

Issued:	8/14/2026 12:22 PM	15	30	45	60	75	90	120	150	180
	Lock Expiration Dates:	29-Aug	13-Sep	28-Sep	13-Oct	28-Oct	12-Nov	12-Dec	11-Jan	10-Feb

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

Wholesale/Broker Loans – Jumbo & NQM: \$1,599 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	103.729	103.671	103.576	103.479	103.329	103.279
7.375	103.372	103.313	103.219	103.122	102.972	102.922
7.250	103.083	103.002	102.906	102.809	102.659	102.609
7.125	102.670	102.590	102.494	102.397	102.247	102.197
7.000	102.213	102.132	102.036	101.939	101.789	101.739
6.990	102.088	102.007	101.911	101.814	101.664	101.614
6.875	101.714	101.634	101.538	101.441	101.291	101.241
6.750	101.216	101.142	101.055	100.966	100.816	100.766
6.625	100.718	100.645	100.557	100.468	100.318	100.268
6.500	100.198	100.133	100.053	99.972	99.822	99.772
6.375	99.695	99.629	99.549	99.468	99.318	99.268
6.250	99.111	99.045	98.965	98.884	98.734	98.684
6.125	98.542	98.476	98.396	98.316	98.166	98.116
6.000	97.943	97.878	97.798	97.717	97.567	97.517
5.990	97.843	97.778	97.698	97.617	97.467	97.417
5.875	97.244	97.179	97.115	97.050	96.900	96.850
5.750	96.631	96.573	96.508	96.444	96.294	96.244
5.625	95.986	95.928	95.863	95.799	95.649	95.599
5.500	95.309	95.250	95.186	95.121	94.971	94.921
5.375	94.603	94.546	94.482	94.417	94.267	94.217
5.250	93.913	93.869	93.805	93.741	93.591	93.541
5.125	93.309	93.280	93.210	93.138	92.988	92.938
5.000	92.624	92.595	92.525	92.453	92.303	92.253
4.990	92.544	92.515	92.445	92.373	92.223	92.173
4.875	91.922	91.893	91.823	91.750	91.600	91.550
4.750	91.209	91.180	91.110	91.038	90.888	90.838
4.625	90.492	90.470	90.415	90.359	90.209	90.159

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	104.211	104.152	104.058	103.961	103.811	103.761
7.375	103.819	103.761	103.666	103.569	103.419	103.369
7.250	103.423	103.343	103.247	103.150	103.000	102.950
7.125	103.097	103.016	102.898	102.777	102.627	102.577
7.000	102.741	102.661	102.542	102.421	102.271	102.221
6.990	102.661	102.581	102.462	102.341	102.191	102.141
6.875	102.354	102.273	102.154	102.033	101.883	101.833
6.750	101.926	101.845	101.727	101.606	101.456	101.406
6.625	101.774	101.701	101.590	101.477	101.327	101.277
6.500	101.347	101.274	101.164	101.050	100.900	100.850
6.375	100.873	100.800	100.689	100.576	100.426	100.376
6.250	100.371	100.298	100.188	100.075	99.925	99.875
6.125	100.336	100.277	100.183	100.086	99.936	99.886
6.000	99.833	99.774	99.680	99.583	99.433	99.383
5.990	99.753	99.694	99.600	99.503	99.353	99.303
5.875	99.304	99.245	99.151	99.054	98.904	98.854
5.750	98.745	98.686	98.592	98.495	98.345	98.295
5.625	98.156	98.097	98.003	97.906	97.756	97.706
5.500	97.537	97.479	97.384	97.287	97.137	97.087
5.375	96.909	96.850	96.756	96.659	96.509	96.459
5.250	96.266	96.207	96.113	96.016	95.866	95.816
5.125	95.370	95.333	95.240	95.143	94.993	94.943
5.000	94.726	94.690	94.597	94.500	94.350	94.300
4.990	94.636	94.600	94.507	94.410	94.260	94.210
4.875	93.879	93.842	93.749	93.652	93.502	93.452
4.750	93.219	93.182	93.089	92.992	92.842	92.792
4.625	92.389	92.396	92.284	92.162	92.012	91.962

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.255	102.208	102.152	102.094	101.944	101.894
6.625	102.141	102.086	102.022	101.955	101.805	101.755
6.500	101.887	101.833	101.769	101.702	101.552	101.502
6.375	101.619	101.564	101.501	101.434	101.284	101.234
6.250	101.326	101.271	101.207	101.140	100.990	100.940
6.125	101.041	100.995	100.939	100.880	100.730	100.680
6.000	100.748	100.701	100.646	100.587	100.437	100.387
5.990	100.638	100.591	100.536	100.477	100.327	100.277
5.875	100.427	100.380	100.325	100.266	100.116	100.066
5.750	100.084	100.037	99.982	99.923	99.773	99.723
5.625	99.718	99.671	99.616	99.557	99.407	99.357
5.500	99.330	99.283	99.228	99.169	99.019	98.969
5.375	98.927	98.880	98.824	98.766	98.616	98.566
5.250	98.508	98.461	98.406	98.347	98.197	98.147
5.125	97.913	97.874	97.827	97.776	97.626	97.576
5.000	97.494	97.455	97.408	97.358	97.208	97.158
4.990	97.384	97.345	97.298	97.248	97.098	97.048
4.875	97.066	97.027	96.980	96.929	96.779	96.729
4.750	96.627	96.588	96.541	96.491	96.341	96.291
4.625	95.956	95.933	95.890	95.840	95.690	95.640
4.500	95.518	95.494	95.451	95.401	95.251	95.201
4.375	95.072	95.048	95.007	94.959	94.809	94.759
4.250	94.622	94.598	94.561	94.519	94.369	94.319
4.125	95.165	95.157	95.130	95.097	94.947	94.897
4.000	94.729	94.721	94.694	94.661	94.511	94.461

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	102.340	102.293	102.237	102.179	102.029	101.979
6.625	102.128	102.081	102.025	101.967	101.817	101.767
6.500	101.902	101.855	101.799	101.741	101.591	101.541
6.375	101.656	101.609	101.553	101.495	101.345	101.295
6.250	101.401	101.348	101.291	101.233	101.083	101.033
6.125	101.155	101.100	101.036	100.969	100.819	100.769
6.000	100.890	100.835	100.772	100.705	100.555	100.505
5.990	100.790	100.735	100.672	100.605	100.455	100.405
5.875	100.630	100.583	100.516	100.440	100.290	100.240
5.750	100.366	100.319	100.251	100.176	100.026	99.976
5.625	100.084	100.037	99.969	99.894	99.744	99.694
5.500	99.784	99.737	99.669	99.594	99.444	99.394
5.375	99.474	99.427	99.360	99.284	99.134	99.084
5.250	99.151	99.104	99.036	98.961	98.811	98.761
5.125	98.715	98.676	98.617	98.550	98.400	98.350
5.000	98.393	98.354	98.294	98.228	98.078	98.028
4.990	98.273	98.234	98.174	98.108	97.958	97.908
4.875	98.063	98.024	97.965	97.898	97.748	97.698
4.750	97.726	97.687	97.627	97.560	97.410	97.360
4.625	96.852	96.829	96.774	96.707	96.557	96.507
4.500	96.515	96.492	96.436	96.369	96.219	96.169
4.375	96.173	96.149	96.094	96.027	95.877	95.827
4.250	95.825	95.802	95.747	95.680	95.530	95.480
4.125	94.999	94.984	94.937	94.878	94.728	94.678
4.000	94.652	94.636	94.589	94.531	94.381	94.331

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	98.078	97.963	97.971	97.856	97.706	97.656
7.375	98.007	97.897	97.901	97.790	97.640	97.590
7.250	97.936	97.830	97.830	97.724	97.574	97.524
7.125	98.125	98.024	98.018	97.919	97.769	97.719
7.000	98.644	98.549	98.538	98.444	98.294	98.244
6.990	98.685	98.591	98.580	98.487	98.337	98.287
6.875	99.163	99.074	99.058	98.970	98.820	98.770
6.750	99.683	99.599	99.577	99.495	99.345	99.295
6.625	99.897	99.819	99.792	99.715	99.565	99.515
6.500	99.723	99.649	99.618	99.546	99.396	99.346
6.375	99.549	99.480	99.445	99.377	99.227	99.177
6.250	99.375	99.311	99.271	99.208	99.058	99.008
6.125	99.119	99.059	99.015	98.957	98.807	98.757
6.000	98.757	98.702	98.653	98.600	98.450	98.400
5.990	98.729	98.673	98.624	98.571	98.421	98.371
5.875	98.396	98.344	98.292	98.243	98.093	98.043
5.750	98.035	97.987	97.931	97.887	97.737	97.687
5.625	97.609	97.566	97.506	97.466	97.316	97.266
5.500	97.103	97.064	97.000	96.964	96.814	96.764
5.375	96.596	96.562	96.494	96.462	96.312	96.262
5.250	96.090	96.059	95.987	95.960	95.810	95.760
5.125	95.619	95.593	95.517	95.494	95.344	95.294
5.000	95.194	95.171	95.092	95.073	94.923	94.873
4.990	95.160	95.138	95.057	95.039	94.889	94.839
4.875	94.768	94.750	94.666	94.652	94.502	94.452
4.750	94.342	94.328	94.241	94.231	94.081	94.031
4.625	93.825	93.815	93.723	93.718	93.568	93.518

Conventional Programs						
7-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	99.615	99.502	99.508	99.396	99.246	99.196
7.375	99.707	99.599	99.600	99.493	99.343	99.293
7.250	99.798	99.695	99.692	99.590	99.440	99.390
7.125	99.928	99.830	99.822	99.725	99.575	99.525
7.000	100.107	100.014	100.001	99.909	99.759	99.709
6.990	100.124	100.032	100.019	99.928	99.778	99.728
6.875	100.328	100.242	100.223	100.138	99.988	99.938
6.750	100.521	100.440	100.416	100.337	100.187	100.137
6.625	100.374	100.298	100.269	100.195	100.045	99.995
6.500	100.121	100.049	100.016	99.946	99.796	99.746
6.375	99.857	99.790	99.753	99.687	99.537	99.487
6.250	99.573	99.510	99.468	99.408	99.258	99.208
6.125	99.365	99.306	99.261	99.204	99.054	99.004
6.000	99.114	99.059	99.010	98.958	98.808	98.758
5.990	99.096	99.041	98.992	98.940	98.790	98.740
5.875	98.887	98.836	98.783	98.735	98.585	98.535
5.750	98.640	98.594	98.536	98.493	98.343	98.293
5.625	98.289	98.248	98.186	98.147	97.997	97.947
5.500	97.879	97.841	97.776	97.741	97.591	97.541
5.375	97.522	97.488	97.420	97.388	97.238	97.188
5.250	96.952	96.923	96.849	96.824	96.674	96.624
5.125	96.518	96.493	96.416	96.394	96.244	96.194
5.000	96.078	96.057	95.976	95.959	95.809	95.759
4.990	96.053	96.032	95.951	95.934	95.784	95.734
4.875	95.766	95.748	95.665	95.650	95.500	95.450
4.750	95.180	95.167	95.079	95.070	94.920	94.870
4.625	94.652	94.643	94.551	94.546	94.396	94.346

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	100.269	100.157	100.193	100.082	99.932	99.882
7.375	100.040	99.933	99.965	99.858	99.708	99.658
7.250	99.812	99.709	99.737	99.635	99.485	99.435
7.125	99.700	99.602	99.626	99.528	99.378	99.328
7.000	99.738	99.645	99.664	99.572	99.422	99.372
6.990	99.741	99.649	99.667	99.575	99.425	99.375
6.875	99.776	99.688	99.702	99.615	99.465	99.415
6.750	99.814	99.731	99.740	99.658	99.508	99.458
6.625	99.855	99.776	99.781	99.704	99.554	99.504
6.500	99.898	99.825	99.825	99.753	99.603	99.553
6.375	99.942	99.873	99.868	99.802	99.652	99.602
6.250	99.985	99.922	99.912	99.851	99.701	99.651
6.125	99.906	99.847	99.833	99.777	99.627	99.577
6.000	99.670	99.616	99.598	99.546	99.396	99.346
5.990	99.652	99.598	99.579	99.527	99.377	99.327
5.875	99.435	99.385	99.362	99.315	99.165	99.115
5.750	99.199	99.154	99.127	99.084	98.934	98.884
5.625	98.922	98.881	98.850	98.812	98.662	98.612
5.500	98.592	98.555	98.520	98.487	98.337	98.287
5.375	98.262	98.229	98.190	98.161	98.011	97.961
5.250	97.932	97.904	97.860	97.836	97.686	97.636
5.125	97.570	97.546	97.499	97.479	97.329	97.279
5.000	97.168	97.148	97.097	97.082	96.932	96.882
4.990	97.136	97.117	97.065	97.050	96.900	96.850
4.875	96.766	96.751	96.695	96.684	96.534	96.484
4.750	96.364	96.353	96.293	96.287	96.137	96.087
4.625	95.955	95.949	95.885	95.883	95.733	95.683

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

Purchases for primary residence manufactured homes with qualifying income ≤100% AMI

Standard agency
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	103.729	103.671	103.576	103.479
7.375	103.372	103.313	103.219	103.122
7.250	103.083	103.002	102.906	102.809
7.125	102.670	102.590	102.494	102.397
7.000	102.213	102.132	102.036	101.939
6.990	102.088	102.007	101.911	101.814
6.875	101.714	101.634	101.538	101.441
6.750	101.216	101.142	101.055	100.966
6.625	100.718	100.645	100.557	100.468
6.500	100.198	100.133	100.053	99.972
6.375	99.695	99.629	99.549	99.468
6.250	99.111	99.045	98.965	98.884
6.125	98.542	98.476	98.396	98.316
6.000	97.943	97.878	97.798	97.717
5.990	97.843	97.778	97.698	97.617
5.875	97.244	97.179	97.115	97.050
5.750	96.631	96.573	96.508	96.444
5.625	95.986	95.928	95.863	95.799
5.500	95.309	95.250	95.186	95.121
5.375	94.603	94.546	94.482	94.417
5.250	93.913	93.869	93.805	93.741
5.125	93.309	93.280	93.210	93.138
5.000	92.624	92.595	92.525	92.453
4.990	92.544	92.515	92.445	92.373
4.875	91.922	91.893	91.823	91.750
4.750	91.209	91.180	91.110	91.038
4.625	90.492	90.470	90.415	90.359

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	102.950	102.841	102.731	102.622
7.000	102.950	102.841	102.731	102.622
6.990	102.870	102.761	102.651	102.542
6.875	102.950	102.841	102.731	102.622
6.750	102.950	102.841	102.731	102.622
6.625	101.512	101.403	101.294	101.184
6.500	101.512	101.403	101.294	101.184
6.375	101.512	101.403	101.294	101.184
6.250	101.512	101.403	101.294	101.184
6.125	99.528	99.419	99.309	99.200
6.000	99.528	99.419	99.309	99.200
5.990	99.448	99.339	99.229	99.120
5.875	99.528	99.419	99.309	99.200
5.750	99.528	99.419	99.309	99.200
5.625	97.184	97.075	96.966	96.856
5.500	97.184	97.075	96.966	96.856
5.375	97.184	97.075	96.966	96.856
5.250	97.184	97.075	96.966	96.856
5.125	94.059	93.950	93.841	93.731
5.000	94.059	93.950	93.841	93.731
4.990	93.979	93.870	93.761	93.651
4.875	94.059	93.950	93.841	93.731
4.750	94.059	93.950	93.841	93.731
4.625	90.716	90.606	90.497	90.387
4.500	90.716	90.606	90.497	90.387
30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	102.900	102.791	102.681	102.572
7.000	102.900	102.791	102.681	102.572
6.990	102.820	102.711	102.601	102.492
6.875	102.900	102.791	102.681	102.572
6.750	102.900	102.791	102.681	102.572
6.625	101.462	101.353	101.244	101.134
6.500	101.462	101.353	101.244	101.134
6.375	101.462	101.353	101.244	101.134
6.250	101.462	101.353	101.244	101.134
6.125	99.478	99.369	99.259	99.150
6.000	99.478	99.369	99.259	99.150
5.990	99.398	99.289	99.179	99.070
5.875	99.478	99.369	99.259	99.150
5.750	99.478	99.369	99.259	99.150
5.625	97.134	97.025	96.916	96.806
5.500	97.134	97.025	96.916	96.806
5.375	97.134	97.025	96.916	96.806
5.250	97.134	97.025	96.916	96.806
5.125	94.009	93.900	93.791	93.681
5.000	94.009	93.900	93.791	93.681
4.990	93.929	93.820	93.711	93.601
4.875	94.009	93.900	93.791	93.681

Government Loan Price Adjustments				
Applies to all, FHA/VA/USDA				
FICO>=720	0.150	VA IRRRL	-1.000	
700-719	0.000	VA High LTV C/O Refi	-4.000	
680-699	0.000	FHA Streamline	-1.000	
660 - 679	0.000	USDA Streamline	-1.000	
640 - 659	-0.375	Investment	-0.500	
620 - 639	-0.750	Manufactured Home	-1.000	
600 - 619	-1.400			
580 - 599	-1.750			
500 - 579	-3.500			
No Score*	-4.000	*not applied to IRRRL or Streamline		
15 Year FHA / 15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
6.000	100.608	100.546	100.483	100.421
5.875	100.608	100.546	100.483	100.421
5.750	100.608	100.546	100.483	100.421
5.625	99.733	99.671	99.608	99.546
5.500	99.733	99.671	99.608	99.546
5.375	99.733	99.671	99.608	99.546
5.250	99.733	99.671	99.608	99.546
5.125	98.015	97.952	97.890	97.827
5.000	98.015	97.952	97.890	97.827
4.875	98.015	97.952	97.890	97.827
4.750	98.015	97.952	97.890	97.827
4.625	95.952	95.890	95.827	95.765
4.500	95.952	95.890	95.827	95.765

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.125	102.900	102.791	102.681	102.572
7.000	102.900	102.791	102.681	102.572
6.990	102.820	102.711	102.601	102.492
6.875	102.900	102.791	102.681	102.572
6.750	102.900	102.791	102.681	102.572
6.625	101.462	101.353	101.244	101.134
6.500	101.462	101.353	101.244	101.134
6.375	101.462	101.353	101.244	101.134
6.250	101.462	101.353	101.244	101.134
6.125	99.478	99.369	99.259	99.150
6.000	99.478	99.369	99.259	99.150
5.990	99.398	99.289	99.179	99.070
5.875	99.478	99.369	99.259	99.150
5.750	99.478	99.369	99.259	99.150
5.625	97.134	97.025	96.916	96.806
5.500	97.134	97.025	96.916	96.806
5.375	97.134	97.025	96.916	96.806
5.250	97.134	97.025	96.916	96.806
5.125	94.009	93.900	93.791	93.681
5.000	94.009	93.900	93.791	93.681
4.990	93.929	93.820	93.711	93.601
4.875	94.009	93.900	93.791	93.681

Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	101.670	101.590	101.494	101.397	101.247	101.197
7.000	101.213	101.132	101.036	100.939	100.789	100.739
6.990	101.088	101.007	100.911	100.814	100.664	100.614
6.875	100.714	100.634	100.538	100.441	100.291	100.241
6.750	100.216	100.142	100.055	99.966	99.816	99.766
6.625	99.968	99.895	99.807	99.718	99.568	99.518
6.500	99.448	99.383	99.303	99.222	99.072	99.022
6.375	98.945	98.879	98.799	98.718	98.568	98.518
6.250	98.361	98.295	98.215	98.134	97.984	97.934
6.125	98.292	98.226	98.146	98.066	97.916	97.866
6.000	97.693	97.628	97.548	97.467	97.317	97.267
5.990	97.593	97.528	97.448	97.367	97.217	97.167

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	97.793	97.746	97.691	97.632	97.482	97.432
5.500	97.405	97.358	97.303	97.244	97.094	97.044
5.375	97.002	96.955	96.899	96.841	96.691	96.641
5.250	96.583	96.536	96.481	96.422	96.272	96.222
5.125	95.363	95.949	95.902	95.851	95.076	95.026
5.000	94.944	95.530	95.483	95.433	94.658	94.608
4.875	94.516	95.102	95.055	95.004	94.229	94.179
4.750	94.077	94.663	94.616	94.566	93.791	93.741

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	99.806	99.697	99.587	99.478	99.328	99.278
6.500	99.806	99.697	99.587	99.478	99.328	99.278
6.375	99.806	99.697	99.587	99.478	99.328	99.278
6.250	99.806	99.697	99.587	99.478	99.328	99.278
6.125	98.697	98.587	98.478	98.369	98.219	98.169
6.000	98.697	98.587	98.478	98.369	98.219	98.169
5.990	98.617	98.507	98.398	98.289	98.139	98.089
5.875	98.697	98.587	98.478	98.369	98.219	98.169
5.750	98.697	98.587	98.478	98.369	98.219	98.169

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	97.558	97.496	97.433	97.371	97.221	97.171
5.625	96.683	96.621	96.558	96.496	96.346	96.296
5.500	96.683	96.621	96.558	96.496	96.346	96.296
5.375	96.683	96.621	96.558	96.496	96.346	96.296
5.250	96.683	96.621	96.558	96.496	96.346	96.296



Non QM Loan Program				
30 Year Fixed UHM Platinum DSCR Program				
Rate	20 day	35 day	50 day	65 day
10.000	108.685	108.560	108.435	108.310
9.875	108.350	108.225	108.100	107.975
9.750	108.085	107.960	107.835	107.710
9.625	107.799	107.674	107.549	107.424
9.500	107.501	107.376	107.251	107.126
9.375	107.246	107.121	106.996	106.871
9.250	107.017	106.892	106.767	106.642
9.125	106.772	106.647	106.522	106.397
9.000	106.491	106.366	106.241	106.116
8.875	106.233	106.108	105.983	105.858
8.750	106.001	105.876	105.751	105.626
8.625	105.810	105.685	105.560	105.435
8.500	105.587	105.462	105.337	105.212
8.375	105.387	105.262	105.137	105.012
8.250	105.197	105.072	104.947	104.822
8.125	104.985	104.860	104.735	104.610
8.000	104.723	104.598	104.473	104.348
7.875	104.437	104.312	104.187	104.062
7.750	104.142	104.017	103.892	103.767
7.625	103.802	103.677	103.552	103.427
7.500	103.442	103.317	103.192	103.067
7.375	103.061	102.936	102.811	102.686
7.250	102.635	102.510	102.385	102.260
7.125	102.171	102.046	101.921	101.796
7.000	101.644	101.519	101.394	101.269
6.875	101.043	100.918	100.793	100.668
6.750	100.434	100.309	100.184	100.059
6.625	99.836	99.711	99.586	99.461
6.500	99.131	99.006	98.881	98.756
6.375	98.529	98.404	98.279	98.154
6.250	97.933	97.808	97.683	97.558

Non QM Loan Program				
30 Year Fixed UHM Platinum Bank Statement Program				
Rate	20 day	35 day	50 day	65 day
10.000	106.850	106.725	106.600	106.475
9.875	106.748	106.623	106.498	106.373
9.750	106.590	106.465	106.340	106.215
9.625	106.350	106.225	106.100	105.975
9.500	106.185	106.060	105.935	105.810
9.375	105.914	105.789	105.664	105.539
9.250	105.693	105.568	105.443	105.318
9.125	105.512	105.387	105.262	105.137
9.000	105.272	105.147	105.022	104.897
8.875	105.086	104.961	104.836	104.711
8.750	104.908	104.783	104.658	104.533
8.625	104.721	104.596	104.471	104.346
8.500	104.497	104.372	104.247	104.122
8.375	104.229	104.104	103.979	103.854
8.250	103.997	103.872	103.747	103.622
8.125	103.751	103.626	103.501	103.376
8.000	103.517	103.392	103.267	103.142
7.875	103.288	103.163	103.038	102.913
7.750	103.119	102.994	102.869	102.744
7.625	102.980	102.855	102.730	102.605
7.500	102.763	102.638	102.513	102.388
7.375	102.518	102.393	102.268	102.143
7.250	102.243	102.118	101.993	101.868
7.125	101.923	101.798	101.673	101.548
7.000	101.458	101.333	101.208	101.083
6.875	100.927	100.802	100.677	100.552
6.750	100.328	100.203	100.078	99.953
6.625	99.603	99.478	99.353	99.228
6.500	98.848	98.723	98.598	98.473
6.375	98.128	98.003	97.878	97.753
6.250	97.445	97.320	97.195	97.070

UHM Platinum Bank Statement LLPAs

Standard Alt Doc LTV/CLTV/HCLTV & FICO LLPA GRID

	<=60%	60.01 – 65.00%	65.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%
FICO >= 780	2.125	2.000	1.750	1.625	1.250	-0.375	-1.500
760 – 779	2.000	1.875	1.750	1.500	1.125	-1.125	-2.500
740 – 759	2.000	1.750	1.500	1.375	1.000	-1.625	-3.000
720 – 739	1.750	1.500	1.375	1.125	0.500	-2.500	-3.875
700 – 719	1.625	1.125	0.875	0.500	-0.125	-3.250	-5.375
680 – 699	1.375	0.875	0.250	-0.625	-1.625	-4.000	-6.500
660 – 679	0.625	-0.375	-1.250	-1.875	-2.625	-5.375	n/a
640 – 659	-0.750	-1.250	-1.875	-2.625	-3.875	-6.875	n/a
620 – 639	-1.250	-1.750	-2.500	-5.000	-7.125	n/a	n/a
600 – 619	-1.625	-2.500	-3.250	-5.750	-7.500	n/a	n/a

Feature LLPAs

	<= 60%	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12M Bank Statement	-0.100	-0.100	-0.100	-0.125	-0.250	-0.375	-0.500
24M Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375
Cash Out	-0.625	-0.675	-0.850	-1.000	-1.375	-1.500	n/a
Loan Amt <= 100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750
Loan Amt 100,001 - 400,000	0.500	0.375	0.250	0.250	0.000	0.000	0.000
Loan Amt 400,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt 1,000,001 - 2,000,000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
Loan Amt 2,000,001 - 3,000,000	-0.125	-0.250	-0.750	-0.750	-1.000	-1.500	-1.750
>43% DTI	-0.150	-0.200	-0.200	-0.200	-0.200	-0.375	-0.650
Warrantable Condo	0.000	0.000	-0.200	-0.200	-0.400	-0.650	-1.000
Non-Warrantable Condo	-0.500	-0.500	-0.750	-0.750	-0.950	-1.650	-2.000
Condotel	-0.875	-0.875	-1.075	-1.075	n/a	n/a	n/a
2-4 Unit	-0.125	-0.225	-0.425	-0.575	-0.625	-1.250	-1.750
Second Home	0.000	-0.250	-0.250	-0.250	-0.250	-0.400	-0.500
Investor Property	-1.225	-1.350	-1.350	-1.725	-1.975	n/a	n/a

Prepayment Penalty Structure	Prepayment Penalty Term			
	1 Year		3 Years	5 Years
6 Months Interest	0.500		1.375	1.875

Max Rebate: 105.100

*Bank Statement UW Buyout Fee

-\$1,599

*this applies after the max price

UHM Platinum DSCR Program LLPAs

Standard DSCR LTV/CLTV/HCLTV & FICO LLPA GRID					
	<=60%	60.01 – 65.00%	65.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
FICO >= 780	0.750	0.675	0.375	0.000	-0.750
760 – 779	0.375	0.375	0.250	-0.125	-1.250
740 – 759	0.375	0.375	-0.125	-0.500	-1.875
720 – 739	0.125	0.000	-0.250	-0.625	-2.375
700 – 719	-0.250	-0.625	-1.000	-1.750	-3.875
680 – 699	-0.875	-1.500	-2.250	-3.500	-6.000
660 – 679	-1.750	-2.500	-3.250	-5.625	n/a
640 - 659	-4.125	-4.625	-4.875	-6.500	n/a

Feature LLPAs					
	<= 60%	60.01-65	65.01-70	70.01-75	75.01-80
DSCR < .75	-2.500	-3.125	-3.375	n/a	n/a
DSCR >=.75 & <1.00	-1.000	-1.750	-2.125	n/a	n/a
DSCR >=1 & <1.25	0.125	0.000	0.000	-0.125	-0.250
DSCR >=1.25	0.500	0.375	0.375	0.250	0.125
Cash Out	-0.625	-0.800	-1.125	-1.625	n/a
Loan Amt <= 100,000	-0.500	-0.500	-0.500	-0.500	-0.750
Loan Amt 100,001 - 400,000	0.250	0.000	0.000	0.000	0.000
Loan Amt 400,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000
Loan Amt 1,000,001 - 2,000,000	-0.250	-0.250	-0.250	-0.500	-0.500
Warrantable Condo	-0.125	-0.125	-0.450	-0.875	-1.125
Non-Warrantable Condo	-0.500	-0.625	-0.750	-0.750	-0.750
Condotel	-0.875	-0.875	-1.075	-1.075	n/a
2-4 Unit	-0.250	-0.250	-0.425	-0.750	-1.500
DSCR Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500

Prepayment Penalty Structure	Prepayment Penalty Term			
	1 Year		3 Years	5 Years
6 Months Interest	0.600		2.125	2.625

Max Rebate: 105.100

*DSCR UW Buyout Fee

-\$1,599 *this applies after the max price



Jumbo Loan Program				
30 Year UHM Platinum Jumbo				
Rate	20 day	35 day	50 day	65 day
7.500	101.125	101.031	100.844	100.656
7.375	101.028	100.935	100.747	100.560
7.250	100.896	100.802	100.615	100.427
7.125	100.722	100.628	100.440	100.253
7.000	100.523	100.430	100.242	100.055
6.875	100.324	100.230	100.043	99.855
6.750	100.147	100.054	99.866	99.679
6.625	99.962	99.868	99.680	99.493
6.500	99.782	99.688	99.500	99.313
6.375	99.580	99.487	99.299	99.112
6.250	99.241	99.148	98.960	98.773
6.125	98.777	98.683	98.496	98.308
6.000	98.321	98.228	98.040	97.853
5.875	97.792	97.698	97.511	97.323
5.750	97.250	97.156	96.968	96.781
5.625	96.696	96.602	96.415	96.227
5.500	96.166	96.072	95.885	95.697
5.375	95.585	95.491	95.304	95.116
5.250	95.046	94.952	94.765	94.577
5.125	94.471	94.378	94.190	94.003

Jumbo Loan Program				
30 Year UHM Platinum Jumbo 10yr/6 mo SOFR ARM				
Rate	20 day	35 day	50 day	65 day
6.750	100.346	100.252	100.065	99.877
6.625	100.272	100.179	99.991	99.804
6.500	100.115	100.022	99.834	99.647
6.375	99.720	99.626	99.439	99.251
6.250	99.325	99.232	99.044	98.857
6.125	98.860	98.766	98.578	98.391
6.000	98.392	98.298	98.110	97.923
5.875	97.921	97.827	97.640	97.452
5.750	96.897	96.803	96.615	96.428
5.625	96.330	96.236	96.049	95.861
5.500	95.769	95.675	95.488	95.300
5.375	95.209	95.116	94.928	94.741
5.250	94.647	94.553	94.365	94.178
5.125	94.086	93.992	93.804	93.617
5.000	93.530	93.436	93.249	93.061

30 Year UHM Platinum Jumbo 7yr/6 mo SOFR ARM				
Rate	20 day	35 day	50 day	65 day
6.750	100.350	100.256	100.069	99.881
6.625	100.142	100.049	99.861	99.674
6.500	100.099	100.005	99.817	99.630
6.375	99.861	99.767	99.580	99.392
6.250	99.624	99.530	99.342	99.155
6.125	99.386	99.293	99.105	98.918
6.000	99.214	99.121	98.933	98.746
5.875	98.942	98.848	98.661	98.473
5.750	98.670	98.576	98.389	98.201
5.625	98.398	98.304	98.117	97.929
5.500	98.013	97.919	97.732	97.544
5.375	97.700	97.606	97.419	97.231
5.250	97.388	97.294	97.106	96.919
5.125	96.786	96.692	96.504	96.317
5.000	96.428	96.334	96.147	95.959

30 Year UHM Platinum Jumbo 5yr/6 mo SOFR ARM				
Rate	20 day	35 day	50 day	65 day
6.750	100.599	100.505	100.317	100.130
6.625	100.548	100.454	100.267	100.079
6.500	100.442	100.349	100.161	99.974
6.375	100.120	100.026	99.839	99.651
6.250	99.798	99.705	99.517	99.330
6.125	99.551	99.457	99.270	99.082
6.000	99.189	99.095	98.908	98.720
5.875	98.828	98.734	98.546	98.359
5.750	98.397	98.303	98.116	97.928
5.625	97.991	97.897	97.710	97.522
5.500	97.588	97.495	97.307	97.120
5.375	97.183	97.090	96.902	96.715
5.250	96.779	96.685	96.498	96.310
5.125	96.375	96.281	96.094	95.906
5.000	95.972	95.878	95.691	95.503

UHM Platinum Jumbo Products LLPA's

Standard LTV/CLTV/HCLTV / FICO LLPA GRID

	<=60%	60.01 – 65.00%	65.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%
FICO >=780	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 779	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400	n/a	n/a

Feature LLPAs

	<= 60%	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cash Out Refi	-0.050	-0.100	-0.250	-0.750	-1.250	n/a	n/a
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750	n/a	n/a
Second Home	0.000	0.000	0.000	-0.100	-0.200	n/a	n/a
Condo	0.000	0.000	-0.050	-0.100	-0.200	-0.300	n/a
2-4 Units	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
DTI < 35%	0.100	0.100	0.100	0.100	0.100	0.100	0.100
DTI > 45%	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
UPB >\$2M & <= \$2.5M	-0.250	-0.250	-0.250	-0.250	-0.250	n/a	n/a
UPB > \$2.5M	-0.500	-1.000	-1.000	-1.500	-1.500	n/a	n/a

Max Rebate	102.850
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***Jumbo UW Buyout Fee**

-\$1,599

*this applies after the max price

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	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
9.125	0.309	0.833	0.952	0.952	0.940	0.833	0.797	0.749	0.737	0.737
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	0.975	0.975	0.952	0.844	0.821	0.773	0.761	0.761
7.750	0.309	0.833	0.975	0.975	0.952	0.868	0.844	0.797	0.785	0.785
7.625	0.309	0.844	0.987	0.987	0.963	0.892	0.868	0.821	0.809	0.809
7.500	0.309	0.844	0.999	0.999	0.975	0.904	0.892	0.844	0.833	0.833
7.375	0.309	0.856	0.999	0.999	0.999	0.928	0.916	0.868	0.856	0.856
7.250	0.309	0.868	1.023	1.023	1.023	0.952	0.940	0.892	0.880	0.880
7.125	0.309	0.880	1.035	1.035	1.047	0.975	0.963	0.916	0.904	0.904
7.000	0.309	0.880	1.047	1.047	1.059	0.987	0.963	0.928	0.916	0.916
6.990	0.309	0.880	1.047	1.047	1.059	0.987	0.963	0.928	0.916	0.916
6.875	0.309	0.892	1.059	1.059	1.082	1.011	0.987	0.940	0.940	0.940
6.750	0.309	0.892	1.071	1.071	1.094	1.047	1.011	0.975	0.963	0.963
6.625	0.419	1.009	1.187	1.131	1.106	1.059	1.035	0.987	0.987	0.987
6.500	0.419	1.009	1.199	1.136	1.130	1.094	1.059	1.023	1.011	1.011
6.375	0.419	1.021	1.199	1.136	1.142	1.118	1.082	1.059	1.047	1.047
6.250	0.419	1.045	1.235	1.171	1.166	1.142	1.106	1.082	1.082	1.082
6.125	0.405	1.040	1.257	1.195	1.190	1.154	1.130	1.106	1.106	1.106
6.000	0.407	1.056	1.239	1.187	1.201	1.178	1.154	1.130	1.130	1.130
5.990	0.407	1.056	1.239	1.187	1.201	1.178	1.154	1.130	1.130	1.130
5.875	0.414	1.052	1.218	1.187	1.237	1.213	1.166	1.154	1.154	1.154
5.750	0.414	1.057	1.236	1.211	1.249	1.225	1.201	1.190	1.190	1.190
5.625	0.411	1.057	1.236	1.211	1.261	1.237	1.225	1.213	1.213	1.213
5.500	0.414	1.057	1.236	1.211	1.261	1.237	1.237	1.237	1.237	1.237
5.375	0.414	1.070	1.236	1.196	1.261	1.261	1.273	1.285	1.261	1.261
5.250	0.414	1.085	1.259	1.219	1.285	1.297	1.297	1.297	1.297	1.297

5.125	0.396	1.136	1.271	1.231	1.297	1.297	1.309	1.320	1.332	1.332
5.000	0.395	1.127	1.250	1.213	1.320	1.332	1.332	1.344	1.344	1.344
4.990	0.395	1.127	1.250	1.213	1.320	1.332	1.332	1.344	1.344	1.344
4.875	0.378	1.110	1.245	1.225	1.332	1.344	1.344	1.368	1.380	1.380
4.750	0.364	1.096	1.255	1.249	1.344	1.356	1.380	1.392	1.404	1.404
4.625	0.316	1.078	1.256	1.256	1.368	1.380	1.404	1.428	1.439	1.439
4.500	0.309	1.071	1.249	1.249	1.380	1.428	1.428	1.451	1.451	1.451
4.375	0.309	1.071	1.261	1.261	1.416	1.451	1.463	1.475	1.487	1.487
4.250	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
4.125	0.316	1.078	1.280	1.280	1.451	1.499	1.535	1.570	1.582	1.582
4.000	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.990	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
3.875	0.309	1.071	1.285	1.285	1.523	1.570	1.594	1.618	1.630	1.630
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	0.332	0.896	1.024	1.024	1.011	0.896	0.857	0.806	0.793	0.793
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	1.049	1.049	1.024	0.908	0.883	0.832	0.819	0.819

8.375	0.332	0.896	1.049	1.049	1.024	0.934	0.908	0.857	0.844	0.844
8.250	0.332	0.908	1.062	1.062	1.036	0.960	0.934	0.883	0.870	0.870
8.125	0.332	0.908	1.075	1.075	1.049	0.972	0.960	0.908	0.896	0.896
8.000	0.332	0.921	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
7.990	0.332	0.921	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
7.875	0.332	0.934	1.100	1.100	1.100	1.024	1.011	0.960	0.947	0.947
7.750	0.332	0.947	1.113	1.113	1.126	1.049	1.036	0.985	0.972	0.972
7.625	0.332	0.947	1.126	1.126	1.139	1.062	1.036	0.998	0.985	0.985
7.500	0.332	0.960	1.139	1.139	1.164	1.088	1.062	1.011	1.011	1.011
7.375	0.332	0.960	1.152	1.152	1.177	1.126	1.088	1.049	1.036	1.036
7.250	0.332	0.972	1.164	1.164	1.190	1.139	1.113	1.062	1.062	1.062
7.125	0.332	0.972	1.177	1.177	1.216	1.177	1.139	1.100	1.088	1.088
7.000	0.332	0.985	1.177	1.177	1.228	1.203	1.164	1.139	1.126	1.126
6.990	0.332	0.985	1.177	1.177	1.228	1.203	1.164	1.139	1.126	1.126
6.875	0.332	1.011	1.216	1.216	1.254	1.228	1.190	1.164	1.164	1.164
6.750	0.332	1.011	1.241	1.241	1.280	1.241	1.216	1.190	1.190	1.190
6.625	0.391	1.079	1.269	1.241	1.292	1.267	1.241	1.216	1.216	1.216
6.500	0.391	1.079	1.269	1.241	1.331	1.305	1.254	1.241	1.241	1.241
6.375	0.391	1.079	1.295	1.267	1.344	1.318	1.292	1.280	1.280	1.280
6.250	0.391	1.079	1.295	1.267	1.356	1.331	1.318	1.305	1.305	1.305
6.125	0.332	1.036	1.267	1.267	1.356	1.331	1.331	1.331	1.331	1.331
6.000	0.332	1.062	1.267	1.267	1.356	1.356	1.369	1.382	1.356	1.356
5.990	0.332	1.062	1.267	1.267	1.356	1.356	1.369	1.382	1.356	1.356
5.875	0.332	1.088	1.292	1.292	1.382	1.395	1.395	1.395	1.395	1.395
5.750	0.332	1.139	1.305	1.305	1.395	1.395	1.408	1.420	1.433	1.433
5.625	0.332	1.152	1.305	1.305	1.420	1.433	1.433	1.446	1.446	1.446
5.500	0.332	1.152	1.318	1.318	1.433	1.446	1.446	1.472	1.484	1.484
5.375	0.332	1.152	1.344	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.250	0.332	1.152	1.344	1.344	1.472	1.484	1.510	1.536	1.548	1.548
5.125	0.332	1.152	1.344	1.344	1.484	1.536	1.536	1.561	1.561	1.561
5.000	0.332	1.152	1.356	1.356	1.523	1.561	1.574	1.587	1.600	1.600
4.990	0.332	1.152	1.356	1.356	1.523	1.561	1.574	1.587	1.600	1.600
4.875	0.332	1.152	1.369	1.369	1.548	1.587	1.612	1.625	1.638	1.638
4.750	0.332	1.152	1.369	1.369	1.561	1.612	1.651	1.689	1.702	1.702
4.625	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
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	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
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	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
8.375	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.250	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.125	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
8.000	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
7.990	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
7.875	0.403	1.030	1.193	1.181	1.183	1.097	1.066	1.012	0.999	0.999
7.750	0.385	1.027	1.193	1.184	1.209	1.124	1.093	1.039	1.026	1.026
7.625	0.576	1.221	1.402	1.368	1.346	1.240	1.093	1.053	1.039	1.039
7.500	0.568	1.223	1.398	1.380	1.358	1.263	1.120	1.066	1.066	1.066
7.375	0.567	1.213	1.408	1.377	1.372	1.297	1.147	1.107	1.093	1.093
7.250	0.546	1.210	1.398	1.383	1.373	1.304	1.174	1.120	1.120	1.120
7.125	0.593	1.245	1.452	1.401	1.420	1.346	1.201	1.161	1.147	1.147
7.000	0.591	1.265	1.447	1.402	1.434	1.362	1.228	1.201	1.188	1.188
6.990	0.591	1.265	1.447	1.402	1.434	1.362	1.228	1.201	1.188	1.188
6.875	0.583	1.278	1.476	1.424	1.438	1.405	1.255	1.228	1.228	1.228
6.750	0.562	1.261	1.485	1.447	1.446	1.389	1.282	1.255	1.255	1.255
6.625	0.570	1.298	1.469	1.442	1.484	1.433	1.309	1.282	1.282	1.282
6.500	0.560	1.281	1.460	1.434	1.502	1.458	1.323	1.309	1.309	1.309
6.375	0.527	1.259	1.477	1.442	1.497	1.453	1.363	1.350	1.350	1.350

Conv fixed 180 Investor

[illegible]

9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
9.125	0.285	0.809	0.928	0.928	0.916	0.809	0.773	0.725	0.714	0.714
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	0.952	0.952	0.928	0.821	0.797	0.749	0.737	0.737
7.750	0.285	0.809	0.952	0.952	0.928	0.844	0.821	0.773	0.761	0.761
7.625	0.285	0.821	0.963	0.963	0.940	0.868	0.844	0.797	0.785	0.785
7.500	0.285	0.821	0.975	0.975	0.952	0.880	0.868	0.821	0.809	0.809
7.375	0.285	0.833	0.975	0.975	0.975	0.904	0.892	0.844	0.833	0.833
7.250	0.285	0.844	0.999	0.999	0.999	0.928	0.916	0.868	0.856	0.856
7.125	0.285	0.856	1.011	1.011	1.023	0.952	0.940	0.892	0.880	0.880
7.000	0.285	0.856	1.023	1.023	1.035	0.963	0.940	0.904	0.892	0.892
6.990	0.285	0.856	1.023	1.023	1.035	0.963	0.940	0.904	0.892	0.892
6.875	0.285	0.868	1.035	1.035	1.059	0.987	0.963	0.916	0.916	0.916
6.750	0.285	0.868	1.047	1.047	1.071	1.023	0.987	0.952	0.940	0.940
6.625	0.653	1.233	1.412	1.224	1.155	1.108	1.084	1.036	1.036	0.963
6.500	0.653	1.233	1.424	1.211	1.146	1.111	1.075	1.039	1.027	0.987
6.375	0.653	1.245	1.424	1.211	1.186	1.162	1.127	1.103	1.091	1.023
6.250	0.653	1.269	1.459	1.245	1.204	1.180	1.144	1.121	1.121	1.059
6.125	0.607	1.250	1.476	1.269	1.180	1.144	1.120	1.096	1.096	1.082
6.000	0.613	1.250	1.413	1.243	1.252	1.228	1.204	1.180	1.180	1.106
5.990	0.613	1.250	1.413	1.243	1.252	1.228	1.204	1.180	1.180	1.106
5.875	0.638	1.237	1.345	1.242	1.243	1.220	1.172	1.160	1.160	1.130
5.750	0.638	1.254	1.349	1.266	1.280	1.256	1.233	1.221	1.221	1.166
5.625	0.625	1.254	1.348	1.266	1.309	1.285	1.273	1.262	1.262	1.190
5.500	0.638	1.254	1.349	1.265	1.237	1.213	1.213	1.213	1.213	1.213
5.375	0.638	1.240	1.348	1.216	1.237	1.237	1.249	1.261	1.237	1.237
5.250	0.638	1.234	1.373	1.240	1.261	1.273	1.273	1.273	1.273	1.273
5.125	0.575	1.292	1.385	1.252	1.273	1.273	1.285	1.297	1.309	1.309
5.000	0.573	1.235	1.316	1.190	1.297	1.309	1.309	1.320	1.320	1.320
4.990	0.573	1.235	1.316	1.190	1.297	1.309	1.309	1.320	1.320	1.320
4.875	0.516	1.178	1.270	1.201	1.309	1.320	1.320	1.344	1.356	1.356
4.750	0.469	1.132	1.247	1.225	1.320	1.332	1.356	1.368	1.380	1.380
4.625	0.309	1.071	1.249	1.249	1.344	1.356	1.380	1.404	1.416	1.416
4.500	0.285	1.047	1.225	1.225	1.356	1.404	1.404	1.428	1.428	1.428
4.375	0.285	1.047	1.237	1.237	1.392	1.428	1.439	1.451	1.463	1.463
4.250	0.285	1.047	1.249	1.249	1.416	1.451	1.475	1.487	1.499	1.499
4.125	0.310	1.072	1.274	1.274	1.428	1.475	1.511	1.547	1.558	1.558
4.000	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606

3.990	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
3.875	0.285	1.047	1.261	1.261	1.499	1.547	1.570	1.594	1.606	1.606
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	0.307	0.870	0.998	0.998	0.985	0.870	0.832	0.780	0.768	0.768
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	1.024	1.024	0.998	0.883	0.857	0.806	0.793	0.793
8.375	0.307	0.870	1.024	1.024	0.998	0.908	0.883	0.832	0.819	0.819
8.250	0.307	0.883	1.036	1.036	1.011	0.934	0.908	0.857	0.844	0.844
8.125	0.307	0.883	1.049	1.049	1.024	0.947	0.934	0.883	0.870	0.870
8.000	0.307	0.896	1.049	1.049	1.049	0.972	0.960	0.908	0.896	0.896
7.990	0.307	0.896	1.049	1.049	1.049	0.972	0.960	0.908	0.896	0.896
7.875	0.307	0.908	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
7.750	0.307	0.921	1.088	1.088	1.100	1.024	1.011	0.960	0.947	0.947
7.625	0.307	0.921	1.100	1.100	1.113	1.036	1.011	0.972	0.960	0.960
7.500	0.307	0.934	1.113	1.113	1.139	1.062	1.036	0.985	0.985	0.985
7.375	0.307	0.934	1.126	1.126	1.152	1.100	1.062	1.024	1.011	1.011
7.250	0.307	0.947	1.139	1.139	1.164	1.113	1.088	1.036	1.036	1.036
7.125	0.307	0.947	1.152	1.152	1.190	1.152	1.113	1.075	1.062	1.062

7.000	0.307	0.960	1.152	1.152	1.203	1.177	1.139	1.113	1.100	1.100
6.990	0.307	0.960	1.152	1.152	1.203	1.177	1.139	1.113	1.100	1.100
6.875	0.307	0.985	1.190	1.190	1.228	1.203	1.164	1.139	1.139	1.139
6.750	0.307	0.985	1.216	1.216	1.254	1.216	1.190	1.164	1.164	1.164
6.625	0.506	1.155	1.309	1.216	1.267	1.241	1.216	1.190	1.190	1.190
6.500	0.506	1.155	1.309	1.216	1.305	1.280	1.228	1.216	1.216	1.216
6.375	0.506	1.155	1.334	1.241	1.318	1.292	1.267	1.254	1.254	1.254
6.250	0.506	1.155	1.334	1.241	1.331	1.305	1.292	1.280	1.280	1.280
6.125	0.307	1.011	1.241	1.241	1.331	1.305	1.305	1.305	1.305	1.305
6.000	0.307	1.036	1.241	1.241	1.331	1.331	1.344	1.356	1.331	1.331
5.990	0.307	1.036	1.241	1.241	1.331	1.331	1.344	1.356	1.331	1.331
5.875	0.307	1.062	1.267	1.267	1.356	1.369	1.369	1.369	1.369	1.369
5.750	0.307	1.113	1.280	1.280	1.369	1.369	1.382	1.395	1.408	1.408
5.625	0.307	1.126	1.280	1.280	1.395	1.408	1.408	1.420	1.420	1.420
5.500	0.307	1.126	1.292	1.292	1.408	1.420	1.420	1.446	1.459	1.459
5.375	0.307	1.126	1.318	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.250	0.307	1.126	1.318	1.318	1.446	1.459	1.484	1.510	1.523	1.523
5.125	0.307	1.126	1.318	1.318	1.459	1.510	1.510	1.536	1.536	1.536
5.000	0.307	1.126	1.331	1.331	1.497	1.536	1.548	1.561	1.574	1.574
4.990	0.307	1.126	1.331	1.331	1.497	1.536	1.548	1.561	1.574	1.574
4.875	0.307	1.126	1.344	1.344	1.523	1.561	1.587	1.600	1.612	1.612
4.750	0.307	1.126	1.344	1.344	1.536	1.587	1.625	1.664	1.676	1.676
4.625	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
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	0.324	0.918	1.053	1.053	1.039	0.918	0.877	0.823	0.810	0.810
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	1.080	1.080	1.053	0.931	0.904	0.850	0.837	0.837
8.375	0.324	0.918	1.080	1.080	1.053	0.958	0.931	0.877	0.864	0.864
8.250	0.324	0.931	1.093	1.093	1.066	0.985	0.958	0.904	0.891	0.891
8.125	0.324	0.931	1.107	1.107	1.080	0.999	0.985	0.931	0.918	0.918
8.000	0.324	0.945	1.107	1.107	1.107	1.026	1.012	0.958	0.945	0.945
7.990	0.324	0.945	1.107	1.107	1.107	1.026	1.012	0.958	0.945	0.945
7.875	0.389	1.023	1.199	1.199	1.199	1.118	1.104	1.050	1.037	0.972
7.750	0.388	1.036	1.211	1.211	1.225	1.144	1.130	1.076	1.063	0.999
7.625	0.694	1.342	1.531	1.531	1.544	1.463	1.436	1.396	1.382	1.012
7.500	0.627	1.288	1.477	1.477	1.504	1.423	1.396	1.342	1.342	1.039
7.375	0.607	1.268	1.471	1.471	1.498	1.444	1.403	1.363	1.349	1.066
7.250	0.566	1.241	1.443	1.443	1.470	1.416	1.389	1.335	1.335	1.093
7.125	0.779	1.454	1.670	1.670	1.710	1.670	1.629	1.589	1.575	1.120
7.000	0.802	1.490	1.693	1.693	1.747	1.720	1.679	1.652	1.639	1.161
6.990	0.802	1.490	1.693	1.693	1.747	1.720	1.679	1.652	1.639	1.161
6.875	0.858	1.573	1.789	1.789	1.830	1.803	1.762	1.735	1.735	1.201
6.750	0.842	1.557	1.800	1.800	1.841	1.800	1.773	1.746	1.746	1.228
6.625	0.838	1.580	1.796	1.796	1.850	1.823	1.796	1.769	1.769	1.255
6.500	0.849	1.591	1.807	1.807	1.902	1.875	1.821	1.807	1.807	1.282
6.375	0.830	1.572	1.815	1.815	1.896	1.869	1.842	1.829	1.829	1.323
6.250	0.836	1.578	1.821	1.821	1.916	1.889	1.875	1.862	1.862	1.350
6.125	0.636	1.378	1.621	1.621	1.716	1.689	1.689	1.689	1.689	1.377
6.000	0.588	1.357	1.573	1.573	1.668	1.668	1.681	1.695	1.668	1.404
5.990	0.588	1.357	1.573	1.573	1.668	1.668	1.681	1.695	1.668	1.404
5.875	0.518	1.314	1.530	1.530	1.625	1.638	1.638	1.638	1.638	1.444
5.750	0.430	1.280	1.456	1.456	1.550	1.550	1.564	1.577	1.591	1.485
5.625	0.324	1.188	1.350	1.350	1.471	1.485	1.485	1.498	1.498	1.498
5.500	0.324	1.188	1.363	1.363	1.485	1.498	1.498	1.525	1.539	1.539
5.375	0.324	1.188	1.390	1.390	1.498	1.512	1.539	1.552	1.566	1.566
5.250	0.324	1.188	1.390	1.390	1.525	1.539	1.566	1.593	1.606	1.606
5.125	0.324	1.188	1.390	1.390	1.539	1.593	1.593	1.620	1.620	1.620
5.000	0.324	1.188	1.404	1.404	1.579	1.620	1.633	1.647	1.660	1.660
4.990	0.324	1.188	1.404	1.404	1.579	1.620	1.633	1.647	1.660	1.660
4.875	0.324	1.188	1.417	1.417	1.606	1.647	1.674	1.687	1.701	1.701

4.750	0.324	1.188	1.417	1.417	1.620	1.674	1.714	1.755	1.768	1.768
4.625	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
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	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
9.125	0.249	0.773	0.892	0.892	0.880	0.773	0.737	0.690	0.678	0.678
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	0.916	0.916	0.892	0.785	0.761	0.714	0.702	0.702
7.750	0.249	0.773	0.916	0.916	0.892	0.809	0.785	0.737	0.725	0.725
7.625	0.249	0.785	0.928	0.928	0.904	0.833	0.809	0.761	0.749	0.749
7.500	0.249	0.785	0.940	0.940	0.916	0.844	0.833	0.785	0.773	0.773
7.375	0.249	0.797	0.940	0.940	0.940	0.868	0.856	0.809	0.797	0.797
7.250	0.249	0.809	0.963	0.963	0.963	0.892	0.880	0.833	0.821	0.821
7.125	0.249	0.821	0.975	0.975	0.987	0.916	0.904	0.856	0.844	0.844
7.000	0.249	0.821	0.987	0.987	0.999	0.928	0.904	0.868	0.856	0.856
6.990	0.249	0.821	0.987	0.987	0.999	0.928	0.904	0.868	0.856	0.856
6.875	0.249	0.833	0.999	0.999	1.023	0.952	0.928	0.880	0.880	0.880
6.750	0.249	0.833	1.011	1.011	1.035	0.987	0.952	0.916	0.904	0.904
6.625	0.617	1.197	1.376	1.188	1.047	0.999	0.975	0.928	0.928	0.928
6.500	0.617	1.197	1.388	1.175	1.071	1.035	0.999	0.963	0.952	0.952
6.375	0.617	1.209	1.388	1.175	1.082	1.059	1.023	0.999	0.987	0.987
6.250	0.617	1.233	1.424	1.210	1.106	1.082	1.047	1.023	1.023	1.023
6.125	0.571	1.214	1.440	1.233	1.130	1.094	1.071	1.047	1.047	1.047
6.000	0.577	1.214	1.377	1.207	1.142	1.118	1.094	1.071	1.071	1.071
5.990	0.577	1.214	1.377	1.207	1.142	1.118	1.094	1.071	1.071	1.071
5.875	0.602	1.201	1.309	1.206	1.178	1.154	1.106	1.094	1.094	1.094
5.750	0.602	1.218	1.313	1.230	1.190	1.166	1.142	1.130	1.130	1.130
5.625	0.589	1.218	1.312	1.230	1.201	1.178	1.166	1.154	1.154	1.154
5.500	0.602	1.218	1.313	1.229	1.201	1.178	1.178	1.178	1.178	1.178
5.375	0.602	1.205	1.312	1.180	1.201	1.201	1.213	1.225	1.201	1.201
5.250	0.602	1.199	1.337	1.204	1.225	1.237	1.237	1.237	1.237	1.237
5.125	0.539	1.256	1.349	1.216	1.237	1.237	1.249	1.261	1.273	1.273
5.000	0.537	1.199	1.280	1.154	1.261	1.273	1.273	1.285	1.285	1.285
4.990	0.537	1.199	1.280	1.154	1.261	1.273	1.273	1.285	1.285	1.285
4.875	0.480	1.142	1.235	1.166	1.273	1.285	1.285	1.309	1.320	1.320
4.750	0.433	1.096	1.212	1.190	1.285	1.297	1.320	1.332	1.344	1.344
4.625	0.273	1.035	1.214	1.214	1.309	1.320	1.344	1.368	1.380	1.380
4.500	0.249	1.011	1.190	1.190	1.320	1.368	1.368	1.392	1.392	1.392
4.375	0.249	1.011	1.201	1.201	1.356	1.392	1.404	1.416	1.428	1.428
4.250	0.249	1.011	1.213	1.213	1.380	1.416	1.439	1.451	1.463	1.463
4.125	0.274	1.036	1.238	1.238	1.392	1.439	1.475	1.511	1.523	1.523
4.000	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.990	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
3.875	0.249	1.011	1.225	1.225	1.463	1.511	1.535	1.558	1.570	1.570
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	0.268	0.832	0.960	0.960	0.947	0.832	0.793	0.742	0.729	0.729
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	0.985	0.985	0.960	0.844	0.819	0.768	0.755	0.755
8.375	0.268	0.832	0.985	0.985	0.960	0.870	0.844	0.793	0.780	0.780
8.250	0.268	0.844	0.998	0.998	0.972	0.896	0.870	0.819	0.806	0.806
8.125	0.268	0.844	1.011	1.011	0.985	0.908	0.896	0.844	0.832	0.832
8.000	0.268	0.857	1.011	1.011	1.011	0.934	0.921	0.870	0.857	0.857
7.990	0.268	0.857	1.011	1.011	1.011	0.934	0.921	0.870	0.857	0.857
7.875	0.268	0.870	1.036	1.036	1.036	0.960	0.947	0.896	0.883	0.883
7.750	0.268	0.883	1.049	1.049	1.062	0.985	0.972	0.921	0.908	0.908
7.625	0.268	0.883	1.062	1.062	1.075	0.998	0.972	0.934	0.921	0.921
7.500	0.268	0.896	1.075	1.075	1.100	1.024	0.998	0.947	0.947	0.947
7.375	0.268	0.896	1.088	1.088	1.113	1.062	1.024	0.985	0.972	0.972
7.250	0.268	0.908	1.100	1.100	1.126	1.075	1.049	0.998	0.998	0.998
7.125	0.268	0.908	1.113	1.113	1.152	1.113	1.075	1.036	1.024	1.024
7.000	0.268	0.921	1.113	1.113	1.164	1.139	1.100	1.075	1.062	1.062
6.990	0.268	0.921	1.113	1.113	1.164	1.139	1.100	1.075	1.062	1.062
6.875	0.268	0.947	1.152	1.152	1.190	1.164	1.126	1.100	1.100	1.100
6.750	0.268	0.947	1.177	1.177	1.216	1.177	1.152	1.126	1.126	1.126
6.625	0.467	1.116	1.270	1.177	1.228	1.203	1.177	1.152	1.152	1.152
6.500	0.467	1.116	1.270	1.177	1.267	1.241	1.190	1.177	1.177	1.177
6.375	0.467	1.116	1.296	1.203	1.280	1.254	1.228	1.216	1.216	1.216
6.250	0.467	1.116	1.296	1.203	1.292	1.267	1.254	1.241	1.241	1.241
6.125	0.268	0.972	1.203	1.203	1.292	1.267	1.267	1.267	1.267	1.267
6.000	0.268	0.998	1.203	1.203	1.292	1.292	1.305	1.318	1.292	1.292
5.990	0.268	0.998	1.203	1.203	1.292	1.292	1.305	1.318	1.292	1.292
5.875	0.268	1.024	1.228	1.228	1.318	1.331	1.331	1.331	1.331	1.331
5.750	0.268	1.075	1.241	1.241	1.331	1.331	1.344	1.356	1.369	1.369
5.625	0.268	1.088	1.241	1.241	1.356	1.369	1.369	1.382	1.382	1.382

5.500	0.268	1.088	1.254	1.254	1.369	1.382	1.382	1.408	1.420	1.420
5.375	0.268	1.088	1.280	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.250	0.268	1.088	1.280	1.280	1.408	1.420	1.446	1.472	1.484	1.484
5.125	0.268	1.088	1.280	1.280	1.420	1.472	1.472	1.497	1.497	1.497
5.000	0.268	1.088	1.292	1.292	1.459	1.497	1.510	1.523	1.536	1.536
4.990	0.268	1.088	1.292	1.292	1.459	1.497	1.510	1.523	1.536	1.536
4.875	0.268	1.088	1.305	1.305	1.484	1.523	1.548	1.561	1.574	1.574
4.750	0.268	1.088	1.305	1.305	1.497	1.548	1.587	1.625	1.638	1.638
4.625	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
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	0.283	0.877	1.012	1.012	0.999	0.877	0.837	0.783	0.769	0.769
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	1.039	1.039	1.012	0.891	0.864	0.810	0.796	0.796
8.375	0.283	0.877	1.039	1.039	1.012	0.918	0.891	0.837	0.823	0.823
8.250	0.283	0.891	1.053	1.053	1.026	0.945	0.918	0.864	0.850	0.850
8.125	0.283	0.891	1.066	1.066	1.039	0.958	0.945	0.891	0.877	0.877
8.000	0.283	0.904	1.066	1.066	1.066	0.985	0.972	0.918	0.904	0.904
7.990	0.283	0.904	1.066	1.066	1.066	0.985	0.972	0.918	0.904	0.904
7.875	0.459	1.070	1.202	1.162	1.167	1.069	0.999	0.945	0.931	0.931
7.750	0.396	1.026	1.173	1.141	1.192	1.096	1.026	0.972	0.958	0.958
7.625	1.033	1.672	1.834	1.722	1.618	1.453	1.283	1.242	1.229	0.972
7.500	1.007	1.651	1.792	1.731	1.594	1.469	1.309	1.255	1.255	0.999
7.375	1.006	1.616	1.790	1.688	1.607	1.485	1.319	1.278	1.265	1.026
7.250	0.935	1.571	1.729	1.680	1.584	1.479	1.363	1.309	1.309	1.053
7.125	1.091	1.691	1.874	1.706	1.676	1.522	1.387	1.346	1.333	1.080
7.000	1.083	1.725	1.857	1.709	1.690	1.600	1.560	1.533	1.519	1.120
6.990	1.083	1.725	1.857	1.709	1.690	1.600	1.560	1.533	1.519	1.120
6.875	1.059	1.707	1.863	1.733	1.773	1.746	1.706	1.679	1.679	1.161
6.750	0.988	1.651	1.830	1.710	1.750	1.710	1.683	1.656	1.656	1.188
6.625	1.016	1.712	1.778	1.756	1.810	1.783	1.756	1.729	1.729	1.215
6.500	0.982	1.655	1.747	1.689	1.783	1.756	1.702	1.689	1.689	1.242
6.375	0.871	1.580	1.775	1.775	1.856	1.829	1.802	1.788	1.788	1.282
6.250	0.824	1.538	1.781	1.781	1.875	1.848	1.835	1.821	1.821	1.309
6.125	0.878	1.558	1.712	1.648	1.742	1.715	1.715	1.715	1.715	1.336
6.000	0.841	1.558	1.696	1.560	1.654	1.654	1.668	1.681	1.654	1.363
5.990	0.841	1.558	1.696	1.560	1.654	1.654	1.668	1.681	1.654	1.363
5.875	0.825	1.557	1.708	1.586	1.680	1.694	1.694	1.694	1.694	1.404
5.750	0.805	1.589	1.702	1.597	1.692	1.692	1.705	1.719	1.732	1.444
5.625	0.648	1.448	1.541	1.400	1.517	1.530	1.530	1.544	1.544	1.458
5.500	0.600	1.401	1.512	1.396	1.517	1.531	1.531	1.558	1.571	1.498
5.375	0.579	1.380	1.512	1.406	1.514	1.527	1.554	1.568	1.581	1.525
5.250	0.509	1.311	1.443	1.351	1.485	1.536	1.525	1.552	1.566	1.566
5.125	0.283	1.147	1.350	1.350	1.498	1.552	1.552	1.579	1.579	1.579
5.000	0.283	1.147	1.363	1.363	1.539	1.579	1.593	1.606	1.620	1.620
4.990	0.283	1.147	1.363	1.363	1.539	1.579	1.593	1.606	1.620	1.620
4.875	0.283	1.147	1.377	1.377	1.566	1.606	1.633	1.647	1.660	1.660
4.750	0.283	1.147	1.377	1.377	1.579	1.633	1.674	1.714	1.728	1.728
4.625	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
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	0.351	0.945	1.080	1.080	1.066	0.945	0.904	0.850	0.837	0.837
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	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
8.375	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.250	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.125	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
8.000	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
7.990	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
7.875	0.403	1.030	1.193	1.181	1.183	1.097	1.066	1.012	0.999	0.999
7.750	0.385	1.027	1.193	1.184	1.209	1.124	1.093	1.039	1.026	1.026
7.625	0.576	1.221	1.402	1.368	1.346	1.240	1.093	1.053	1.039	1.039
7.500	0.568	1.223	1.398	1.380	1.358	1.263	1.120	1.066	1.066	1.066
7.375	0.567	1.213	1.408	1.377	1.372	1.297	1.147	1.107	1.093	1.093
7.250	0.546	1.210	1.398	1.383	1.373	1.304	1.174	1.120	1.120	1.120
7.125	0.593	1.245	1.452	1.401	1.420	1.346	1.201	1.161	1.147	1.147
7.000	0.591	1.265	1.447	1.402	1.434	1.362	1.228	1.201	1.188	1.188
6.990	0.591	1.265	1.447	1.402	1.434	1.362	1.228	1.201	1.188	1.188
6.875	0.583	1.278	1.476	1.424	1.438	1.405	1.255	1.228	1.228	1.228
6.750	0.562	1.261	1.485	1.447	1.446	1.389	1.282	1.255	1.255	1.255
6.625	0.570	1.298	1.469	1.442	1.484	1.433	1.309	1.282	1.282	1.282
6.500	0.560	1.281	1.460	1.434	1.502	1.458	1.323	1.309	1.309	1.309
6.375	0.527	1.259	1.477	1.442	1.497	1.453	1.363	1.350	1.350	1.350

6.250	0.513	1.244	1.454	1.417	1.493	1.461	1.390	1.377	1.377	1.377
6.125	0.529	1.252	1.469	1.426	1.489	1.458	1.404	1.404	1.404	1.404
6.000	0.518	1.271	1.464	1.409	1.477	1.479	1.444	1.458	1.431	1.431
5.990	0.518	1.271	1.464	1.409	1.477	1.479	1.444	1.458	1.431	1.431
5.875	0.513	1.290	1.486	1.441	1.501	1.512	1.471	1.471	1.471	1.471
5.750	0.507	1.337	1.495	1.452	1.510	1.506	1.485	1.498	1.512	1.512
5.625	0.460	1.305	1.446	1.404	1.498	1.528	1.512	1.525	1.525	1.525
5.500	0.446	1.291	1.446	1.404	1.512	1.541	1.525	1.552	1.566	1.566
5.375	0.439	1.285	1.465	1.423	1.525	1.555	1.566	1.579	1.593	1.593
5.250	0.418	1.264	1.444	1.417	1.552	1.577	1.593	1.620	1.633	1.633
5.125	0.351	1.215	1.417	1.417	1.566	1.620	1.620	1.647	1.647	1.647
5.000	0.351	1.215	1.431	1.431	1.606	1.647	1.660	1.674	1.687	1.687
4.990	0.351	1.215	1.431	1.431	1.606	1.647	1.660	1.674	1.687	1.687
4.875	0.351	1.215	1.444	1.444	1.633	1.674	1.701	1.714	1.728	1.728
4.750	0.351	1.215	1.444	1.444	1.647	1.701	1.741	1.782	1.795	1.795
4.625	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
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	0.020	0.331	0.509	0.581	0.592	0.592	0.597	0.628	0.628	0.576
8.125	0.050	0.805	1.238	1.413	1.438	1.438	1.451	1.526	1.526	1.401
8.000	0.049	0.794	1.220	1.393	1.418	1.418	1.430	1.504	1.504	1.381
7.990	0.049	0.794	1.220	1.393	1.418	1.418	1.430	1.504	1.504	1.381
7.875	0.037	0.608	0.936	1.068	1.087	1.087	1.096	1.153	1.153	1.059
7.750	0.025	0.416	0.639	0.730	0.743	0.743	0.749	0.788	0.788	0.723
7.625	0.063	1.016	1.562	1.783	1.815	1.815	1.831	1.925	1.925	1.768
7.500	0.053	0.859	1.322	1.509	1.535	1.535	1.549	1.629	1.629	1.495
7.375	0.040	0.648	0.996	1.137	1.157	1.157	1.167	1.227	1.227	1.127
7.250	0.026	0.422	0.649	0.741	0.754	0.754	0.761	0.800	0.800	0.734
7.125	0.185	1.236	1.825	2.054	2.022	1.957	1.974	2.076	2.076	1.906
7.000	0.174	1.071	1.571	1.765	1.728	1.663	1.677	1.764	1.764	1.619
6.990	0.174	1.071	1.571	1.765	1.728	1.663	1.677	1.764	1.764	1.619
6.875	0.159	0.829	1.199	1.340	1.296	1.231	1.241	1.306	1.306	1.199
6.750	0.143	0.562	0.789	0.872	0.819	0.754	0.761	0.800	0.800	0.734
6.625	0.273	1.491	2.167	2.394	2.377	2.311	2.265	2.382	2.382	2.187
6.500	0.256	1.229	1.763	1.933	1.908	1.842	1.792	1.885	1.885	1.730
6.375	0.239	0.954	1.341	1.450	1.417	1.351	1.297	1.364	1.364	1.252
6.250	0.221	0.662	0.893	0.939	0.896	0.830	0.772	0.812	0.812	0.745
6.125	0.208	1.497	2.221	2.485	2.481	2.452	2.427	2.553	2.553	2.343
6.000	0.191	1.216	1.789	1.991	1.979	1.950	1.920	2.019	2.019	1.854
5.990	0.191	1.216	1.789	1.991	1.979	1.950	1.920	2.019	2.019	1.854
5.875	0.171	0.902	1.307	1.441	1.419	1.390	1.355	1.426	1.426	1.309
5.750	0.151	0.584	0.817	0.883	0.850	0.821	0.782	0.823	0.823	0.755
5.625	0.126	1.456	2.214	2.475	2.519	2.519	2.540	2.672	2.672	2.453
5.500	0.108	1.164	1.764	1.961	1.996	1.996	2.014	2.118	2.118	1.944
5.375	0.087	0.834	1.258	1.383	1.408	1.408	1.420	1.494	1.494	1.371
5.250	0.066	0.483	0.718	0.767	0.780	0.780	0.787	0.828	0.828	0.760
5.125	0.092	1.496	2.301	2.626	2.673	2.673	2.696	2.835	2.835	2.603
5.000	0.072	1.159	1.782	2.034	2.070	2.070	2.088	2.196	2.196	2.016
4.990	0.072	1.159	1.782	2.034	2.070	2.070	2.088	2.196	2.196	2.016
4.875	0.049	0.800	1.230	1.404	1.429	1.429	1.442	1.516	1.516	1.392
4.750	0.027	0.443	0.682	0.778	0.792	0.792	0.799	0.840	0.840	0.772
4.625	0.094	1.519	2.335	2.665	2.712	2.712	2.736	2.877	2.877	2.641
4.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
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	0.162	0.196	0.286	0.374	0.428	0.433	0.450	0.455	0.447	0.398
8.125	0.359	0.436	0.635	0.830	0.949	0.961	0.999	1.010	0.991	0.884
8.000	0.363	0.440	0.641	0.838	0.958	0.970	1.009	1.019	1.001	0.892
7.990	0.363	0.440	0.641	0.838	0.958	0.970	1.009	1.019	1.001	0.892
7.875	0.283	0.343	0.500	0.653	0.747	0.756	0.786	0.795	0.780	0.695
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	0.791	1.033	1.182	1.196	1.244	1.257	1.234	1.100
7.500	0.365	0.443	0.646	0.843	0.965	0.976	1.015	1.026	1.008	0.898
7.375	0.307	0.372	0.543	0.709	0.811	0.821	0.854	0.863	0.847	0.755
7.250	0.215	0.261	0.380	0.497	0.568	0.575	0.598	0.605	0.594	0.529

7.125	0.532	0.645	0.941	1.228	1.405	1.422	1.479	1.495	1.467	1.308
7.000	0.434	0.526	0.768	1.003	1.147	1.161	1.208	1.221	1.198	1.068
6.990	0.434	0.526	0.768	1.003	1.147	1.161	1.208	1.221	1.198	1.068
6.875	0.336	0.407	0.594	0.777	0.888	0.899	0.935	0.945	0.928	0.827
6.750	0.224	0.272	0.397	0.518	0.593	0.600	0.624	0.631	0.619	0.552
6.625	0.633	0.767	1.119	1.461	1.671	1.691	1.759	1.778	1.745	1.556
6.500	0.511	0.620	0.904	1.181	1.350	1.367	1.421	1.437	1.411	1.257
6.375	0.381	0.462	0.674	0.880	1.007	1.019	1.060	1.071	1.052	0.937
6.250	0.236	0.286	0.417	0.545	0.623	0.631	0.656	0.663	0.651	0.580
6.125	0.723	0.876	1.278	1.669	1.909	1.932	2.009	2.031	1.994	1.777
6.000	0.581	0.704	1.027	1.341	1.534	1.553	1.615	1.632	1.602	1.428
5.990	0.581	0.704	1.027	1.341	1.534	1.553	1.615	1.632	1.602	1.428
5.875	0.423	0.513	0.749	0.978	1.118	1.132	1.177	1.190	1.168	1.041
5.750	0.239	0.289	0.422	0.551	0.630	0.638	0.664	0.671	0.659	0.587
5.625	0.821	0.995	1.451	1.895	2.167	2.193	2.281	2.305	2.263	2.018
5.500	0.643	0.779	1.137	1.485	1.698	1.718	1.787	1.806	1.773	1.581
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	0.682	0.827	1.206	1.575	1.801	1.823	1.896	1.917	1.882	1.677
4.990	0.682	0.827	1.206	1.575	1.801	1.823	1.896	1.917	1.882	1.677
4.875	0.468	0.567	0.827	1.081	1.236	1.251	1.301	1.315	1.291	1.151
4.750	0.256	0.310	0.452	0.590	0.675	0.683	0.711	0.718	0.705	0.629
4.625	0.910	1.102	1.608	2.100	2.401	2.430	2.528	2.555	2.508	2.236
4.500	0.697	0.844	1.232	1.609	1.839	1.862	1.936	1.957	1.921	1.713
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

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	0.206	0.250	0.365	0.477	0.545	0.552	0.574	0.580	0.569	0.508
8.125	0.492	0.596	0.869	1.135	1.298	1.314	1.366	1.381	1.356	1.209
8.000	0.466	0.564	0.823	1.075	1.230	1.245	1.295	1.308	1.285	1.145
7.990	0.466	0.564	0.823	1.075	1.230	1.245	1.295	1.308	1.285	1.145
7.875	0.356	0.432	0.630	0.823	0.941	0.953	0.991	1.002	0.983	0.877
7.750	0.243	0.294	0.429	0.561	0.641	0.649	0.675	0.682	0.670	0.597
7.625	0.580	0.702	1.025	1.338	1.530	1.549	1.611	1.628	1.599	1.425
7.500	0.468	0.567	0.828	1.081	1.236	1.251	1.301	1.315	1.291	1.151
7.375	0.381	0.461	0.673	0.879	1.006	1.018	1.058	1.070	1.050	0.936
7.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
7.125	0.687	0.828	1.197	1.555	1.764	1.775	1.846	1.866	1.832	1.633
7.000	0.560	0.674	0.973	1.262	1.429	1.436	1.494	1.510	1.482	1.321
6.990	0.560	0.674	0.973	1.262	1.429	1.436	1.494	1.510	1.482	1.321
6.875	0.433	0.520	0.748	0.968	1.093	1.096	1.140	1.152	1.131	1.008
6.750	0.292	0.349	0.498	0.642	0.720	0.719	0.747	0.755	0.742	0.661
6.625	0.804	0.966	1.391	1.797	2.041	2.054	2.126	2.149	2.110	1.881
6.500	0.653	0.783	1.125	1.449	1.643	1.652	1.707	1.726	1.694	1.510
6.375	0.494	0.590	0.843	1.081	1.222	1.226	1.264	1.278	1.255	1.118
6.250	0.319	0.379	0.535	0.679	0.762	0.760	0.780	0.788	0.774	0.690
6.125	0.880	1.061	1.537	1.994	2.269	2.292	2.376	2.402	2.358	2.102
6.000	0.709	0.854	1.234	1.599	1.818	1.835	1.901	1.921	1.886	1.681
5.990	0.709	0.854	1.234	1.599	1.818	1.835	1.901	1.921	1.886	1.681
5.875	0.522	0.627	0.904	1.168	1.325	1.336	1.382	1.397	1.371	1.222
5.750	0.308	0.368	0.526	0.674	0.760	0.764	0.787	0.796	0.781	0.696
5.625	0.960	1.162	1.691	2.200	2.516	2.546	2.648	2.677	2.628	2.342
5.500	0.753	0.911	1.326	1.722	1.969	1.993	2.073	2.095	2.057	1.834
5.375	0.523	0.633	0.920	1.192	1.363	1.380	1.435	1.450	1.424	1.269
5.250	0.294	0.354	0.514	0.662	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	0.785	0.952	1.388	1.813	2.073	2.098	2.182	2.206	2.165	1.930
4.990	0.785	0.952	1.388	1.813	2.073	2.098	2.182	2.206	2.165	1.930

4.875	0.542	0.656	0.958	1.251	1.430	1.448	1.506	1.522	1.494	1.332
4.750	0.300	0.364	0.530	0.693	0.792	0.802	0.834	0.843	0.828	0.738
4.625	1.042	1.262	1.841	2.405	2.750	2.784	2.895	2.926	2.873	2.561
4.500	0.800	0.969	1.414	1.846	2.111	2.137	2.222	2.246	2.205	1.966
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	0.020	0.331	0.509	0.581	0.592	0.592	0.597	0.628	0.628	0.576
8.125	0.050	0.805	1.238	1.413	1.438	1.438	1.451	1.526	1.526	1.401

8.000	0.049	0.794	1.220	1.393	1.418	1.418	1.430	1.504	1.504	1.381
7.990	0.049	0.794	1.220	1.393	1.418	1.418	1.430	1.504	1.504	1.381
7.875	0.037	0.608	0.936	1.068	1.087	1.087	1.096	1.153	1.153	1.059
7.750	0.025	0.416	0.639	0.730	0.743	0.743	0.749	0.788	0.788	0.723
7.625	0.063	1.016	1.562	1.783	1.815	1.815	1.831	1.925	1.925	1.768
7.500	0.053	0.859	1.322	1.509	1.535	1.535	1.549	1.629	1.629	1.495
7.375	0.040	0.648	0.996	1.137	1.157	1.157	1.167	1.227	1.227	1.127
7.250	0.026	0.422	0.649	0.741	0.754	0.754	0.761	0.800	0.800	0.734
7.125	0.458	1.486	2.075	2.313	2.347	2.347	2.364	2.466	2.466	1.906
7.000	0.447	1.321	1.821	2.024	2.053	2.053	2.067	2.154	2.154	1.619
6.990	0.447	1.321	1.821	2.024	2.053	2.053	2.067	2.154	2.154	1.619
6.875	0.432	1.079	1.449	1.599	1.621	1.621	1.631	1.696	1.696	1.199
6.750	0.416	0.812	1.039	1.131	1.144	1.144	1.151	1.190	1.190	0.734
6.625	0.374	1.553	2.229	2.503	2.542	2.542	2.561	2.678	2.678	2.187
6.500	0.357	1.291	1.825	2.042	2.073	2.073	2.088	2.181	2.181	1.730
6.375	0.340	1.016	1.403	1.559	1.582	1.582	1.593	1.660	1.660	1.252
6.250	0.322	0.724	0.955	1.048	1.061	1.061	1.068	1.108	1.108	0.745
6.125	0.208	1.472	2.196	2.481	2.523	2.523	2.544	2.670	2.670	2.343
6.000	0.191	1.191	1.764	1.987	2.021	2.021	2.037	2.136	2.136	1.854
5.990	0.191	1.191	1.764	1.987	2.021	2.021	2.037	2.136	2.136	1.854
5.875	0.171	0.877	1.282	1.437	1.461	1.461	1.472	1.543	1.543	1.309
5.750	0.151	0.559	0.792	0.879	0.892	0.892	0.899	0.940	0.940	0.755
5.625	0.141	1.464	2.222	2.529	2.573	2.573	2.594	2.726	2.726	2.453
5.500	0.123	1.172	1.772	2.015	2.050	2.050	2.068	2.172	2.172	1.944
5.375	0.102	0.842	1.266	1.437	1.462	1.462	1.474	1.548	1.548	1.371
5.250	0.081	0.491	0.726	0.821	0.834	0.834	0.841	0.882	0.882	0.760
5.125	0.092	1.496	2.301	2.626	2.673	2.673	2.696	2.835	2.835	2.603
5.000	0.072	1.159	1.782	2.034	2.070	2.070	2.088	2.196	2.196	2.016
4.990	0.072	1.159	1.782	2.034	2.070	2.070	2.088	2.196	2.196	2.016
4.875	0.049	0.800	1.230	1.404	1.429	1.429	1.442	1.516	1.516	1.392
4.750	0.027	0.443	0.682	0.778	0.792	0.792	0.799	0.840	0.840	0.772
4.625	0.094	1.519	2.335	2.665	2.712	2.712	2.736	2.877	2.877	2.641
4.500	0.073	1.176	1.809	2.064	2.101	2.101	2.119	2.229	2.229	2.046
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	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
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	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.375	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.250	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
8.125	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
8.000	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.990	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.875	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.750	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.625	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.500	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.375	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.250	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
7.125	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
7.000	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.990	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.875	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.750	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.625	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.500	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
6.375	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
6.250	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
6.125	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
6.000	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.990	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.875	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090

5.750	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
5.625	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
5.500	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
5.375	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.250	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
5.125	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
5.000	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.990	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.875	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
4.750	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
4.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
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	0.016	0.270	0.415	0.474	0.482	0.482	0.487	0.512	0.512	0.470
8.125	0.038	0.623	0.958	1.094	1.113	1.113	1.123	1.181	1.181	1.084
8.000	0.040	0.652	1.003	1.145	1.165	1.165	1.175	1.236	1.236	1.134
7.990	0.040	0.652	1.003	1.145	1.165	1.165	1.175	1.236	1.236	1.134
7.875	0.031	0.507	0.780	0.890	0.906	0.906	0.914	0.961	0.961	0.882
7.750	0.022	0.355	0.545	0.623	0.634	0.634	0.639	0.672	0.672	0.617
7.625	0.051	0.834	1.283	1.464	1.490	1.490	1.503	1.581	1.581	1.451
7.500	0.044	0.718	1.104	1.260	1.282	1.282	1.293	1.360	1.360	1.249
7.375	0.033	0.546	0.840	0.959	0.976	0.976	0.984	1.035	1.035	0.950
7.250	0.022	0.361	0.555	0.634	0.645	0.645	0.650	0.684	0.684	0.628
7.125	0.056	0.914	1.405	1.604	1.632	1.632	1.647	1.732	1.732	1.590
7.000	0.049	0.789	1.214	1.385	1.410	1.410	1.422	1.496	1.496	1.373
6.990	0.049	0.789	1.214	1.385	1.410	1.410	1.422	1.496	1.496	1.373
6.875	0.036	0.588	0.904	1.031	1.050	1.050	1.059	1.114	1.114	1.022
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	1.653	1.887	1.921	1.921	1.938	2.038	2.038	1.871
6.500	0.053	0.853	1.312	1.497	1.524	1.524	1.537	1.616	1.616	1.484
6.375	0.038	0.618	0.951	1.086	1.105	1.105	1.114	1.172	1.172	1.076
6.250	0.022	0.367	0.565	0.645	0.656	0.656	0.662	0.696	0.696	0.639
6.125	0.072	1.165	1.792	2.045	2.081	2.081	2.099	2.208	2.208	2.027
6.000	0.057	0.924	1.421	1.622	1.651	1.651	1.665	1.751	1.751	1.608
5.990	0.057	0.924	1.421	1.622	1.651	1.651	1.665	1.751	1.751	1.608
5.875	0.040	0.651	1.001	1.142	1.163	1.163	1.173	1.233	1.233	1.132
5.750	0.023	0.373	0.573	0.655	0.666	0.666	0.672	0.707	0.707	0.649
5.625	0.076	1.228	1.888	2.156	2.194	2.194	2.213	2.327	2.327	2.136
5.500	0.060	0.976	1.501	1.713	1.743	1.743	1.758	1.849	1.849	1.698
5.375	0.042	0.687	1.056	1.205	1.227	1.227	1.237	1.302	1.302	1.195
5.250	0.023	0.376	0.578	0.659	0.671	0.671	0.677	0.712	0.712	0.653
5.125	0.081	1.314	2.021	2.307	2.348	2.348	2.368	2.491	2.491	2.286
5.000	0.063	1.017	1.564	1.785	1.817	1.817	1.833	1.928	1.928	1.770
4.990	0.063	1.017	1.564	1.785	1.817	1.817	1.833	1.928	1.928	1.770
4.875	0.043	0.699	1.074	1.226	1.248	1.248	1.259	1.324	1.324	1.216
4.750	0.023	0.382	0.588	0.671	0.683	0.683	0.689	0.725	0.725	0.665
4.625	0.083	1.337	2.055	2.346	2.387	2.387	2.408	2.533	2.533	2.325
4.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
4.375	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
4.250	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
4.125	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
4.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
3.990	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800
3.875	0.044	0.711	1.093	1.247	1.269	1.269	1.280	1.346	1.346	1.236
3.750	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
3.625	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
3.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.960	1.960	1.800

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