.868	1.909	1.868	1.841	1.814	1.814	1.228
6.500	0.913	1.655	1.871	1.871	1.925	1.898	1.871	1.844	1.844	1.255
6.375	0.878	1.620	1.836	1.836	1.931	1.904	1.850	1.836	1.836	1.282
6.250	0.876	1.618	1.861	1.861	1.942	1.915	1.888	1.875	1.875	1.323
6.125	0.543	1.285	1.528	1.528	1.623	1.596	1.582	1.569	1.569	1.350
6.000	0.473	1.215	1.458	1.458	1.553	1.526	1.526	1.526	1.526	1.377
5.990	0.473	1.215	1.458	1.458	1.553	1.526	1.526	1.526	1.526	1.377
5.875	0.425	1.194	1.410	1.410	1.505	1.505	1.518	1.532	1.505	1.404
5.750	0.425	1.221	1.437	1.437	1.532	1.545	1.545	1.545	1.545	1.444
5.625	0.324	1.174	1.350	1.350	1.444	1.444	1.458	1.471	1.485	1.485
5.500	0.324	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	0.331	0.916	0.988	0.975	0.987	0.916	0.904	0.856	0.844	0.844
6.750	0.249	0.846	1.000	0.987	0.999	0.928	0.904	0.868	0.856	0.856
6.625	0.633	1.201	1.391	1.305	1.023	0.952	0.928	0.880	0.880	0.880
6.500	0.633	1.201	1.389	1.240	1.035	0.987	0.952	0.916	0.904	0.904
6.375	0.633	1.212	1.401	1.252	1.047	0.999	0.975	0.928	0.928	0.928
6.250	0.633	1.212	1.413	1.265	1.071	1.035	0.999	0.963	0.952	0.952
6.125	0.633	1.216	1.384	1.298	1.082	1.059	1.023	0.999	0.987	0.987
6.000	0.633	1.240	1.414	1.219	1.106	1.082	1.047	1.023	1.023	1.023
5.990	0.633	1.240	1.414	1.219	1.106	1.082	1.047	1.023	1.023	1.023
5.875	0.633	1.240	1.437	1.241	1.130	1.094	1.071	1.047	1.047	1.047
5.750	0.633	1.264	1.437	1.242	1.142	1.118	1.094	1.071	1.071	1.071
5.625	0.633	1.264	1.436	1.269	1.178	1.154	1.106	1.094	1.094	1.094
5.500	0.615	1.199	1.359	1.243	1.190	1.166	1.142	1.130	1.130	1.130
5.375	0.633	1.199	1.359	1.243	1.201	1.178	1.166	1.154	1.154	1.154
5.250	0.633	1.199	1.359	1.243	1.201	1.178	1.178	1.178	1.178	1.178
5.125	0.586	1.232	1.360	1.236	1.201	1.201	1.213	1.225	1.201	1.201
5.000	0.394	1.035	1.163	1.142	1.225	1.237	1.237	1.237	1.237	1.237
4.990	0.394	1.035	1.163	1.142	1.225	1.237	1.237	1.237	1.237	1.237
4.875	0.333	1.029	1.154	1.154	1.237	1.237	1.249	1.261	1.273	1.273
4.750	0.295	1.042	1.154	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	0.418	1.045	1.174	1.100	1.126	1.075	1.049	0.998	0.998	0.998
7.000	0.419	1.045	1.187	1.113	1.152	1.113	1.075	1.036	1.024	1.024
6.990	0.419	1.045	1.187	1.113	1.152	1.113	1.075	1.036	1.024	1.024
6.875	0.418	1.058	1.187	1.113	1.164	1.139	1.100	1.075	1.062	1.062
6.750	0.418	1.084	1.226	1.152	1.190	1.164	1.126	1.100	1.100	1.100
6.625	0.657	1.281	1.446	1.264	1.216	1.177	1.152	1.126	1.126	1.126
6.500	0.657	1.306	1.446	1.264	1.228	1.203	1.177	1.152	1.152	1.152
6.375	0.657	1.306	1.446	1.264	1.267	1.241	1.190	1.177	1.177	1.177
6.250	0.657	1.306	1.472	1.290	1.280	1.254	1.228	1.216	1.216	1.216
6.125	0.441	1.120	1.334	1.260	1.292	1.267	1.254	1.241	1.241	1.241
6.000	0.440	1.120	1.334	1.260	1.292	1.267	1.267	1.267	1.267	1.267
5.990	0.440	1.120	1.334	1.260	1.292	1.267	1.267	1.267	1.267	1.267
5.875	0.440	1.146	1.334	1.260	1.292	1.292	1.305	1.318	1.292	1.292
5.750	0.440	1.172	1.359	1.285	1.318	1.331	1.331	1.331	1.331	1.331

5.625	0.373	1.156	1.305	1.241	1.331	1.331	1.344	1.356	1.369	1.369
5.500	0.333	1.129	1.265	1.241	1.356	1.369	1.369	1.382	1.382	1.382
5.375	0.310	1.107	1.255	1.254	1.369	1.382	1.382	1.408	1.420	1.420
5.250	0.288	1.088	1.280	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.125	0.268	1.088	1.280	1.280	1.408	1.420	1.446	1.472	1.484	1.484
5.000	0.268	1.088	1.280	1.280	1.420	1.472	1.472	1.497	1.497	1.497
4.990	0.268	1.088	1.280	1.280	1.420	1.472	1.472	1.497	1.497	1.497
4.875	0.268	1.088	1.292	1.292	1.459	1.497	1.510	1.523	1.536	1.536
4.750	0.268	1.088	1.305	1.305	1.484	1.523	1.548	1.561	1.574	1.574
4.625	0.268	1.088	1.305	1.305	1.497	1.548	1.587	1.625	1.638	1.638
4.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
4.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.990	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.875	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.750	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.625	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
3.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.990	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.875	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.750	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.625	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.500	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.375	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.125	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
2.000	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689

Conv fixed 360 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	#N/A	#N/A	#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	0.522	1.116	1.229	1.183	1.192	1.090	1.003	0.949	0.935	0.904
7.750	0.473	1.086	1.221	1.177	1.218	1.087	1.030	0.976	0.962	0.931
7.625	0.923	1.498	1.637	1.515	1.419	1.204	1.191	1.137	1.123	0.958
7.500	0.921	1.516	1.633	1.523	1.427	1.288	1.261	1.220	1.207	0.972
7.375	1.013	1.614	1.643	1.542	1.502	1.421	1.394	1.340	1.340	0.999
7.250	0.997	1.597	1.627	1.533	1.533	1.479	1.439	1.398	1.385	1.026
7.125	1.198	1.801	1.954	1.852	1.777	1.557	1.455	1.401	1.401	1.053
7.000	1.135	1.767	1.915	1.824	1.768	1.648	1.608	1.567	1.554	1.080
6.990	1.135	1.767	1.915	1.824	1.768	1.648	1.608	1.567	1.554	1.080
6.875	1.153	1.802	1.935	1.840	1.874	1.847	1.807	1.780	1.766	1.120
6.750	1.102	1.804	1.911	1.835	1.830	1.803	1.763	1.736	1.736	1.161
6.625	1.138	1.825	1.863	1.861	1.867	1.827	1.800	1.773	1.773	1.188
6.500	1.140	1.823	1.818	1.801	1.735	1.708	1.681	1.654	1.654	1.215
6.375	1.015	1.706	1.801	1.801	1.895	1.868	1.814	1.801	1.801	1.242
6.250	0.966	1.656	1.797	1.797	1.878	1.851	1.824	1.810	1.810	1.282
6.125	0.924	1.612	1.753	1.685	1.761	1.734	1.721	1.707	1.707	1.309
6.000	0.866	1.568	1.731	1.651	1.698	1.671	1.671	1.671	1.671	1.336
5.990	0.866	1.568	1.731	1.651	1.698	1.671	1.671	1.671	1.671	1.336
5.875	0.838	1.567	1.710	1.622	1.697	1.697	1.711	1.724	1.697	1.363
5.750	0.815	1.569	1.716	1.634	1.722	1.736	1.736	1.736	1.736	1.404
5.625	0.521	1.350	1.470	1.429	1.462	1.505	1.444	1.458	1.471	1.444
5.500	0.494	1.349	1.460	1.426	1.487	1.545	1.445	1.459	1.459	1.458
5.375	0.489	1.344	1.469	1.436	1.498	1.545	1.458	1.485	1.498	1.498
5.250	0.475	1.330	1.482	1.449	1.496	1.537	1.498	1.512	1.525	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	0.422	1.035	1.182	1.169	1.171	1.084	1.039	0.985	0.972	0.972
7.750	0.408	1.035	1.199	1.186	1.198	1.102	1.066	1.012	0.999	0.999
7.625	0.543	1.169	1.333	1.296	1.277	1.128	1.093	1.039	1.026	1.026
7.500	0.542	1.174	1.341	1.308	1.289	1.137	1.093	1.053	1.039	1.039
7.375	0.570	1.212	1.353	1.323	1.317	1.168	1.120	1.066	1.066	1.066
7.250	0.565	1.207	1.359	1.330	1.325	1.205	1.147	1.107	1.093	1.093
7.125	0.625	1.279	1.466	1.435	1.431	1.327	1.185	1.131	1.131	1.120
7.000	0.606	1.268	1.464	1.437	1.448	1.363	1.213	1.173	1.159	1.147
6.990	0.606	1.268	1.464	1.437	1.448	1.363	1.213	1.173	1.159	1.147
6.875	0.612	1.288	1.470	1.441	1.457	1.394	1.235	1.208	1.195	1.188
6.750	0.596	1.307	1.490	1.468	1.466	1.411	1.255	1.228	1.228	1.228
6.625	0.607	1.313	1.495	1.494	1.484	1.423	1.301	1.274	1.274	1.255
6.500	0.608	1.332	1.481	1.476	1.491	1.447	1.321	1.294	1.294	1.282

6.375	0.570	1.297	1.463	1.439	1.518	1.480	1.326	1.312	1.312	1.309
6.250	0.555	1.282	1.482	1.460	1.514	1.482	1.363	1.350	1.350	1.350
6.125	0.543	1.268	1.481	1.460	1.509	1.482	1.390	1.377	1.377	1.377
6.000	0.525	1.255	1.474	1.450	1.511	1.473	1.404	1.404	1.404	1.404
5.990	0.525	1.255	1.474	1.450	1.511	1.473	1.404	1.404	1.404	1.404
5.875	0.517	1.274	1.468	1.442	1.506	1.493	1.444	1.458	1.431	1.431
5.750	0.510	1.293	1.489	1.464	1.529	1.528	1.471	1.471	1.471	1.471
5.625	0.422	1.265	1.425	1.413	1.488	1.501	1.485	1.498	1.512	1.512
5.500	0.414	1.275	1.422	1.412	1.514	1.542	1.512	1.525	1.525	1.525
5.375	0.412	1.274	1.433	1.424	1.528	1.551	1.525	1.552	1.566	1.566
5.250	0.408	1.269	1.456	1.446	1.536	1.558	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	0.179	1.197	1.756	1.936	1.895	1.895	1.912	2.011	2.011	1.846
7.000	0.170	1.046	1.524	1.672	1.626	1.626	1.640	1.725	1.725	1.583
6.990	0.170	1.046	1.524	1.672	1.626	1.626	1.640	1.725	1.725	1.583
6.875	0.156	0.812	1.164	1.261	1.208	1.208	1.219	1.282	1.282	1.177
6.750	0.140	0.558	0.773	0.815	0.754	0.754	0.761	0.800	0.800	0.734
6.625	0.630	1.919	2.500	2.678	2.660	2.607	2.510	2.586	2.586	2.186
6.500	0.612	1.641	2.073	2.191	2.165	2.112	2.010	2.060	2.060	1.703
6.375	0.596	1.373	1.662	1.722	1.687	1.634	1.528	1.553	1.553	1.237
6.250	0.578	1.090	1.226	1.224	1.180	1.127	1.017	1.016	1.016	0.745
6.125	0.312	1.608	2.288	2.507	2.515	2.481	2.484	2.594	2.594	2.317
6.000	0.295	1.325	1.853	2.010	2.009	1.975	1.974	2.058	2.058	1.825
5.990	0.295	1.325	1.853	2.010	2.009	1.975	1.974	2.058	2.058	1.825
5.875	0.276	1.025	1.392	1.484	1.473	1.439	1.434	1.489	1.489	1.303
5.750	0.256	0.709	0.905	0.928	0.908	0.874	0.863	0.890	0.890	0.753
5.625	0.149	1.467	2.184	2.466	2.485	2.485	2.506	2.636	2.636	2.420
5.500	0.130	1.170	1.726	1.943	1.953	1.953	1.970	2.072	2.072	1.902
5.375	0.111	0.852	1.238	1.386	1.386	1.386	1.398	1.471	1.471	1.350
5.250	0.090	0.510	0.713	0.787	0.776	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	0.656	0.791	1.141	1.477	1.675	1.695	1.763	1.782	1.749	1.560
7.000	0.554	0.667	0.961	1.241	1.405	1.422	1.479	1.495	1.468	1.309
6.990	0.554	0.667	0.961	1.241	1.405	1.422	1.479	1.495	1.468	1.309
6.875	0.425	0.510	0.732	0.942	1.064	1.077	1.120	1.132	1.111	0.991
6.750	0.291	0.347	0.495	0.632	0.710	0.718	0.747	0.755	0.741	0.661
6.625	0.842	0.997	1.387	1.767	2.001	2.015	2.033	2.055	2.018	1.799
6.500	0.711	0.838	1.156	1.466	1.656	1.666	1.670	1.688	1.657	1.478
6.375	0.554	0.649	0.880	1.104	1.243	1.248	1.235	1.249	1.226	1.093
6.250	0.390	0.449	0.589	0.725	0.809	0.809	0.779	0.787	0.773	0.689
6.125	0.868	1.041	1.492	1.925	2.191	2.211	2.283	2.308	2.265	2.020
6.000	0.710	0.850	1.213	1.560	1.774	1.789	1.844	1.864	1.830	1.631
5.990	0.710	0.850	1.213	1.560	1.774	1.789	1.844	1.864	1.830	1.631
5.875	0.529	0.631	0.894	1.143	1.298	1.307	1.343	1.357	1.332	1.188
5.750	0.328	0.388	0.539	0.680	0.767	0.770	0.784	0.793	0.778	0.694
5.625	0.943	1.140	1.652	2.153	2.457	2.487	2.586	2.614	2.567	2.288
5.500	0.742	0.896	1.297	1.689	1.927	1.950	2.028	2.050	2.013	1.794
5.375	0.528	0.638	0.920	1.196	1.363	1.380	1.435	1.450	1.424	1.269
5.250	0.299	0.359	0.514	0.666	0.757	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	0.298	1.294	1.865	2.095	2.128	2.128	2.145	2.244	2.244	1.846
7.000	0.289	1.143	1.633	1.831	1.859	1.859	1.873	1.958	1.958	1.583
6.990	0.289	1.143	1.633	1.831	1.859	1.859	1.873	1.958	1.958	1.583
6.875	0.275	0.909	1.273	1.420	1.441	1.441	1.452	1.515	1.515	1.177
6.750	0.259	0.655	0.882	0.974	0.987	0.987	0.994	1.033	1.033	0.734
6.625	0.772	1.951	2.626	2.899	2.938	2.938	2.958	3.075	3.075	2.186
6.500	0.754	1.673	2.199	2.412	2.443	2.443	2.458	2.549	2.549	1.703
6.375	0.738	1.405	1.788	1.943	1.965	1.965	1.976	2.042	2.042	1.237
6.250	0.720	1.122	1.352	1.445	1.458	1.458	1.465	1.505	1.505	0.745
6.125	0.342	1.592	2.308	2.598	2.640	2.640	2.660	2.784	2.784	2.317
6.000	0.325	1.309	1.873	2.101	2.134	2.134	2.150	2.248	2.248	1.825
5.990	0.325	1.309	1.873	2.101	2.134	2.134	2.150	2.248	2.248	1.825
5.875	0.306	1.009	1.412	1.575	1.598	1.598	1.610	1.679	1.679	1.303
5.750	0.286	0.693	0.925	1.019	1.033	1.033	1.039	1.080	1.080	0.753
5.625	0.149	1.454	2.177	2.462	2.498	2.498	2.519	2.649	2.649	2.420
5.500	0.130	1.157	1.719	1.939	1.966	1.966	1.983	2.085	2.085	1.902
5.375	0.111	0.839	1.231	1.382	1.399	1.399	1.411	1.484	1.484	1.350
5.250	0.090	0.497	0.706	0.783	0.789	0.789	0.796	0.837	0.837	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