

|                |                               |               |               |               |               |               |               |               |               |               |
|----------------|-------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Issued:</b> | <b>9/30/2026 2:50 PM</b>      | <b>15</b>     | <b>30</b>     | <b>45</b>     | <b>60</b>     | <b>75</b>     | <b>90</b>     | <b>120</b>    | <b>150</b>    | <b>180</b>    |
|                | <b>Lock Expiration Dates:</b> | <b>15-Oct</b> | <b>30-Oct</b> | <b>14-Nov</b> | <b>29-Nov</b> | <b>14-Dec</b> | <b>29-Dec</b> | <b>28-Jan</b> | <b>27-Feb</b> | <b>29-Mar</b> |

## File Types

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

## \*Disclaimer\*

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

## Title Proposed Insured & CPL Address

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

## Mortgage Clause & Lender IDS

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

|        |            |       |            |
|--------|------------|-------|------------|
| FHA ID | 3827009995 | VA ID | 5650720000 |
|--------|------------|-------|------------|

## Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case\*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

## Contact Notes

[TPORateLocks@uhm.com](mailto:TPORateLocks@uhm.com)

[TPOCaseNumber@uhm.com](mailto:TPOCaseNumber@uhm.com)

[TPOClosing@uhm.com](mailto:TPOClosing@uhm.com)

[TPOAppraisal@uhm.com](mailto:TPOAppraisal@uhm.com)

[TPOComplianceHelp@uhm.com](mailto:TPOComplianceHelp@uhm.com)

[TPOICDclosing@uhm.com](mailto:TPOICDclosing@uhm.com)

[TPONDCclosing@uhm.com](mailto: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  |
| 8.000                                          | 102.277 | 102.199 | 102.119 | 102.027 | 101.964 | 101.902 |
| 7.990                                          | 102.197 | 102.119 | 102.039 | 101.947 | 101.884 | 101.822 |
| 7.875                                          | 101.882 | 101.804 | 101.724 | 101.632 | 101.569 | 101.507 |
| 7.750                                          | 101.430 | 101.352 | 101.272 | 101.179 | 101.117 | 101.054 |
| 7.625                                          | 101.300 | 101.191 | 101.081 | 100.963 | 100.901 | 100.838 |
| 7.500                                          | 100.863 | 100.754 | 100.643 | 100.526 | 100.463 | 100.401 |
| 7.375                                          | 100.372 | 100.262 | 100.152 | 100.035 | 99.972  | 99.910  |
| 7.250                                          | 99.883  | 99.774  | 99.663  | 99.546  | 99.483  | 99.421  |
| 7.125                                          | 99.370  | 99.221  | 99.077  | 98.960  | 98.897  | 98.835  |
| 7.000                                          | 98.830  | 98.681  | 98.537  | 98.420  | 98.357  | 98.295  |
| 6.990                                          | 98.750  | 98.601  | 98.457  | 98.340  | 98.277  | 98.215  |
| 6.875                                          | 98.248  | 98.100  | 97.956  | 97.838  | 97.776  | 97.713  |
| 6.750                                          | 97.617  | 97.469  | 97.324  | 97.207  | 97.145  | 97.082  |
| 6.625                                          | 96.779  | 96.686  | 96.590  | 96.481  | 96.419  | 96.356  |
| 6.500                                          | 96.147  | 96.053  | 95.957  | 95.849  | 95.786  | 95.724  |
| 6.375                                          | 95.504  | 95.411  | 95.315  | 95.206  | 95.144  | 95.081  |
| 6.250                                          | 94.814  | 94.721  | 94.625  | 94.516  | 94.454  | 94.391  |
| 6.125                                          | 94.030  | 93.952  | 93.872  | 93.780  | 93.718  | 93.655  |
| 6.000                                          | 93.359  | 93.281  | 93.201  | 93.109  | 93.046  | 92.984  |
| 5.990                                          | 93.279  | 93.201  | 93.121  | 93.029  | 92.966  | 92.904  |
| 5.875                                          | 92.608  | 92.530  | 92.450  | 92.358  | 92.295  | 92.233  |
| 5.750                                          | 91.909  | 91.831  | 91.751  | 91.660  | 91.597  | 91.535  |
| 5.625                                          | 91.156  | 91.094  | 91.029  | 90.954  | 90.892  | 90.829  |
| 5.500                                          | 90.450  | 90.387  | 90.323  | 90.250  | 90.187  | 90.125  |
| 5.375                                          | 89.735  | 89.677  | 89.617  | 89.550  | 89.487  | 89.425  |
| 5.250                                          | 89.008  | 88.961  | 88.912  | 88.845  | 88.782  | 88.720  |
| 5.125                                          | 88.482  | 88.443  | 88.402  | 88.352  | 88.289  | 88.227  |

| Conventional Programs                          |         |         |         |         |         |         |
|------------------------------------------------|---------|---------|---------|---------|---------|---------|
| 20 Year Conventional / 16 - 20 yr Amortization |         |         |         |         |         |         |
| Rate                                           | 15 day  | 30 day  | 45 day  | 60 day  | 75 day  | 90 day  |
| 8.000                                          | 103.021 | 102.943 | 102.863 | 102.771 | 102.708 | 102.646 |
| 7.990                                          | 102.941 | 102.863 | 102.783 | 102.691 | 102.628 | 102.566 |
| 7.875                                          | 102.615 | 102.530 | 102.445 | 102.353 | 102.290 | 102.228 |
| 7.750                                          | 102.221 | 102.111 | 102.004 | 101.909 | 101.847 | 101.784 |
| 7.625                                          | 101.803 | 101.693 | 101.583 | 101.466 | 101.403 | 101.341 |
| 7.500                                          | 101.360 | 101.250 | 101.140 | 101.023 | 100.960 | 100.898 |
| 7.375                                          | 100.884 | 100.775 | 100.665 | 100.547 | 100.485 | 100.422 |
| 7.250                                          | 100.434 | 100.298 | 100.164 | 100.047 | 99.984  | 99.922  |
| 7.125                                          | 100.184 | 100.059 | 99.936  | 99.827  | 99.764  | 99.702  |
| 7.000                                          | 99.737  | 99.612  | 99.489  | 99.380  | 99.318  | 99.255  |
| 6.990                                          | 99.657  | 99.532  | 99.409  | 99.300  | 99.238  | 99.175  |
| 6.875                                          | 99.267  | 99.142  | 99.020  | 98.911  | 98.848  | 98.786  |
| 6.750                                          | 98.763  | 98.638  | 98.515  | 98.406  | 98.343  | 98.281  |
| 6.625                                          | 98.631  | 98.521  | 98.410  | 98.284  | 98.222  | 98.159  |
| 6.500                                          | 98.125  | 98.015  | 97.904  | 97.778  | 97.716  | 97.653  |
| 6.375                                          | 97.580  | 97.470  | 97.359  | 97.233  | 97.171  | 97.108  |
| 6.250                                          | 97.012  | 96.903  | 96.791  | 96.666  | 96.603  | 96.541  |
| 6.125                                          | 96.425  | 96.315  | 96.204  | 96.078  | 96.016  | 95.953  |
| 6.000                                          | 95.817  | 95.708  | 95.596  | 95.471  | 95.408  | 95.346  |
| 5.990                                          | 95.737  | 95.628  | 95.516  | 95.391  | 95.328  | 95.266  |
| 5.875                                          | 95.200  | 95.090  | 94.979  | 94.853  | 94.791  | 94.728  |
| 5.750                                          | 94.570  | 94.461  | 94.349  | 94.224  | 94.161  | 94.099  |
| 5.625                                          | 93.624  | 93.530  | 93.434  | 93.325  | 93.263  | 93.200  |
| 5.500                                          | 92.996  | 92.902  | 92.806  | 92.698  | 92.635  | 92.573  |
| 5.375                                          | 92.362  | 92.268  | 92.172  | 92.064  | 92.001  | 91.939  |
| 5.250                                          | 91.720  | 91.627  | 91.531  | 91.422  | 91.359  | 91.297  |
| 5.125                                          | 90.770  | 90.691  | 90.610  | 90.510  | 90.447  | 90.385  |

| Conventional Programs                          |         |         |         |         |         |         |
|------------------------------------------------|---------|---------|---------|---------|---------|---------|
| 15 Year Conventional / 11 - 15 yr Amortization |         |         |         |         |         |         |
| Rate                                           | 15 day  | 30 day  | 45 day  | 60 day  | 75 day  | 90 day  |
| 6.875                                          | 100.525 | 100.447 | 100.369 | 100.280 | 100.217 | 100.155 |
| 6.750                                          | 100.197 | 100.118 | 100.040 | 99.951  | 99.889  | 99.826  |
| 6.625                                          | 99.861  | 99.782  | 99.704  | 99.615  | 99.552  | 99.490  |
| 6.500                                          | 99.517  | 99.439  | 99.361  | 99.271  | 99.209  | 99.146  |
| 6.375                                          | 99.146  | 99.068  | 98.990  | 98.901  | 98.838  | 98.776  |
| 6.250                                          | 98.748  | 98.670  | 98.592  | 98.502  | 98.440  | 98.377  |
| 6.125                                          | 98.315  | 98.230  | 98.145  | 98.048  | 97.985  | 97.923  |
| 6.000                                          | 97.918  | 97.833  | 97.748  | 97.651  | 97.588  | 97.526  |
| 5.990                                          | 97.808  | 97.723  | 97.638  | 97.541  | 97.478  | 97.416  |
| 5.875                                          | 97.506  | 97.421  | 97.336  | 97.238  | 97.176  | 97.113  |
| 5.750                                          | 97.079  | 96.994  | 96.909  | 96.811  | 96.749  | 96.686  |
| 5.625                                          | 96.411  | 96.347  | 96.283  | 96.203  | 96.140  | 96.078  |
| 5.500                                          | 95.985  | 95.921  | 95.857  | 95.777  | 95.715  | 95.652  |
| 5.375                                          | 95.553  | 95.490  | 95.426  | 95.346  | 95.283  | 95.221  |
| 5.250                                          | 95.117  | 95.053  | 94.989  | 94.910  | 94.847  | 94.785  |
| 5.125                                          | 94.224  | 94.174  | 94.124  | 94.061  | 93.998  | 93.936  |
| 5.000                                          | 93.786  | 93.737  | 93.687  | 93.623  | 93.561  | 93.498  |
| 4.990                                          | 93.676  | 93.627  | 93.577  | 93.513  | 93.451  | 93.388  |
| 4.875                                          | 93.349  | 93.299  | 93.249  | 93.186  | 93.123  | 93.061  |
| 4.750                                          | 92.908  | 92.858  | 92.808  | 92.745  | 92.682  | 92.620  |
| 4.625                                          | 92.224  | 92.181  | 92.139  | 92.090  | 92.027  | 91.965  |
| 4.500                                          | 91.784  | 91.741  | 91.699  | 91.650  | 91.587  | 91.525  |
| 4.375                                          | 91.341  | 91.299  | 91.256  | 91.208  | 91.145  | 91.083  |
| 4.250                                          | 90.896  | 90.854  | 90.811  | 90.763  | 90.700  | 90.638  |
| 4.125                                          | 91.577  | 91.549  | 91.520  | 91.488  | 91.425  | 91.363  |

| Conventional Programs                         |         |         |         |         |         |         |
|-----------------------------------------------|---------|---------|---------|---------|---------|---------|
| 10 Year Conventional / 8 - 10 yr Amortization |         |         |         |         |         |         |
| Rate                                          | 15 day  | 30 day  | 45 day  | 60 day  | 75 day  | 90 day  |
| 6.875                                         | 100.557 | 100.479 | 100.401 | 100.312 | 100.249 | 100.187 |
| 6.750                                         | 100.294 | 100.215 | 100.137 | 100.048 | 99.985  | 99.923  |
| 6.625                                         | 100.007 | 99.929  | 99.851  | 99.762  | 99.699  | 99.637  |
| 6.500                                         | 99.743  | 99.664  | 99.586  | 99.497  | 99.434  | 99.372  |
| 6.375                                         | 99.458  | 99.380  | 99.302  | 99.212  | 99.150  | 99.087  |
| 6.250                                         | 99.153  | 99.075  | 98.997  | 98.908  | 98.845  | 98.783  |
| 6.125                                         | 98.462  | 98.377  | 98.291  | 98.194  | 98.132  | 98.069  |
| 6.000                                         | 98.156  | 98.071  | 97.986  | 97.888  | 97.826  | 97.763  |
| 5.990                                         | 98.046  | 97.961  | 97.876  | 97.778  | 97.716  | 97.653  |
| 5.875                                         | 97.840  | 97.755  | 97.670  | 97.572  | 97.510  | 97.447  |
| 5.750                                         | 97.510  | 97.427  | 97.344  | 97.247  | 97.184  | 97.122  |
| 5.625                                         | 97.182  | 97.104  | 97.025  | 96.929  | 96.867  | 96.804  |
| 5.500                                         | 96.853  | 96.775  | 96.697  | 96.601  | 96.538  | 96.476  |
| 5.375                                         | 96.522  | 96.444  | 96.366  | 96.270  | 96.207  | 96.145  |
| 5.250                                         | 96.185  | 96.106  | 96.028  | 95.932  | 95.870  | 95.807  |
| 5.125                                         | 95.307  | 95.243  | 95.179  | 95.100  | 95.037  | 94.975  |
| 5.000                                         | 94.971  | 94.907  | 94.843  | 94.763  | 94.701  | 94.638  |
| 4.990                                         | 94.861  | 94.797  | 94.733  | 94.653  | 94.591  | 94.528  |
| 4.875                                         | 94.632  | 94.568  | 94.504  | 94.425  | 94.362  | 94.300  |
| 4.750                                         | 94.295  | 94.231  | 94.167  | 94.087  | 94.025  | 93.962  |
| 4.625                                         | 93.120  | 93.063  | 93.006  | 92.941  | 92.879  | 92.816  |
| 4.500                                         | 92.781  | 92.724  | 92.667  | 92.603  | 92.540  | 92.478  |
| 4.375                                         | 92.440  | 92.383  | 92.326  | 92.261  | 92.199  | 92.136  |
| 4.250                                         | 92.100  | 92.043  | 91.986  | 91.921  | 91.859  | 91.796  |
| 4.125                                         | 91.313  | 91.285  | 91.256  | 91.224  | 91.161  | 91.099  |

| 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                            | 95.612 | 95.588 | 95.447 | 95.454 | 95.392 | 95.329 |
| 7.375                            | 95.533 | 95.511 | 95.376 | 95.378 | 95.316 | 95.253 |
| 7.250                            | 95.454 | 95.433 | 95.304 | 95.302 | 95.240 | 95.177 |
| 7.125                            | 95.627 | 95.605 | 95.482 | 95.476 | 95.414 | 95.351 |
| 7.000                            | 96.120 | 96.095 | 95.979 | 95.966 | 95.904 | 95.841 |
| 6.990                            | 96.160 | 96.134 | 96.018 | 96.005 | 95.943 | 95.880 |
| 6.875                            | 96.613 | 96.584 | 96.475 | 96.457 | 96.395 | 96.332 |
| 6.750                            | 97.105 | 97.074 | 96.971 | 96.948 | 96.886 | 96.823 |
| 6.625                            | 97.326 | 97.291 | 97.195 | 97.167 | 97.105 | 97.042 |
| 6.500                            | 97.200 | 97.163 | 97.072 | 97.040 | 96.978 | 96.915 |
| 6.375                            | 97.074 | 97.035 | 96.950 | 96.913 | 96.851 | 96.788 |
| 6.250                            | 96.948 | 96.906 | 96.827 | 96.786 | 96.724 | 96.661 |
| 6.125                            | 96.724 | 96.683 | 96.609 | 96.564 | 96.502 | 96.439 |
| 6.000                            | 96.378 | 96.338 | 96.270 | 96.220 | 96.158 | 96.095 |
| 5.990                            | 96.350 | 96.311 | 96.242 | 96.193 | 96.131 | 96.068 |
| 5.875                            | 96.031 | 95.994 | 95.930 | 95.877 | 95.815 | 95.752 |
| 5.750                            | 95.684 | 95.649 | 95.591 | 95.533 | 95.471 | 95.408 |
| 5.625                            | 95.247 | 95.215 | 95.162 | 95.100 | 95.038 | 94.975 |
| 5.500                            | 94.696 | 94.667 | 94.618 | 94.553 | 94.491 | 94.428 |
| 5.375                            | 94.146 | 94.118 | 94.075 | 94.006 | 93.944 | 93.881 |
| 5.250                            | 93.595 | 93.570 | 93.532 | 93.459 | 93.397 | 93.334 |
| 5.125                            | 93.106 | 93.080 | 93.047 | 92.970 | 92.908 | 92.845 |
| 5.000                            | 92.696 | 92.665 | 92.636 | 92.555 | 92.493 | 92.430 |
| 4.990                            | 92.663 | 92.631 | 92.604 | 92.522 | 92.460 | 92.397 |
| 4.875                            | 92.286 | 92.249 | 92.226 | 92.141 | 92.079 | 92.016 |
| 4.750                            | 91.876 | 91.833 | 91.815 | 91.727 | 91.665 | 91.602 |
| 4.625                            | 91.377 | 91.329 | 91.316 | 91.223 | 91.161 | 91.098 |

| 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                           | 97.211 | 97.183 | 97.045 | 97.050 | 96.988 | 96.925 |
| 7.375                           | 97.290 | 97.264 | 97.132 | 97.132 | 97.070 | 97.007 |
| 7.250                           | 97.370 | 97.345 | 97.219 | 97.214 | 97.152 | 97.089 |
| 7.125                           | 97.571 | 97.545 | 97.426 | 97.416 | 97.354 | 97.291 |
| 7.000                           | 97.926 | 97.898 | 97.785 | 97.770 | 97.708 | 97.645 |
| 6.990                           | 97.962 | 97.932 | 97.821 | 97.805 | 97.743 | 97.680 |
| 6.875                           | 98.367 | 98.334 | 98.230 | 98.208 | 98.146 | 98.083 |
| 6.750                           | 98.751 | 98.715 | 98.617 | 98.590 | 98.528 | 98.465 |
| 6.625                           | 98.625 | 98.587 | 98.495 | 98.463 | 98.401 | 98.338 |
| 6.500                           | 98.343 | 98.304 | 98.217 | 98.181 | 98.119 | 98.056 |
| 6.375                           | 98.050 | 98.009 | 97.927 | 97.887 | 97.825 | 97.762 |
| 6.250                           | 97.733 | 97.690 | 97.614 | 97.570 | 97.508 | 97.445 |
| 6.125                           | 97.464 | 97.422 | 97.350 | 97.303 | 97.241 | 97.178 |
| 6.000                           | 97.118 | 97.078 | 97.012 | 96.960 | 96.898 | 96.835 |
| 5.990                           | 97.093 | 97.053 | 96.987 | 96.935 | 96.873 | 96.810 |
| 5.875                           | 96.805 | 96.767 | 96.705 | 96.650 | 96.588 | 96.525 |
| 5.750                           | 96.465 | 96.429 | 96.372 | 96.313 | 96.251 | 96.188 |
| 5.625                           | 96.056 | 96.022 | 95.971 | 95.907 | 95.845 | 95.782 |
| 5.500                           | 95.621 | 95.590 | 95.543 | 95.476 | 95.414 | 95.351 |
| 5.375                           | 95.244 | 95.214 | 95.171 | 95.101 | 95.039 | 94.976 |
| 5.250                           | 94.639 | 94.612 | 94.576 | 94.501 | 94.439 | 94.376 |
| 5.125                           | 94.153 | 94.125 | 94.094 | 94.015 | 93.953 | 93.890 |
| 5.000                           | 93.636 | 93.603 | 93.576 | 93.494 | 93.432 | 93.369 |
| 4.990                           | 93.606 | 93.574 | 93.547 | 93.464 | 93.402 | 93.339 |
| 4.875                           | 93.269 | 93.233 | 93.209 | 93.124 | 93.062 | 92.999 |
| 4.750                           | 92.579 | 92.536 | 92.519 | 92.429 | 92.367 | 92.304 |
| 4.625                           | 91.968 | 91.919 | 91.907 | 91.814 | 91.752 | 91.689 |

| 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                           | 98.096 | 98.067 | 97.930 | 97.965 | 97.903 | 97.840 |
| 7.375                           | 97.866 | 97.839 | 97.708 | 97.738 | 97.676 | 97.613 |
| 7.250                           | 97.637 | 97.611 | 97.486 | 97.512 | 97.450 | 97.387 |
| 7.125                           | 97.525 | 97.497 | 97.378 | 97.399 | 97.337 | 97.274 |
| 7.000                           | 97.562 | 97.528 | 97.415 | 97.431 | 97.369 | 97.306 |
| 6.990                           | 97.565 | 97.531 | 97.418 | 97.433 | 97.371 | 97.308 |
| 6.875                           | 97.599 | 97.559 | 97.452 | 97.463 | 97.401 | 97.338 |
| 6.750                           | 97.636 | 97.590 | 97.488 | 97.496 | 97.434 | 97.371 |
| 6.625                           | 97.742 | 97.691 | 97.596 | 97.598 | 97.536 | 97.473 |
| 6.500                           | 97.936 | 97.883 | 97.793 | 97.791 | 97.729 | 97.666 |
| 6.375                           | 98.130 | 98.074 | 97.991 | 97.983 | 97.921 | 97.858 |
| 6.250                           | 98.324 | 98.265 | 98.188 | 98.176 | 98.114 | 98.051 |
| 6.125                           | 98.292 | 98.233 | 98.162 | 98.146 | 98.084 | 98.021 |
| 6.000                           | 97.971 | 97.918 | 97.853 | 97.832 | 97.770 | 97.707 |
| 5.990                           | 97.945 | 97.893 | 97.828 | 97.807 | 97.745 | 97.682 |
| 5.875                           | 97.650 | 97.603 | 97.543 | 97.518 | 97.456 | 97.393 |
| 5.750                           | 97.329 | 97.288 | 97.233 | 97.204 | 97.142 | 97.079 |
| 5.625                           | 96.998 | 96.959 | 96.909 | 96.876 | 96.814 | 96.751 |
| 5.500                           | 96.656 | 96.611 | 96.567 | 96.529 | 96.467 | 96.404 |
| 5.375                           | 96.314 | 96.263 | 96.224 | 96.183 | 96.121 | 96.058 |
| 5.250                           | 95.972 | 95.916 | 95.882 | 95.836 | 95.774 | 95.711 |
| 5.125                           | 95.583 | 95.525 | 95.496 | 95.446 | 95.384 | 95.321 |
| 5.000                           | 95.136 | 95.080 | 95.056 | 95.002 | 94.940 | 94.877 |
| 4.990                           | 95.100 | 95.045 | 95.021 | 94.967 | 94.905 | 94.842 |
| 4.875                           | 94.688 | 94.635 | 94.616 | 94.558 | 94.496 | 94.433 |
| 4.750                           | 94.241 | 94.189 | 94.176 | 94.114 | 94.052 | 93.989 |
| 4.625                           | 93.811 | 93.760 | 93.751 | 93.686 | 93.624 | 93.561 |

## 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 (excludes Non-QM) |       |
|-------------------------------------------|-------|
| 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 (excludes Non-QM) |
|-------------------------------------------|
| -0.50                                     |

|                               |       |
|-------------------------------|-------|
| State is TX (excludes Non-QM) | 0.100 |
|-------------------------------|-------|

| Affordable Conventional Program |         |         |         |         |
|---------------------------------|---------|---------|---------|---------|
| 30 Yr HomeReady or HomePossible |         |         |         |         |
| Rate                            | 15 day  | 30 day  | 45 day  | 60 day  |
| 8.000                           | 102.277 | 102.199 | 102.119 | 102.027 |
| 7.990                           | 102.197 | 102.119 | 102.039 | 101.947 |
| 7.875                           | 101.882 | 101.804 | 101.724 | 101.632 |
| 7.750                           | 101.430 | 101.352 | 101.272 | 101.179 |
| 7.625                           | 101.300 | 101.191 | 101.081 | 100.963 |
| 7.500                           | 100.863 | 100.754 | 100.643 | 100.526 |
| 7.375                           | 100.372 | 100.262 | 100.152 | 100.035 |
| 7.250                           | 99.883  | 99.774  | 99.663  | 99.546  |
| 7.125                           | 99.370  | 99.221  | 99.077  | 98.960  |
| 7.000                           | 98.830  | 98.681  | 98.537  | 98.420  |
| 6.990                           | 98.750  | 98.601  | 98.457  | 98.340  |
| 6.875                           | 98.248  | 98.100  | 97.956  | 97.838  |
| 6.750                           | 97.617  | 97.469  | 97.324  | 97.207  |
| 6.625                           | 96.779  | 96.686  | 96.590  | 96.481  |
| 6.500                           | 96.147  | 96.053  | 95.957  | 95.849  |
| 6.375                           | 95.504  | 95.411  | 95.315  | 95.206  |
| 6.250                           | 94.814  | 94.721  | 94.625  | 94.516  |
| 6.125                           | 94.030  | 93.952  | 93.872  | 93.780  |
| 6.000                           | 93.359  | 93.281  | 93.201  | 93.109  |
| 5.990                           | 93.279  | 93.201  | 93.121  | 93.029  |
| 5.875                           | 92.608  | 92.530  | 92.450  | 92.358  |
| 5.750                           | 91.909  | 91.831  | 91.751  | 91.660  |
| 5.625                           | 91.156  | 91.094  | 91.029  | 90.954  |
| 5.500                           | 90.450  | 90.387  | 90.323  | 90.250  |
| 5.375                           | 89.735  | 89.677  | 89.617  | 89.550  |
| 5.250                           | 89.008  | 88.961  | 88.912  | 88.845  |
| 5.125                           | 88.482  | 88.443  | 88.402  | 88.352  |

| 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  |
| 7.625                         | 100.949 | 100.855 | 100.762 | 100.668 |
| 7.500                         | 100.949 | 100.855 | 100.762 | 100.668 |
| 7.375                         | 100.949 | 100.855 | 100.762 | 100.668 |
| 7.250                         | 100.949 | 100.855 | 100.762 | 100.668 |
| 7.125                         | 99.887  | 99.793  | 99.699  | 99.605  |
| 7.000                         | 99.887  | 99.793  | 99.699  | 99.605  |
| 6.990                         | 99.807  | 99.713  | 99.619  | 99.525  |
| 6.875                         | 99.887  | 99.793  | 99.699  | 99.605  |
| 6.750                         | 99.887  | 99.793  | 99.699  | 99.605  |
| 6.625                         | 97.840  | 97.746  | 97.652  | 97.558  |
| 6.500                         | 97.840  | 97.746  | 97.652  | 97.558  |
| 6.375                         | 97.840  | 97.746  | 97.652  | 97.558  |
| 6.250                         | 97.840  | 97.746  | 97.652  | 97.558  |
| 6.125                         | 95.183  | 95.090  | 94.996  | 94.902  |
| 6.000                         | 95.183  | 95.090  | 94.996  | 94.902  |
| 5.990                         | 95.103  | 95.010  | 94.916  | 94.822  |
| 5.875                         | 95.183  | 95.090  | 94.996  | 94.902  |
| 5.750                         | 95.183  | 95.090  | 94.996  | 94.902  |
| 5.625                         | 92.340  | 92.246  | 92.152  | 92.058  |
| 5.500                         | 92.340  | 92.246  | 92.152  | 92.058  |
| 5.375                         | 92.340  | 92.246  | 92.152  | 92.058  |
| 5.250                         | 92.340  | 92.246  | 92.152  | 92.058  |
| 5.125                         | 88.902  | 88.808  | 88.715  | 88.621  |
| 5.000                         | 88.902  | 88.808  | 88.715  | 88.621  |
| 4.875                         | 88.902  | 88.808  | 88.715  | 88.621  |
| 30 Year USDA Standard Product |         |         |         |         |
| Rate                          | 15 day  | 30 day  | 45 day  | 60 day  |
| 7.625                         | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.500                         | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.375                         | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.250                         | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.125                         | 99.837  | 99.743  | 99.649  | 99.555  |
| 7.000                         | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.990                         | 99.757  | 99.663  | 99.569  | 99.475  |
| 6.875                         | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.750                         | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.625                         | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.500                         | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.375                         | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.250                         | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.125                         | 95.133  | 95.040  | 94.946  | 94.852  |
| 6.000                         | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.990                         | 95.053  | 94.960  | 94.866  | 94.772  |
| 5.875                         | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.750                         | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.625                         | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.500                         | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.375                         | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.250                         | 92.290  | 92.196  | 92.102  | 92.008  |

| 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                                     | 98.437 | 98.358                              | 98.280 | 98.202 |
| 5.875                                     | 98.437 | 98.358                              | 98.280 | 98.202 |
| 5.750                                     | 98.437 | 98.358                              | 98.280 | 98.202 |
| 5.625                                     | 96.765 | 96.687                              | 96.608 | 96.530 |
| 5.500                                     | 96.765 | 96.687                              | 96.608 | 96.530 |
| 5.375                                     | 96.765 | 96.687                              | 96.608 | 96.530 |
| 5.250                                     | 96.765 | 96.687                              | 96.608 | 96.530 |
| 5.125                                     | 94.437 | 94.358                              | 94.280 | 94.202 |
| 5.000                                     | 94.437 | 94.358                              | 94.280 | 94.202 |
| 4.875                                     | 94.437 | 94.358                              | 94.280 | 94.202 |
| 4.750                                     | 94.437 | 94.358                              | 94.280 | 94.202 |
| 4.625                                     | 92.343 | 92.265                              | 92.187 | 92.108 |
| 4.500                                     | 92.343 | 92.265                              | 92.187 | 92.108 |

| 30 Year VA Standard Product |         |         |         |         |
|-----------------------------|---------|---------|---------|---------|
| Rate                        | 15 day  | 30 day  | 45 day  | 60 day  |
| 7.625                       | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.500                       | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.375                       | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.250                       | 100.899 | 100.805 | 100.712 | 100.618 |
| 7.125                       | 99.837  | 99.743  | 99.649  | 99.555  |
| 7.000                       | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.990                       | 99.757  | 99.663  | 99.569  | 99.475  |
| 6.875                       | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.750                       | 99.837  | 99.743  | 99.649  | 99.555  |
| 6.625                       | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.500                       | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.375                       | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.250                       | 97.790  | 97.696  | 97.602  | 97.508  |
| 6.125                       | 95.133  | 95.040  | 94.946  | 94.852  |
| 6.000                       | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.990                       | 95.053  | 94.960  | 94.866  | 94.772  |
| 5.875                       | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.750                       | 95.133  | 95.040  | 94.946  | 94.852  |
| 5.625                       | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.500                       | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.375                       | 92.290  | 92.196  | 92.102  | 92.008  |
| 5.250                       | 92.290  | 92.196  | 92.102  | 92.008  |

| Conventional Programs             |        |        |        |        |        |        |
|-----------------------------------|--------|--------|--------|--------|--------|--------|
| 30 Year High Balance Conventional |        |        |        |        |        |        |
| Rate                              | 15 day | 30 day | 45 day | 60 day | 75 day | 90 day |
| 7.125                             | 98.370 | 98.221 | 98.077 | 97.960 | 97.897 | 97.835 |
| 7.000                             | 97.830 | 97.681 | 97.537 | 97.420 | 97.357 | 97.295 |
| 6.990                             | 97.750 | 97.601 | 97.457 | 97.340 | 97.277 | 97.215 |
| 6.875                             | 97.248 | 97.100 | 96.956 | 96.838 | 96.776 | 96.713 |
| 6.750                             | 96.617 | 96.469 | 96.324 | 96.207 | 96.145 | 96.082 |
| 6.625                             | 96.029 | 95.936 | 95.840 | 95.731 | 95.669 | 95.606 |
| 6.500                             | 95.397 | 95.303 | 95.207 | 95.099 | 95.036 | 94.974 |
| 6.375                             | 94.754 | 94.661 | 94.565 | 94.456 | 94.394 | 94.331 |
| 6.250                             | 94.064 | 93.971 | 93.875 | 93.766 | 93.704 | 93.641 |
| 6.125                             | 93.780 | 93.702 | 93.622 | 93.530 | 93.468 | 93.405 |
| 6.000                             | 93.109 | 93.031 | 92.951 | 92.859 | 92.796 | 92.734 |
| 5.990                             | 93.029 | 92.951 | 92.871 | 92.779 | 92.716 | 92.654 |

| Conventional Programs             |        |        |        |        |        |        |
|-----------------------------------|--------|--------|--------|--------|--------|--------|
| 15 Year High Balance Conventional |        |        |        |        |        |        |
| Rate                              | 15 day | 30 day | 45 day | 60 day | 75 day | 90 day |
| 5.625                             | 94.486 | 94.422 | 94.358 | 94.278 | 94.215 | 94.153 |
| 5.500                             | 94.060 | 93.996 | 93.932 | 93.852 | 93.790 | 93.727 |
| 5.375                             | 93.628 | 93.565 | 93.501 | 93.421 | 93.358 | 93.296 |
| 5.250                             | 93.192 | 93.128 | 93.064 | 92.985 | 92.922 | 92.860 |
| 5.125                             | 91.674 | 92.249 | 92.199 | 92.136 | 91.448 | 91.386 |
| 5.000                             | 91.236 | 91.812 | 91.762 | 91.698 | 91.011 | 90.948 |
| 4.875                             | 90.799 | 91.374 | 91.324 | 91.261 | 90.573 | 90.511 |
| 4.750                             | 90.358 | 90.933 | 90.883 | 90.820 | 90.132 | 90.070 |

| 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 VA High Balance          |        |        |        |        |        |        |
| Rate                             | 15 day | 30 day | 45 day | 60 day | 75 day | 90 day |
| 6.625                            | 96.133 | 96.040 | 95.946 | 95.852 | 95.790 | 95.727 |
| 6.500                            | 96.133 | 96.040 | 95.946 | 95.852 | 95.790 | 95.727 |
| 6.375                            | 96.133 | 96.040 | 95.946 | 95.852 | 95.790 | 95.727 |
| 6.250                            | 96.133 | 96.040 | 95.946 | 95.852 | 95.790 | 95.727 |
| 6.125                            | 94.352 | 94.258 | 94.165 | 94.071 | 94.008 | 93.946 |
| 6.000                            | 94.352 | 94.258 | 94.165 | 94.071 | 94.008 | 93.946 |
| 5.990                            | 94.272 | 94.178 | 94.085 | 93.991 | 93.928 | 93.866 |
| 5.875                            | 94.352 | 94.258 | 94.165 | 94.071 | 94.008 | 93.946 |
| 5.750                            | 94.352 | 94.258 | 94.165 | 94.071 | 94.008 | 93.946 |

| High Balance Government Programs |        |        |        |        |        |        |
|----------------------------------|--------|--------|--------|--------|--------|--------|
| 15 Year VA High Balance          |        |        |        |        |        |        |
| Rate                             | 15 day | 30 day | 45 day | 60 day | 75 day | 90 day |
| 5.750                            | 95.387 | 95.308 | 95.230 | 95.152 | 95.090 | 95.027 |
| 5.625                            | 93.715 | 93.637 | 93.558 | 93.480 | 93.418 | 93.355 |
| 5.500                            | 93.715 | 93.637 | 93.558 | 93.480 | 93.418 | 93.355 |
| 5.375                            | 93.715 | 93.637 | 93.558 | 93.480 | 93.418 | 93.355 |
| 5.250                            | 93.715 | 93.637 | 93.558 | 93.480 | 93.418 | 93.355 |

| 30 Year FHA High Balance |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|--------|--------|--------|
| Rate                     | 15 day | 30 day | 45 day | 60 day | 75 day | 90 day |
| 6.625                    | 96.183 | 96.090 | 95.996 | 95.902 | 95.840 | 95.777 |
| 6.500                    | 96.183 | 96.090 | 95.996 | 95.902 | 95.840 | 95.777 |
| 6.375                    | 96.183 | 96.090 | 95.996 | 95.902 | 95.840 | 95.777 |
| 6.250                    | 96.183 | 96.090 | 95.996 | 95.902 | 95.840 | 95.777 |
| 6.125                    | 94.402 | 94.308 | 94.215 | 94.121 | 94.058 | 93.996 |
| 6.000                    | 94.402 | 94.308 | 94.215 | 94.121 | 94.058 | 93.996 |
| 5.990                    | 94.322 | 94.228 | 94.135 | 94.041 | 93.978 | 93.916 |
| 5.875                    | 94.402 | 94.308 | 94.215 | 94.121 | 94.058 | 93.996 |
| 5.750                    | 94.402 | 94.308 | 94.215 | 94.121 | 94.058 | 93.996 |



| DSCR Loan Program |         |         |         |         |
|-------------------|---------|---------|---------|---------|
| Fixed 30 Year     |         |         |         |         |
| Rate              | 15 day  | 30 day  | 45 day  | 60 day  |
| 9.750             | 105.250 | 105.125 | 105.000 | 104.875 |
| 9.625             | 106.125 | 106.000 | 105.875 | 105.750 |
| 9.500             | 106.000 | 105.875 | 105.750 | 105.625 |
| 9.375             | 105.875 | 105.750 | 105.625 | 105.500 |
| 9.250             | 105.750 | 105.625 | 105.500 | 105.375 |
| 9.125             | 105.625 | 105.500 | 105.375 | 105.250 |
| 9.000             | 105.500 | 105.375 | 105.250 | 105.125 |
| 8.875             | 105.375 | 105.250 | 105.125 | 105.000 |
| 8.750             | 105.250 | 105.125 | 105.000 | 104.875 |
| 8.625             | 105.125 | 105.000 | 104.875 | 104.750 |
| 8.500             | 104.875 | 104.750 | 104.625 | 104.500 |
| 8.375             | 104.625 | 104.500 | 104.375 | 104.250 |
| 8.250             | 104.375 | 104.250 | 104.125 | 104.000 |
| 8.125             | 104.125 | 104.000 | 103.875 | 103.750 |
| 8.000             | 103.750 | 103.625 | 103.500 | 103.375 |
| 7.875             | 103.375 | 103.250 | 103.125 | 103.000 |
| 7.750             | 103.000 | 102.875 | 102.750 | 102.625 |
| 7.625             | 102.625 | 102.500 | 102.375 | 102.250 |
| 7.500             | 102.250 | 102.125 | 102.000 | 101.875 |
| 7.375             | 101.875 | 101.750 | 101.625 | 101.500 |
| 7.250             | 101.375 | 101.250 | 101.125 | 101.000 |
| 7.125             | 100.750 | 100.625 | 100.500 | 100.375 |
| 7.000             | 100.125 | 100.000 | 99.875  | 99.750  |
| 6.875             | 99.500  | 99.375  | 99.250  | 99.125  |
| 6.750             | 98.875  | 98.750  | 98.625  | 98.500  |
| 6.625             | 98.250  | 98.125  | 98.000  | 97.875  |
| 6.500             | 97.625  | 97.500  | 97.375  | 97.250  |
| 6.375             | 97.000  | 96.875  | 96.750  | 96.625  |
| 6.250             | 96.125  | 96.000  | 95.875  | 95.750  |
| 6.125             | 95.125  | 95.000  | 94.875  | 94.750  |

| Bank Statement Loan Program |         |         |         |         |
|-----------------------------|---------|---------|---------|---------|
| Fixed 30 Year               |         |         |         |         |
| Rate                        | 15 day  | 30 day  | 45 day  | 60 day  |
| 9.625                       | 104.875 | 104.750 | 104.625 | 104.500 |
| 9.500                       | 104.750 | 104.625 | 104.500 | 104.375 |
| 9.375                       | 104.625 | 104.500 | 104.375 | 104.250 |
| 9.250                       | 104.500 | 104.375 | 104.250 | 104.125 |
| 9.125                       | 104.375 | 104.250 | 104.125 | 104.000 |
| 9.000                       | 104.250 | 104.125 | 104.000 | 103.875 |
| 8.875                       | 104.125 | 104.000 | 103.875 | 103.750 |
| 8.750                       | 104.000 | 103.875 | 103.750 | 103.625 |
| 8.625                       | 103.750 | 103.625 | 103.500 | 103.375 |
| 8.500                       | 103.500 | 103.375 | 103.250 | 103.125 |
| 8.375                       | 103.375 | 103.250 | 103.125 | 103.000 |
| 8.250                       | 103.125 | 103.000 | 102.875 | 102.750 |
| 8.125                       | 102.875 | 102.750 | 102.625 | 102.500 |
| 8.000                       | 102.625 | 102.500 | 102.375 | 102.250 |
| 7.875                       | 102.375 | 102.250 | 102.125 | 102.000 |
| 7.750                       | 102.125 | 102.000 | 101.875 | 101.750 |
| 7.625                       | 101.875 | 101.750 | 101.625 | 101.500 |
| 7.500                       | 101.625 | 101.500 | 101.375 | 101.250 |
| 7.375                       | 101.375 | 101.250 | 101.125 | 101.000 |
| 7.250                       | 101.000 | 100.875 | 100.750 | 100.625 |
| 7.125                       | 100.625 | 100.500 | 100.375 | 100.250 |
| 7.000                       | 100.000 | 99.875  | 99.750  | 99.625  |
| 6.875                       | 99.500  | 99.375  | 99.250  | 99.125  |
| 6.750                       | 99.000  | 98.875  | 98.750  | 98.625  |
| 6.625                       | 98.500  | 98.375  | 98.250  | 98.125  |
| 6.500                       | 97.875  | 97.750  | 97.625  | 97.500  |
| 6.375                       | 97.500  | 97.375  | 97.250  | 97.125  |
| 6.250                       | 96.625  | 96.500  | 96.375  | 96.250  |
| 6.125                       | 95.750  | 95.625  | 95.500  | 95.375  |
| 6.000                       | 94.750  | 94.625  | 94.500  | 94.375  |

### UHM Platinum Bank Statement LLPAs

|           | <=50   | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90      |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| 780+      | 0.875  | 0.875  | 0.500  | 0.250  | 0.000  | -0.250 | -0.375 | -2.375 | -5.000  |
| 760 - 779 | 0.875  | 0.875  | 0.500  | 0.250  | 0.000  | -0.250 | -0.500 | -2.750 | -5.000  |
| 740 - 759 | 0.875  | 0.875  | 0.500  | 0.250  | -0.125 | -0.500 | -0.625 | -3.500 | -5.375  |
| 720 - 739 | 0.875  | 0.750  | 0.500  | 0.000  | -0.250 | -0.625 | -1.125 | -4.000 | -5.500  |
| 700 - 719 | 0.500  | 0.375  | 0.000  | 0.000  | -0.500 | -1.125 | -1.750 | -4.625 | -8.375  |
| 680 - 699 | 0.000  | 0.000  | -0.500 | -0.750 | -1.250 | -1.750 | -3.000 | -6.375 | -10.125 |
| 660 - 679 | -0.375 | -0.500 | -1.000 | -1.250 | -1.625 | -2.500 | -3.875 | -7.375 | N/A     |
| 640 - 659 | -1.750 | -1.875 | -2.125 | -2.125 | -3.375 | -4.500 | -6.625 | N/A    | N/A     |
| 620 - 639 | -2.375 | -2.500 | -3.250 | -4.000 | -4.625 | -5.500 | -7.625 | N/A    | N/A     |
| 600-619   | -3.375 | -3.500 | -4.250 | -5.000 | -5.625 | -6.500 | -8.625 | N/A    | N/A     |

|                         | <=50   | 55     | 60     | 65     | 70     | 75      | 80      | 85      | 90      |
|-------------------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 12 Month Income Doc     | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125  | -0.125  | -0.125  | -0.125  |
| P&L 24 Month            | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| P&L 12 Month            | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| 1099                    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| Asset Utilization       | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| < 150,000               | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250  | -0.500  | -1.000  | -1.000  |
| < 250,000               | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125  | -0.375  | -0.375  | -0.375  |
| > 1,000,000             | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000   | 0.000   | 0.000   | 0.000   |
| > 1,500,000             | 0.000  | 0.000  | 0.000  | 0.000  | -0.125 | -0.125  | -0.125  | -0.125  | -1.000  |
| > 2,000,000             | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250  | -0.250  | -0.750  | -1.250  |
| > 2,500,000             | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750  | -1.250  | -1.750  | -2.250  |
| > 3,000,000             | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| > 3,500,000             | N/A    | N/A    | N/A    | N/A    | N/A    | N/A     | N/A     | N/A     | N/A     |
| Cashout                 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500  | -1.500  | -3.000  | N/A     |
| Cashout <660            | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 | -2.000  | -3.000  | -4.000  | N/A     |
| Second Home             | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.500  | -0.625  | -0.625  | -1.000  |
| Investor                | 0.000  | 0.000  | 0.000  | 0.000  | -0.250 | -0.500  | -0.625  | N/A     | N/A     |
| Condo                   | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250  | -0.375  | -0.750  | -1.500  |
| NWCondo                 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.625  | -0.625  | -1.250  | -3.000  |
| Condotel                | -1.125 | -1.125 | -1.125 | -1.250 | -1.250 | -1.875  | N/A     | N/A     | N/A     |
| Rural Property          | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500  | -0.500  | N/A     | N/A     |
| 2-4 Units               | -0.375 | -0.375 | -0.375 | -0.375 | -0.625 | -0.875  | -0.875  | -1.375  | -2.250  |
| DTI > 45                | 0.000  | 0.000  | 0.000  | 0.000  | -0.125 | -0.250  | -0.250  | -0.375  | -0.375  |
| 30 Year IO              | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500  | -0.500  | -1.750  | -1.750  |
| 40 Year Fixed           | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -0.750  | -0.750  | -1.500  | -1.500  |
| 40 Year IO              | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750  | -1.000  | -1.750  | -1.750  |
| 1x30 in 12 Mo           | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750  | -0.750  | -1.000  | -1.250  |
| 0x60 in 12 Mo           | -1.750 | -1.750 | -1.750 | -1.750 | -1.750 | -1.750  | -1.750  | -20.000 | -20.000 |
| 0x90 in 12 Mo           | -2.250 | -2.250 | -2.250 | -2.250 | -2.500 | -20.000 | -20.000 | -20.000 | -20.000 |
| Credit Event <48 Months | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.500  | -1.000  | -20.000 | -20.000 |
| State: NY               | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250  | -0.250  | -0.250  | -0.250  |

| Prepay Term Inv Only | <=50   | 55     | 60     | 65     | 70     | 75     | 80     | 85     | 90  |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|-----|
| 5 Year               | 1.000  | 1.000  | 1.000  | 0.875  | 0.875  | 0.875  | 0.875  | 0.750  | N/A |
| 4 Year               | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A |
| 3 Year               | 0.125  | 0.125  | 0.125  | 0.125  | 0.125  | 0.125  | 0.125  | 0.125  | N/A |
| 2 Year               | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A |
| 1 Year               | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.750 | N/A |
| No Prepay            | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.500 | N/A |

| Prepay Max Price - NOO Only |         |
|-----------------------------|---------|
| 5 Year                      | 102.500 |
| 4 Year                      | 102.000 |
| 3 Year                      | 102.000 |
| 2 Year                      | 102.000 |
| 1 Year                      | 101.500 |
| No Prepay                   | 100.750 |
| 6 Months                    | 100.750 |

| Rate and Price  |        |
|-----------------|--------|
| 5 Waived (680 M | -0.250 |
| Min Rate        | 5.990  |
| Min Price       | 98.000 |

| Extension     |        |
|---------------|--------|
| 7 Days        | -0.175 |
| 15 Days       | -0.375 |
| WCP + Re-Lock | -0.250 |

| Primary / 2ND Home Max P |        |
|--------------------------|--------|
| No Prepay                | 102.00 |

### UHM Platinum DSCR Program LLPAs

|           | <=50   | 55     | 60     | 65     | 70     | 75     |
|-----------|--------|--------|--------|--------|--------|--------|
| 780+      | 1.375  | 1.125  | 1.000  | 0.750  | 0.375  | -0.125 |
| 760 - 779 | 1.250  | 1.125  | 0.875  | 0.625  | 0.250  | -0.250 |
| 740 - 759 | 1.125  | 1.000  | 0.750  | 0.500  | 0.125  | -0.500 |
| 720 - 739 | 1.000  | 0.875  | 0.625  | 0.375  | 0.000  | -1.125 |
| 700 - 719 | 0.750  | 0.500  | 0.125  | -0.250 | -0.625 | -2.000 |
| 680 - 699 | 0.375  | 0.000  | -0.375 | -1.125 | -1.750 | -2.875 |
| 660 - 679 | -0.125 | -0.625 | -1.000 | -2.000 | -3.000 | -4.250 |
| 640 - 659 | -2.250 | -2.750 | -2.875 | -3.625 | -4.625 | -5.375 |

|                         | <=50   | 55     | 60     | 65     | 70     | 75     |
|-------------------------|--------|--------|--------|--------|--------|--------|
| >=1.25                  | 0.500  | 0.500  | 0.500  | 0.500  | 0.500  | 0.500  |
| 1-1.249                 | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  |
| .75-.999                | -0.250 | -0.500 | -0.875 | -1.250 | -1.875 | N/A    |
| <.75                    | -2.000 | -2.500 | -3.000 | -3.500 | -4.125 | N/A    |
| < 150,000               | -0.125 | -0.250 | -0.250 | -0.375 | -0.500 | -0.750 |
| < 250,000               | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | -0.250 |
| > 1,000,000             | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  |
| > 1,500,000             | 0.000  | 0.000  | 0.000  | 0.000  | -0.125 | -0.375 |
| > 2,000,000             | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| > 2,500,000             | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| > 3,000,000             | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| Condo                   | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 | -0.375 |
| NW Condo                | -0.375 | -0.375 | -0.375 | -0.625 | -0.625 | -0.750 |
| Condotel                | -1.625 | -1.625 | -1.625 | -1.625 | -1.625 | -1.625 |
| STR                     | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | -1.000 |
| STR < 660               | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | 0.000  |
| 2-4 Unit                | -0.125 | -0.125 | -0.500 | -0.500 | -0.625 | -0.750 |
| Cashout                 | -0.750 | -0.750 | -0.750 | -0.875 | -1.000 | -1.250 |
| 30 Year IO              | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| 40 Year Fixed           | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| 40 Year IO              | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| 1x30 in 12 Mo           | -1.000 | -1.000 | -1.125 | -1.125 | -1.125 | -1.250 |
| 0x60 in 12 Mo           | -2.250 | -2.250 | -2.250 | -2.500 | -3.125 | N/A    |
| Credit Event <48 Months | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 |
| State: NY               | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |

| Prepay Term | <=50   | 55     | 60     | 65     | 70     | 75     |
|-------------|--------|--------|--------|--------|--------|--------|
| 5 Year      | 0.625  | 0.625  | 0.625  | 0.625  | 0.625  | 0.625  |
| 4 Year      | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| 3 Year      | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  |
| 2 Year      | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |
| 1 Year      | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 |
| No Prepay   | -1.750 | -1.750 | -1.875 | -1.875 | -1.875 | -2.000 |

| Prepay Max Price |         |
|------------------|---------|
| 5 Year           | 102.500 |
| 4 Year           | 102.000 |
| 3 Year           | 102.000 |
| 2 Year           | 102.000 |
| 1 Year           | 101.500 |
| No Prepay        | 100.750 |
| 6 Months         | 100.750 |

| Rate and Price |        |
|----------------|--------|
| Escrows Waived | -0.250 |
| Min Rate       | 6.125  |
| Min Price      | 98.000 |

| Extension     |        |
|---------------|--------|
| 7 Days        | -0.175 |
| 15 Days       | -0.375 |
| WCP + Re-Lock | -0.250 |



| Jumbo Loan Program         |        |        |        |        |
|----------------------------|--------|--------|--------|--------|
| 30 Year UHM Platinum Jumbo |        |        |        |        |
| Rate                       | 15 day | 30 day | 45 day | 60 day |
| 8.125                      | 99.624 | 99.530 | 99.342 | 99.155 |
| 8.000                      | 99.532 | 99.438 | 99.251 | 99.063 |
| 7.875                      | 99.437 | 99.343 | 99.156 | 98.968 |
| 7.750                      | 99.318 | 99.225 | 99.037 | 98.850 |
| 7.625                      | 99.172 | 99.079 | 98.891 | 98.704 |
| 7.500                      | 99.020 | 98.926 | 98.738 | 98.551 |
| 7.375                      | 98.854 | 98.760 | 98.572 | 98.385 |
| 7.250                      | 98.681 | 98.587 | 98.400 | 98.212 |
| 7.125                      | 98.516 | 98.422 | 98.234 | 98.047 |
| 7.000                      | 98.333 | 98.239 | 98.052 | 97.864 |
| 6.875                      | 98.068 | 97.975 | 97.787 | 97.600 |
| 6.750                      | 97.746 | 97.653 | 97.465 | 97.278 |
| 6.625                      | 97.243 | 97.149 | 96.961 | 96.774 |
| 6.500                      | 96.727 | 96.633 | 96.446 | 96.258 |
| 6.375                      | 96.120 | 96.026 | 95.839 | 95.651 |
| 6.250                      | 95.594 | 95.500 | 95.313 | 95.125 |
| 6.125                      | 95.061 | 94.967 | 94.780 | 94.592 |
| 6.000                      | 94.474 | 94.380 | 94.192 | 94.005 |
| 5.875                      | 93.895 | 93.801 | 93.613 | 93.426 |
| 5.750                      | 93.353 | 93.260 | 93.072 | 92.885 |

| Jumbo Loan Program                            |        |        |        |        |
|-----------------------------------------------|--------|--------|--------|--------|
| 30 Year UHM Platinum Jumbo 10yr/6 mo SOFR ARM |        |        |        |        |
| Rate                                          | 15 day | 30 day | 45 day | 60 day |
| 7.250                                         | 99.565 | 99.471 | 99.284 | 99.096 |
| 7.125                                         | 99.422 | 99.329 | 99.141 | 98.954 |
| 7.000                                         | 99.183 | 99.089 | 98.902 | 98.714 |
| 6.875                                         | 98.944 | 98.850 | 98.662 | 98.475 |
| 6.750                                         | 98.672 | 98.578 | 98.390 | 98.203 |
| 6.625                                         | 98.294 | 98.200 | 98.013 | 97.825 |
| 6.500                                         | 97.811 | 97.717 | 97.530 | 97.342 |
| 6.375                                         | 97.425 | 97.332 | 97.144 | 96.957 |
| 6.250                                         | 97.040 | 96.947 | 96.759 | 96.572 |
| 6.125                                         | 96.186 | 96.092 | 95.905 | 95.717 |
| 6.000                                         | 95.731 | 95.637 | 95.450 | 95.262 |
| 5.875                                         | 95.273 | 95.179 | 94.992 | 94.804 |
| 5.750                                         | 93.842 | 93.748 | 93.561 | 93.373 |
| 5.625                                         | 93.292 | 93.199 | 93.011 | 92.824 |
| 5.500                                         | 92.748 | 92.654 | 92.467 | 92.279 |

| 30 Year UHM Platinum Jumbo 7yr/6 mo SOFR ARM |        |        |        |        |
|----------------------------------------------|--------|--------|--------|--------|
| Rate                                         | 15 day | 30 day | 45 day | 60 day |
| 7.250                                        | 99.903 | 99.809 | 99.622 | 99.434 |
| 7.125                                        | 99.723 | 99.629 | 99.442 | 99.254 |
| 7.000                                        | 99.584 | 99.490 | 99.303 | 99.115 |
| 6.875                                        | 99.379 | 99.285 | 99.097 | 98.910 |
| 6.750                                        | 99.174 | 99.080 | 98.893 | 98.705 |
| 6.625                                        | 98.969 | 98.875 | 98.688 | 98.500 |
| 6.500                                        | 98.722 | 98.628 | 98.441 | 98.253 |
| 6.375                                        | 98.488 | 98.394 | 98.206 | 98.019 |
| 6.250                                        | 98.254 | 98.160 | 97.972 | 97.785 |
| 6.125                                        | 98.020 | 97.926 | 97.739 | 97.551 |
| 6.000                                        | 97.628 | 97.535 | 97.347 | 97.160 |
| 5.875                                        | 97.360 | 97.267 | 97.079 | 96.892 |
| 5.750                                        | 97.093 | 96.999 | 96.812 | 96.624 |
| 5.625                                        | 96.826 | 96.732 | 96.544 | 96.357 |
| 5.500                                        | 96.181 | 96.087 | 95.899 | 95.712 |

| 30 Year UHM Platinum Jumbo 5yr/6 mo SOFR ARM |        |        |        |        |
|----------------------------------------------|--------|--------|--------|--------|
| Rate                                         | 15 day | 30 day | 45 day | 60 day |
| 7.250                                        | 99.895 | 99.801 | 99.614 | 99.426 |
| 7.125                                        | 99.747 | 99.653 | 99.466 | 99.278 |
| 7.000                                        | 99.525 | 99.431 | 99.243 | 99.056 |
| 6.875                                        | 99.303 | 99.209 | 99.021 | 98.834 |
| 6.750                                        | 99.119 | 99.025 | 98.838 | 98.650 |
| 6.625                                        | 98.866 | 98.773 | 98.585 | 98.398 |
| 6.500                                        | 98.527 | 98.433 | 98.246 | 98.058 |
| 6.375                                        | 98.210 | 98.117 | 97.929 | 97.742 |
| 6.250                                        | 97.894 | 97.800 | 97.613 | 97.425 |
| 6.125                                        | 97.425 | 97.331 | 97.143 | 96.956 |
| 6.000                                        | 97.069 | 96.975 | 96.788 | 96.600 |
| 5.875                                        | 96.714 | 96.620 | 96.433 | 96.245 |
| 5.750                                        | 96.047 | 95.953 | 95.765 | 95.578 |
| 5.625                                        | 95.648 | 95.554 | 95.367 | 95.179 |
| 5.500                                        | 95.253 | 95.159 | 94.972 | 94.784 |

## 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 |
|------------|---------|

**\*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    | 0.309 | 0.833 | 0.952 | 0.952 | 0.940 | 0.833 | 0.797 | 0.749 | 0.737   | 0.737   |
| 9.750    | 0.309 | 0.833 | 0.952 | 0.952 | 0.940 | 0.833 | 0.797 | 0.749 | 0.737   | 0.737   |
| 9.625    | 0.309 | 0.833 | 0.952 | 0.952 | 0.940 | 0.833 | 0.797 | 0.749 | 0.737   | 0.737   |
| 9.500    | 0.309 | 0.833 | 0.952 | 0.952 | 0.940 | 0.833 | 0.797 | 0.749 | 0.737   | 0.737   |
| 9.375    | 0.309 | 0.833 | 0.952 | 0.952 | 0.940 | 0.833 | 0.797 | 0.749 | 0.737   | 0.737   |
| 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 | 0.975 | 0.975 | 0.952 | 0.844 | 0.821 | 0.773 | 0.761   | 0.761   |
| 8.375    | 0.309 | 0.833 | 0.975 | 0.975 | 0.952 | 0.868 | 0.844 | 0.797 | 0.785   | 0.785   |
| 8.250    | 0.309 | 0.844 | 0.987 | 0.987 | 0.963 | 0.892 | 0.868 | 0.821 | 0.809   | 0.809   |
| 8.125    | 0.309 | 0.844 | 0.999 | 0.999 | 0.975 | 0.904 | 0.892 | 0.844 | 0.833   | 0.833   |
| 8.000    | 0.309 | 0.856 | 0.999 | 0.999 | 0.999 | 0.928 | 0.916 | 0.868 | 0.856   | 0.856   |
| 7.990    | 0.309 | 0.856 | 0.999 | 0.999 | 0.999 | 0.928 | 0.916 | 0.868 | 0.856   | 0.856   |
| 7.875    | 0.309 | 0.868 | 1.023 | 1.023 | 1.023 | 0.952 | 0.940 | 0.892 | 0.880   | 0.880   |
| 7.750    | 0.309 | 0.880 | 1.035 | 1.035 | 1.047 | 0.975 | 0.963 | 0.916 | 0.904   | 0.904   |
| 7.625    | 0.309 | 0.880 | 1.047 | 1.047 | 1.059 | 0.987 | 0.963 | 0.928 | 0.916   | 0.916   |
| 7.500    | 0.309 | 0.892 | 1.059 | 1.059 | 1.082 | 1.011 | 0.987 | 0.940 | 0.940   | 0.940   |
| 7.375    | 0.309 | 0.892 | 1.071 | 1.071 | 1.094 | 1.047 | 1.011 | 0.975 | 0.963   | 0.963   |
| 7.250    | 0.309 | 0.904 | 1.082 | 1.082 | 1.106 | 1.059 | 1.035 | 0.987 | 0.987   | 0.987   |
| 7.125    | 0.309 | 0.904 | 1.094 | 1.094 | 1.130 | 1.094 | 1.059 | 1.023 | 1.011   | 1.011   |
| 7.000    | 0.309 | 0.916 | 1.094 | 1.094 | 1.142 | 1.118 | 1.082 | 1.059 | 1.047   | 1.047   |
| 6.990    | 0.309 | 0.916 | 1.094 | 1.094 | 1.142 | 1.118 | 1.082 | 1.059 | 1.047   | 1.047   |
| 6.875    | 0.309 | 0.940 | 1.130 | 1.130 | 1.166 | 1.142 | 1.106 | 1.082 | 1.082   | 1.082   |
| 6.750    | 0.309 | 0.940 | 1.154 | 1.154 | 1.190 | 1.154 | 1.130 | 1.106 | 1.106   | 1.106   |
| 6.625    | 0.363 | 1.010 | 1.201 | 1.154 | 1.201 | 1.178 | 1.154 | 1.130 | 1.130   | 1.130   |
| 6.500    | 0.370 | 1.010 | 1.201 | 1.172 | 1.237 | 1.213 | 1.166 | 1.154 | 1.154   | 1.154   |
| 6.375    | 0.370 | 1.015 | 1.230 | 1.196 | 1.249 | 1.225 | 1.201 | 1.190 | 1.190   | 1.190   |
| 6.250    | 0.370 | 1.024 | 1.239 | 1.196 | 1.261 | 1.237 | 1.225 | 1.213 | 1.213   | 1.213   |
| 6.125    | 0.363 | 1.022 | 1.246 | 1.196 | 1.261 | 1.237 | 1.237 | 1.237 | 1.237   | 1.237   |
| 6.000    | 0.372 | 1.055 | 1.246 | 1.196 | 1.261 | 1.261 | 1.273 | 1.285 | 1.261   | 1.261   |
| 5.990    | 0.372 | 1.055 | 1.246 | 1.196 | 1.261 | 1.261 | 1.273 | 1.285 | 1.261   | 1.261   |
| 5.875    | 0.372 | 1.079 | 1.259 | 1.219 | 1.285 | 1.297 | 1.297 | 1.297 | 1.297   | 1.297   |
| 5.750    | 0.372 | 1.127 | 1.255 | 1.231 | 1.297 | 1.297 | 1.309 | 1.320 | 1.332   | 1.332   |
| 5.625    | 0.372 | 1.132 | 1.255 | 1.231 | 1.320 | 1.332 | 1.332 | 1.344 | 1.344   | 1.344   |
| 5.500    | 0.372 | 1.132 | 1.267 | 1.243 | 1.332 | 1.344 | 1.344 | 1.368 | 1.380   | 1.380   |
| 5.375    | 0.372 | 1.132 | 1.291 | 1.267 | 1.344 | 1.356 | 1.380 | 1.392 | 1.404   | 1.404   |
| 5.250    | 0.372 | 1.131 | 1.293 | 1.249 | 1.368 | 1.380 | 1.404 | 1.428 | 1.439   | 1.439   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 5.125 | 0.372 | 1.132 | 1.293 | 1.259 | 1.380 | 1.428 | 1.428 | 1.451 | 1.451 | 1.451 |
| 5.000 | 0.368 | 1.100 | 1.271 | 1.261 | 1.416 | 1.451 | 1.463 | 1.475 | 1.487 | 1.487 |
| 4.990 | 0.368 | 1.100 | 1.271 | 1.261 | 1.416 | 1.451 | 1.463 | 1.475 | 1.487 | 1.487 |
| 4.875 | 0.353 | 1.085 | 1.273 | 1.273 | 1.439 | 1.475 | 1.499 | 1.511 | 1.523 | 1.523 |
| 4.750 | 0.339 | 1.071 | 1.273 | 1.273 | 1.451 | 1.499 | 1.535 | 1.570 | 1.582 | 1.582 |
| 4.625 | 0.316 | 1.078 | 1.292 | 1.292 | 1.523 | 1.570 | 1.594 | 1.618 | 1.630 | 1.630 |
| 4.500 | 0.309 | 1.071 | 1.285 | 1.285 | 1.523 | 1.570 | 1.594 | 1.618 | 1.630 | 1.630 |
| 4.375 | 0.309 | 1.071 | 1.285 | 1.285 | 1.523 | 1.570 | 1.594 | 1.618 | 1.630 | 1.630 |
| 4.250 | 0.309 | 1.071 | 1.285 | 1.285 | 1.523 | 1.570 | 1.594 | 1.618 | 1.630 | 1.630 |
| 4.125 | 0.309 | 1.071 | 1.285 | 1.285 | 1.523 | 1.570 | 1.594 | 1.618 | 1.630 | 1.630 |
| 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   | 0.332 | 0.896 | 1.024 | 1.024 | 1.011 | 0.896 | 0.857 | 0.806 | 0.793   | 0.793   |
| 9.990    | 0.332 | 0.896 | 1.024 | 1.024 | 1.011 | 0.896 | 0.857 | 0.806 | 0.793   | 0.793   |
| 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 | 1.049 | 1.049 | 1.024 | 0.908 | 0.883 | 0.832 | 0.819   | 0.819   |
| 8.990    | 0.332 | 0.896 | 1.049 | 1.049 | 1.024 | 0.908 | 0.883 | 0.832 | 0.819   | 0.819   |
| 8.875    | 0.332 | 0.896 | 1.049 | 1.049 | 1.024 | 0.934 | 0.908 | 0.857 | 0.844   | 0.844   |
| 8.750    | 0.332 | 0.908 | 1.062 | 1.062 | 1.036 | 0.960 | 0.934 | 0.883 | 0.870   | 0.870   |
| 8.625    | 0.332 | 0.908 | 1.075 | 1.075 | 1.049 | 0.972 | 0.960 | 0.908 | 0.896   | 0.896   |
| 8.500    | 0.332 | 0.921 | 1.075 | 1.075 | 1.075 | 0.998 | 0.985 | 0.934 | 0.921   | 0.921   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 8.375 | 0.332 | 0.934 | 1.100 | 1.100 | 1.100 | 1.024 | 1.011 | 0.960 | 0.947 | 0.947 |
| 8.250 | 0.332 | 0.947 | 1.113 | 1.113 | 1.126 | 1.049 | 1.036 | 0.985 | 0.972 | 0.972 |
| 8.125 | 0.332 | 0.947 | 1.126 | 1.126 | 1.139 | 1.062 | 1.036 | 0.998 | 0.985 | 0.985 |
| 8.000 | 0.332 | 0.960 | 1.139 | 1.139 | 1.164 | 1.088 | 1.062 | 1.011 | 1.011 | 1.011 |
| 7.990 | 0.332 | 0.960 | 1.139 | 1.139 | 1.164 | 1.088 | 1.062 | 1.011 | 1.011 | 1.011 |
| 7.875 | 0.332 | 0.960 | 1.152 | 1.152 | 1.177 | 1.126 | 1.088 | 1.049 | 1.036 | 1.036 |
| 7.750 | 0.332 | 0.972 | 1.164 | 1.164 | 1.190 | 1.139 | 1.113 | 1.062 | 1.062 | 1.062 |
| 7.625 | 0.332 | 0.972 | 1.177 | 1.177 | 1.216 | 1.177 | 1.139 | 1.100 | 1.088 | 1.088 |
| 7.500 | 0.332 | 0.985 | 1.177 | 1.177 | 1.228 | 1.203 | 1.164 | 1.139 | 1.126 | 1.126 |
| 7.375 | 0.336 | 1.011 | 1.216 | 1.216 | 1.254 | 1.228 | 1.190 | 1.164 | 1.164 | 1.164 |
| 7.250 | 0.332 | 1.011 | 1.241 | 1.241 | 1.280 | 1.241 | 1.216 | 1.190 | 1.190 | 1.190 |
| 7.125 | 0.332 | 1.036 | 1.241 | 1.241 | 1.292 | 1.267 | 1.241 | 1.216 | 1.216 | 1.216 |
| 7.000 | 0.332 | 1.036 | 1.241 | 1.241 | 1.331 | 1.305 | 1.254 | 1.241 | 1.241 | 1.241 |
| 6.990 | 0.332 | 1.036 | 1.241 | 1.241 | 1.331 | 1.305 | 1.254 | 1.241 | 1.241 | 1.241 |
| 6.875 | 0.332 | 1.036 | 1.267 | 1.267 | 1.344 | 1.318 | 1.292 | 1.280 | 1.280 | 1.280 |
| 6.750 | 0.332 | 1.036 | 1.267 | 1.267 | 1.356 | 1.331 | 1.318 | 1.305 | 1.305 | 1.305 |
| 6.625 | 0.332 | 1.036 | 1.267 | 1.267 | 1.356 | 1.331 | 1.331 | 1.331 | 1.331 | 1.331 |
| 6.500 | 0.332 | 1.062 | 1.267 | 1.267 | 1.356 | 1.356 | 1.369 | 1.382 | 1.356 | 1.356 |
| 6.375 | 0.332 | 1.088 | 1.292 | 1.292 | 1.382 | 1.395 | 1.395 | 1.395 | 1.395 | 1.395 |
| 6.250 | 0.332 | 1.139 | 1.305 | 1.305 | 1.395 | 1.395 | 1.408 | 1.420 | 1.433 | 1.433 |
| 6.125 | 0.332 | 1.152 | 1.305 | 1.305 | 1.420 | 1.433 | 1.433 | 1.446 | 1.446 | 1.446 |
| 6.000 | 0.332 | 1.152 | 1.318 | 1.318 | 1.433 | 1.446 | 1.446 | 1.472 | 1.484 | 1.484 |
| 5.990 | 0.332 | 1.152 | 1.318 | 1.318 | 1.433 | 1.446 | 1.446 | 1.472 | 1.484 | 1.484 |
| 5.875 | 0.332 | 1.152 | 1.344 | 1.344 | 1.446 | 1.459 | 1.484 | 1.497 | 1.510 | 1.510 |
| 5.750 | 0.332 | 1.152 | 1.344 | 1.344 | 1.472 | 1.484 | 1.510 | 1.536 | 1.548 | 1.548 |
| 5.625 | 0.332 | 1.152 | 1.344 | 1.344 | 1.484 | 1.536 | 1.536 | 1.561 | 1.561 | 1.561 |
| 5.500 | 0.332 | 1.152 | 1.356 | 1.356 | 1.523 | 1.561 | 1.574 | 1.587 | 1.600 | 1.600 |
| 5.375 | 0.332 | 1.152 | 1.369 | 1.369 | 1.548 | 1.587 | 1.612 | 1.625 | 1.638 | 1.638 |
| 5.250 | 0.332 | 1.152 | 1.369 | 1.369 | 1.561 | 1.612 | 1.651 | 1.689 | 1.702 | 1.702 |
| 5.125 | 0.332 | 1.152 | 1.382 | 1.382 | 1.638 | 1.689 | 1.715 | 1.740 | 1.753 | 1.753 |
| 5.000 | 0.332 | 1.152 | 1.382 | 1.382 | 1.638 | 1.689 | 1.715 | 1.740 | 1.753 | 1.753 |
| 4.990 | 0.332 | 1.152 | 1.382 | 1.382 | 1.638 | 1.689 | 1.715 | 1.740 | 1.753 | 1.753 |
| 4.875 | 0.332 | 1.152 | 1.382 | 1.382 | 1.638 | 1.689 | 1.715 | 1.740 | 1.753 | 1.753 |
| 4.750 | 0.332 | 1.152 | 1.382 | 1.382 | 1.638 | 1.689 | 1.715 | 1.740 | 1.753 | 1.753 |
| 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   | 0.351 | 0.945 | 1.080 | 1.080 | 1.066 | 0.945 | 0.904 | 0.850 | 0.837   | 0.837   |
| 9.990    | 0.351 | 0.945 | 1.080 | 1.080 | 1.066 | 0.945 | 0.904 | 0.850 | 0.837   | 0.837   |
| 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 | 1.107 | 1.107 | 1.080 | 0.958 | 0.931 | 0.877 | 0.864   | 0.864   |
| 8.990    | 0.351 | 0.945 | 1.107 | 1.107 | 1.080 | 0.958 | 0.931 | 0.877 | 0.864   | 0.864   |
| 8.875    | 0.351 | 0.945 | 1.107 | 1.107 | 1.080 | 0.985 | 0.958 | 0.904 | 0.891   | 0.891   |
| 8.750    | 0.351 | 0.958 | 1.120 | 1.120 | 1.093 | 1.012 | 0.985 | 0.931 | 0.918   | 0.918   |
| 8.625    | 0.351 | 0.958 | 1.134 | 1.134 | 1.107 | 1.026 | 1.012 | 0.958 | 0.945   | 0.945   |
| 8.500    | 0.351 | 0.972 | 1.134 | 1.134 | 1.134 | 1.053 | 1.039 | 0.985 | 0.972   | 0.972   |
| 8.375    | 0.351 | 0.985 | 1.161 | 1.161 | 1.161 | 1.080 | 1.066 | 1.012 | 0.999   | 0.999   |
| 8.250    | 0.351 | 0.999 | 1.174 | 1.174 | 1.188 | 1.107 | 1.093 | 1.039 | 1.026   | 1.026   |
| 8.125    | 0.471 | 1.104 | 1.267 | 1.229 | 1.235 | 1.143 | 1.093 | 1.053 | 1.039   | 1.039   |
| 8.000    | 0.444 | 1.094 | 1.263 | 1.218 | 1.260 | 1.173 | 1.120 | 1.066 | 1.066   | 1.066   |
| 7.990    | 0.444 | 1.094 | 1.263 | 1.218 | 1.260 | 1.173 | 1.120 | 1.066 | 1.066   | 1.066   |
| 7.875    | 0.423 | 1.075 | 1.262 | 1.222 | 1.272 | 1.218 | 1.147 | 1.107 | 1.093   | 1.093   |
| 7.750    | 0.404 | 1.072 | 1.263 | 1.228 | 1.293 | 1.225 | 1.174 | 1.120 | 1.120   | 1.120   |
| 7.625    | 0.514 | 1.175 | 1.375 | 1.336 | 1.353 | 1.278 | 1.201 | 1.161 | 1.147   | 1.147   |
| 7.500    | 0.508 | 1.182 | 1.372 | 1.330 | 1.363 | 1.302 | 1.228 | 1.201 | 1.188   | 1.188   |
| 7.375    | 0.484 | 1.188 | 1.400 | 1.356 | 1.383 | 1.331 | 1.255 | 1.228 | 1.228   | 1.228   |
| 7.250    | 0.456 | 1.166 | 1.398 | 1.360 | 1.393 | 1.337 | 1.282 | 1.255 | 1.255   | 1.255   |
| 7.125    | 0.480 | 1.219 | 1.427 | 1.375 | 1.427 | 1.378 | 1.309 | 1.282 | 1.282   | 1.282   |
| 7.000    | 0.478 | 1.223 | 1.424 | 1.375 | 1.467 | 1.407 | 1.323 | 1.309 | 1.309   | 1.309   |
| 6.990    | 0.478 | 1.223 | 1.424 | 1.375 | 1.467 | 1.407 | 1.323 | 1.309 | 1.309   | 1.309   |
| 6.875    | 0.470 | 1.199 | 1.442 | 1.393 | 1.481 | 1.441 | 1.363 | 1.350 | 1.350   | 1.350   |
| 6.750    | 0.451 | 1.179 | 1.420 | 1.368 | 1.462 | 1.415 | 1.390 | 1.377 | 1.377   | 1.377   |
| 6.625    | 0.463 | 1.197 | 1.433 | 1.382 | 1.459 | 1.455 | 1.404 | 1.404 | 1.404   | 1.404   |
| 6.500    | 0.457 | 1.222 | 1.426 | 1.378 | 1.452 | 1.456 | 1.444 | 1.458 | 1.431   | 1.431   |
| 6.375    | 0.446 | 1.238 | 1.442 | 1.398 | 1.473 | 1.486 | 1.471 | 1.471 | 1.471   | 1.471   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 6.250 | 0.487 | 1.332 | 1.500 | 1.380 | 1.471 | 1.488 | 1.485 | 1.498 | 1.512 | 1.512 |
| 6.125 | 0.477 | 1.340 | 1.488 | 1.434 | 1.503 | 1.537 | 1.512 | 1.525 | 1.525 | 1.525 |
| 6.000 | 0.456 | 1.318 | 1.480 | 1.431 | 1.516 | 1.550 | 1.525 | 1.552 | 1.566 | 1.566 |
| 5.990 | 0.456 | 1.318 | 1.480 | 1.431 | 1.516 | 1.550 | 1.525 | 1.552 | 1.566 | 1.566 |
| 5.875 | 0.459 | 1.321 | 1.490 | 1.457 | 1.525 | 1.557 | 1.566 | 1.579 | 1.593 | 1.593 |
| 5.750 | 0.452 | 1.303 | 1.496 | 1.461 | 1.552 | 1.583 | 1.593 | 1.620 | 1.633 | 1.633 |
| 5.625 | 0.392 | 1.241 | 1.435 | 1.417 | 1.566 | 1.629 | 1.620 | 1.647 | 1.647 | 1.647 |
| 5.500 | 0.378 | 1.231 | 1.440 | 1.434 | 1.606 | 1.657 | 1.660 | 1.674 | 1.687 | 1.687 |
| 5.375 | 0.371 | 1.229 | 1.451 | 1.445 | 1.633 | 1.682 | 1.701 | 1.714 | 1.728 | 1.728 |
| 5.250 | 0.364 | 1.225 | 1.447 | 1.444 | 1.647 | 1.706 | 1.741 | 1.782 | 1.795 | 1.795 |
| 5.125 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 5.000 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.990 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.875 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.750 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 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 |

#### Conv fixed 180 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    | 0.285 | 0.809 | 0.928 | 0.928 | 0.916 | 0.809 | 0.773 | 0.725 | 0.714   | 0.714   |
| 9.750    | 0.285 | 0.809 | 0.928 | 0.928 | 0.916 | 0.809 | 0.773 | 0.725 | 0.714   | 0.714   |
| 9.625    | 0.285 | 0.809 | 0.928 | 0.928 | 0.916 | 0.809 | 0.773 | 0.725 | 0.714   | 0.714   |
| 9.500    | 0.285 | 0.809 | 0.928 | 0.928 | 0.916 | 0.809 | 0.773 | 0.725 | 0.714   | 0.714   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 9.375 | 0.285 | 0.809 | 0.928 | 0.928 | 0.916 | 0.809 | 0.773 | 0.725 | 0.714 | 0.714 |
| 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 | 0.952 | 0.952 | 0.928 | 0.821 | 0.797 | 0.749 | 0.737 | 0.737 |
| 8.375 | 0.285 | 0.809 | 0.952 | 0.952 | 0.928 | 0.844 | 0.821 | 0.773 | 0.761 | 0.761 |
| 8.250 | 0.285 | 0.821 | 0.963 | 0.963 | 0.940 | 0.868 | 0.844 | 0.797 | 0.785 | 0.785 |
| 8.125 | 0.285 | 0.821 | 0.975 | 0.975 | 0.952 | 0.880 | 0.868 | 0.821 | 0.809 | 0.809 |
| 8.000 | 0.285 | 0.833 | 0.975 | 0.975 | 0.975 | 0.904 | 0.892 | 0.844 | 0.833 | 0.833 |
| 7.990 | 0.285 | 0.833 | 0.975 | 0.975 | 0.975 | 0.904 | 0.892 | 0.844 | 0.833 | 0.833 |
| 7.875 | 0.285 | 0.844 | 0.999 | 0.999 | 0.999 | 0.928 | 0.916 | 0.868 | 0.856 | 0.856 |
| 7.750 | 0.285 | 0.856 | 1.011 | 1.011 | 1.023 | 0.952 | 0.940 | 0.892 | 0.880 | 0.880 |
| 7.625 | 0.285 | 0.856 | 1.023 | 1.023 | 1.035 | 0.963 | 0.940 | 0.904 | 0.892 | 0.892 |
| 7.500 | 0.285 | 0.868 | 1.035 | 1.035 | 1.059 | 0.987 | 0.963 | 0.916 | 0.916 | 0.916 |
| 7.375 | 0.285 | 0.868 | 1.047 | 1.047 | 1.071 | 1.023 | 0.987 | 0.952 | 0.940 | 0.940 |
| 7.250 | 0.285 | 0.880 | 1.059 | 1.059 | 1.082 | 1.035 | 1.011 | 0.963 | 0.963 | 0.963 |
| 7.125 | 0.285 | 0.880 | 1.071 | 1.071 | 1.106 | 1.071 | 1.035 | 0.999 | 0.987 | 0.987 |
| 7.000 | 0.285 | 0.892 | 1.071 | 1.071 | 1.118 | 1.094 | 1.059 | 1.035 | 1.023 | 1.023 |
| 6.990 | 0.285 | 0.892 | 1.071 | 1.071 | 1.118 | 1.094 | 1.059 | 1.035 | 1.023 | 1.023 |
| 6.875 | 0.285 | 0.916 | 1.106 | 1.106 | 1.142 | 1.118 | 1.082 | 1.059 | 1.059 | 1.059 |
| 6.750 | 0.285 | 0.916 | 1.130 | 1.130 | 1.166 | 1.130 | 1.106 | 1.082 | 1.082 | 1.082 |
| 6.625 | 0.465 | 1.097 | 1.287 | 1.205 | 1.253 | 1.229 | 1.205 | 1.181 | 1.181 | 1.106 |
| 6.500 | 0.489 | 1.097 | 1.287 | 1.192 | 1.253 | 1.230 | 1.182 | 1.170 | 1.170 | 1.130 |
| 6.375 | 0.489 | 1.116 | 1.330 | 1.226 | 1.297 | 1.273 | 1.250 | 1.238 | 1.238 | 1.166 |
| 6.250 | 0.489 | 1.146 | 1.360 | 1.218 | 1.301 | 1.277 | 1.265 | 1.254 | 1.254 | 1.190 |
| 6.125 | 0.466 | 1.138 | 1.382 | 1.216 | 1.251 | 1.227 | 1.227 | 1.227 | 1.227 | 1.213 |
| 6.000 | 0.497 | 1.191 | 1.382 | 1.247 | 1.330 | 1.330 | 1.342 | 1.354 | 1.330 | 1.237 |
| 5.990 | 0.497 | 1.191 | 1.382 | 1.247 | 1.330 | 1.330 | 1.342 | 1.354 | 1.330 | 1.237 |
| 5.875 | 0.497 | 1.215 | 1.374 | 1.240 | 1.292 | 1.304 | 1.304 | 1.304 | 1.304 | 1.273 |
| 5.750 | 0.497 | 1.263 | 1.330 | 1.252 | 1.331 | 1.331 | 1.343 | 1.355 | 1.367 | 1.309 |
| 5.625 | 0.497 | 1.251 | 1.330 | 1.263 | 1.370 | 1.382 | 1.382 | 1.393 | 1.393 | 1.320 |
| 5.500 | 0.497 | 1.251 | 1.341 | 1.263 | 1.309 | 1.320 | 1.320 | 1.344 | 1.356 | 1.356 |
| 5.375 | 0.497 | 1.251 | 1.365 | 1.287 | 1.320 | 1.332 | 1.356 | 1.368 | 1.380 | 1.380 |
| 5.250 | 0.497 | 1.247 | 1.373 | 1.225 | 1.344 | 1.356 | 1.380 | 1.404 | 1.416 | 1.416 |
| 5.125 | 0.497 | 1.251 | 1.372 | 1.261 | 1.356 | 1.404 | 1.404 | 1.428 | 1.428 | 1.428 |
| 5.000 | 0.484 | 1.144 | 1.272 | 1.237 | 1.392 | 1.428 | 1.439 | 1.451 | 1.463 | 1.463 |
| 4.990 | 0.484 | 1.144 | 1.272 | 1.237 | 1.392 | 1.428 | 1.439 | 1.451 | 1.463 | 1.463 |
| 4.875 | 0.434 | 1.095 | 1.249 | 1.249 | 1.416 | 1.451 | 1.475 | 1.487 | 1.499 | 1.499 |
| 4.750 | 0.385 | 1.047 | 1.249 | 1.249 | 1.428 | 1.475 | 1.511 | 1.547 | 1.558 | 1.558 |
| 4.625 | 0.310 | 1.072 | 1.286 | 1.286 | 1.499 | 1.547 | 1.570 | 1.594 | 1.606 | 1.606 |
| 4.500 | 0.285 | 1.047 | 1.261 | 1.261 | 1.499 | 1.547 | 1.570 | 1.594 | 1.606 | 1.606 |
| 4.375 | 0.285 | 1.047 | 1.261 | 1.261 | 1.499 | 1.547 | 1.570 | 1.594 | 1.606 | 1.606 |
| 4.250 | 0.285 | 1.047 | 1.261 | 1.261 | 1.499 | 1.547 | 1.570 | 1.594 | 1.606 | 1.606 |
| 4.125 | 0.285 | 1.047 | 1.261 | 1.261 | 1.499 | 1.547 | 1.570 | 1.594 | 1.606 | 1.606 |
| 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   | 0.307 | 0.870 | 0.998 | 0.998 | 0.985 | 0.870 | 0.832 | 0.780 | 0.768   | 0.768   |
| 9.990    | 0.307 | 0.870 | 0.998 | 0.998 | 0.985 | 0.870 | 0.832 | 0.780 | 0.768   | 0.768   |
| 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 | 1.024 | 1.024 | 0.998 | 0.883 | 0.857 | 0.806 | 0.793   | 0.793   |
| 8.990    | 0.307 | 0.870 | 1.024 | 1.024 | 0.998 | 0.883 | 0.857 | 0.806 | 0.793   | 0.793   |
| 8.875    | 0.307 | 0.870 | 1.024 | 1.024 | 0.998 | 0.908 | 0.883 | 0.832 | 0.819   | 0.819   |
| 8.750    | 0.307 | 0.883 | 1.036 | 1.036 | 1.011 | 0.934 | 0.908 | 0.857 | 0.844   | 0.844   |
| 8.625    | 0.307 | 0.883 | 1.049 | 1.049 | 1.024 | 0.947 | 0.934 | 0.883 | 0.870   | 0.870   |
| 8.500    | 0.307 | 0.896 | 1.049 | 1.049 | 1.049 | 0.972 | 0.960 | 0.908 | 0.896   | 0.896   |
| 8.375    | 0.307 | 0.908 | 1.075 | 1.075 | 1.075 | 0.998 | 0.985 | 0.934 | 0.921   | 0.921   |
| 8.250    | 0.307 | 0.921 | 1.088 | 1.088 | 1.100 | 1.024 | 1.011 | 0.960 | 0.947   | 0.947   |
| 8.125    | 0.307 | 0.921 | 1.100 | 1.100 | 1.113 | 1.036 | 1.011 | 0.972 | 0.960   | 0.960   |
| 8.000    | 0.307 | 0.934 | 1.113 | 1.113 | 1.139 | 1.062 | 1.036 | 0.985 | 0.985   | 0.985   |
| 7.990    | 0.307 | 0.934 | 1.113 | 1.113 | 1.139 | 1.062 | 1.036 | 0.985 | 0.985   | 0.985   |
| 7.875    | 0.307 | 0.934 | 1.126 | 1.126 | 1.152 | 1.100 | 1.062 | 1.024 | 1.011   | 1.011   |
| 7.750    | 0.307 | 0.947 | 1.139 | 1.139 | 1.164 | 1.113 | 1.088 | 1.036 | 1.036   | 1.036   |
| 7.625    | 0.307 | 0.947 | 1.152 | 1.152 | 1.190 | 1.152 | 1.113 | 1.075 | 1.062   | 1.062   |
| 7.500    | 0.307 | 0.960 | 1.152 | 1.152 | 1.203 | 1.177 | 1.139 | 1.113 | 1.100   | 1.100   |
| 7.375    | 0.322 | 0.985 | 1.190 | 1.190 | 1.228 | 1.203 | 1.164 | 1.139 | 1.139   | 1.139   |
| 7.250    | 0.307 | 0.985 | 1.216 | 1.216 | 1.254 | 1.216 | 1.190 | 1.164 | 1.164   | 1.164   |
| 7.125    | 0.307 | 1.011 | 1.216 | 1.216 | 1.267 | 1.241 | 1.216 | 1.190 | 1.190   | 1.190   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 7.000 | 0.307 | 1.011 | 1.216 | 1.216 | 1.305 | 1.280 | 1.228 | 1.216 | 1.216 | 1.216 |
| 6.990 | 0.307 | 1.011 | 1.216 | 1.216 | 1.305 | 1.280 | 1.228 | 1.216 | 1.216 | 1.216 |
| 6.875 | 0.307 | 1.011 | 1.241 | 1.241 | 1.318 | 1.292 | 1.267 | 1.254 | 1.254 | 1.254 |
| 6.750 | 0.307 | 1.011 | 1.241 | 1.241 | 1.331 | 1.305 | 1.292 | 1.280 | 1.280 | 1.280 |
| 6.625 | 0.307 | 1.011 | 1.241 | 1.241 | 1.331 | 1.305 | 1.305 | 1.305 | 1.305 | 1.305 |
| 6.500 | 0.307 | 1.036 | 1.241 | 1.241 | 1.331 | 1.331 | 1.344 | 1.356 | 1.331 | 1.331 |
| 6.375 | 0.307 | 1.062 | 1.267 | 1.267 | 1.356 | 1.369 | 1.369 | 1.369 | 1.369 | 1.369 |
| 6.250 | 0.307 | 1.113 | 1.280 | 1.280 | 1.369 | 1.369 | 1.382 | 1.395 | 1.408 | 1.408 |
| 6.125 | 0.307 | 1.126 | 1.280 | 1.280 | 1.395 | 1.408 | 1.408 | 1.420 | 1.420 | 1.420 |
| 6.000 | 0.307 | 1.126 | 1.292 | 1.292 | 1.408 | 1.420 | 1.420 | 1.446 | 1.459 | 1.459 |
| 5.990 | 0.307 | 1.126 | 1.292 | 1.292 | 1.408 | 1.420 | 1.420 | 1.446 | 1.459 | 1.459 |
| 5.875 | 0.307 | 1.126 | 1.318 | 1.318 | 1.420 | 1.433 | 1.459 | 1.472 | 1.484 | 1.484 |
| 5.750 | 0.307 | 1.126 | 1.318 | 1.318 | 1.446 | 1.459 | 1.484 | 1.510 | 1.523 | 1.523 |
| 5.625 | 0.307 | 1.126 | 1.318 | 1.318 | 1.459 | 1.510 | 1.510 | 1.536 | 1.536 | 1.536 |
| 5.500 | 0.307 | 1.126 | 1.331 | 1.331 | 1.497 | 1.536 | 1.548 | 1.561 | 1.574 | 1.574 |
| 5.375 | 0.307 | 1.126 | 1.344 | 1.344 | 1.523 | 1.561 | 1.587 | 1.600 | 1.612 | 1.612 |
| 5.250 | 0.307 | 1.126 | 1.344 | 1.344 | 1.536 | 1.587 | 1.625 | 1.664 | 1.676 | 1.676 |
| 5.125 | 0.307 | 1.126 | 1.356 | 1.356 | 1.612 | 1.664 | 1.689 | 1.715 | 1.728 | 1.728 |
| 5.000 | 0.307 | 1.126 | 1.356 | 1.356 | 1.612 | 1.664 | 1.689 | 1.715 | 1.728 | 1.728 |
| 4.990 | 0.307 | 1.126 | 1.356 | 1.356 | 1.612 | 1.664 | 1.689 | 1.715 | 1.728 | 1.728 |
| 4.875 | 0.307 | 1.126 | 1.356 | 1.356 | 1.612 | 1.664 | 1.689 | 1.715 | 1.728 | 1.728 |
| 4.750 | 0.307 | 1.126 | 1.356 | 1.356 | 1.612 | 1.664 | 1.689 | 1.715 | 1.728 | 1.728 |
| 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   | 0.324 | 0.918 | 1.053 | 1.053 | 1.039 | 0.918 | 0.877 | 0.823 | 0.810   | 0.810   |
| 9.990    | 0.324 | 0.918 | 1.053 | 1.053 | 1.039 | 0.918 | 0.877 | 0.823 | 0.810   | 0.810   |
| 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 | 1.080 | 1.080 | 1.053 | 0.931 | 0.904 | 0.850 | 0.837   | 0.837   |
| 8.990    | 0.324 | 0.918 | 1.080 | 1.080 | 1.053 | 0.931 | 0.904 | 0.850 | 0.837   | 0.837   |
| 8.875    | 0.324 | 0.918 | 1.080 | 1.080 | 1.053 | 0.958 | 0.931 | 0.877 | 0.864   | 0.864   |
| 8.750    | 0.324 | 0.931 | 1.093 | 1.093 | 1.066 | 0.985 | 0.958 | 0.904 | 0.891   | 0.891   |
| 8.625    | 0.324 | 0.931 | 1.107 | 1.107 | 1.080 | 0.999 | 0.985 | 0.931 | 0.918   | 0.918   |
| 8.500    | 0.324 | 0.945 | 1.107 | 1.107 | 1.107 | 1.026 | 1.012 | 0.958 | 0.945   | 0.945   |
| 8.375    | 0.324 | 0.958 | 1.134 | 1.134 | 1.134 | 1.053 | 1.039 | 0.985 | 0.972   | 0.972   |
| 8.250    | 0.324 | 0.972 | 1.147 | 1.147 | 1.161 | 1.080 | 1.066 | 1.012 | 0.999   | 0.999   |
| 8.125    | 0.359 | 1.007 | 1.196 | 1.196 | 1.209 | 1.128 | 1.101 | 1.061 | 1.047   | 1.012   |
| 8.000    | 0.357 | 1.018 | 1.207 | 1.207 | 1.234 | 1.153 | 1.126 | 1.072 | 1.072   | 1.039   |
| 7.990    | 0.357 | 1.018 | 1.207 | 1.207 | 1.234 | 1.153 | 1.126 | 1.072 | 1.072   | 1.039   |
| 7.875    | 0.357 | 1.018 | 1.221 | 1.221 | 1.248 | 1.194 | 1.153 | 1.113 | 1.099   | 1.066   |
| 7.750    | 0.357 | 1.032 | 1.234 | 1.234 | 1.261 | 1.207 | 1.180 | 1.126 | 1.126   | 1.093   |
| 7.625    | 0.556 | 1.231 | 1.447 | 1.447 | 1.487 | 1.447 | 1.406 | 1.366 | 1.352   | 1.120   |
| 7.500    | 0.495 | 1.183 | 1.386 | 1.386 | 1.440 | 1.413 | 1.372 | 1.345 | 1.332   | 1.161   |
| 7.375    | 0.474 | 1.189 | 1.405 | 1.405 | 1.446 | 1.419 | 1.378 | 1.351 | 1.351   | 1.201   |
| 7.250    | 0.433 | 1.148 | 1.391 | 1.391 | 1.432 | 1.391 | 1.364 | 1.337 | 1.337   | 1.228   |
| 7.125    | 0.707 | 1.449 | 1.665 | 1.665 | 1.719 | 1.692 | 1.665 | 1.638 | 1.638   | 1.255   |
| 7.000    | 0.726 | 1.468 | 1.684 | 1.684 | 1.779 | 1.752 | 1.698 | 1.684 | 1.684   | 1.282   |
| 6.990    | 0.726 | 1.468 | 1.684 | 1.684 | 1.779 | 1.752 | 1.698 | 1.684 | 1.684   | 1.282   |
| 6.875    | 0.765 | 1.507 | 1.750 | 1.750 | 1.831 | 1.804 | 1.777 | 1.764 | 1.764   | 1.323   |
| 6.750    | 0.795 | 1.537 | 1.780 | 1.780 | 1.875 | 1.848 | 1.834 | 1.821 | 1.821   | 1.350   |
| 6.625    | 0.806 | 1.548 | 1.791 | 1.791 | 1.886 | 1.859 | 1.859 | 1.859 | 1.859   | 1.377   |
| 6.500    | 0.799 | 1.568 | 1.784 | 1.784 | 1.879 | 1.879 | 1.892 | 1.906 | 1.879   | 1.404   |
| 6.375    | 0.800 | 1.596 | 1.812 | 1.812 | 1.907 | 1.920 | 1.920 | 1.920 | 1.920   | 1.444   |
| 6.250    | 0.830 | 1.680 | 1.856 | 1.856 | 1.950 | 1.950 | 1.964 | 1.977 | 1.991   | 1.485   |
| 6.125    | 0.592 | 1.456 | 1.618 | 1.618 | 1.739 | 1.753 | 1.753 | 1.766 | 1.766   | 1.498   |
| 6.000    | 0.527 | 1.391 | 1.566 | 1.566 | 1.688 | 1.701 | 1.701 | 1.728 | 1.742   | 1.539   |
| 5.990    | 0.527 | 1.391 | 1.566 | 1.566 | 1.688 | 1.701 | 1.701 | 1.728 | 1.742   | 1.539   |
| 5.875    | 0.472 | 1.336 | 1.538 | 1.538 | 1.646 | 1.660 | 1.687 | 1.700 | 1.714   | 1.566   |
| 5.750    | 0.409 | 1.273 | 1.475 | 1.475 | 1.610 | 1.624 | 1.651 | 1.678 | 1.691   | 1.606   |
| 5.625    | 0.324 | 1.188 | 1.390 | 1.390 | 1.539 | 1.593 | 1.593 | 1.620 | 1.620   | 1.620   |
| 5.500    | 0.324 | 1.188 | 1.404 | 1.404 | 1.579 | 1.620 | 1.633 | 1.647 | 1.660   | 1.660   |
| 5.375    | 0.324 | 1.188 | 1.417 | 1.417 | 1.606 | 1.647 | 1.674 | 1.687 | 1.701   | 1.701   |
| 5.250    | 0.324 | 1.188 | 1.417 | 1.417 | 1.620 | 1.674 | 1.714 | 1.755 | 1.768   | 1.768   |
| 5.125    | 0.324 | 1.188 | 1.431 | 1.431 | 1.701 | 1.755 | 1.782 | 1.809 | 1.822   | 1.822   |
| 5.000    | 0.324 | 1.188 | 1.431 | 1.431 | 1.701 | 1.755 | 1.782 | 1.809 | 1.822   | 1.822   |
| 4.990    | 0.324 | 1.188 | 1.431 | 1.431 | 1.701 | 1.755 | 1.782 | 1.809 | 1.822   | 1.822   |
| 4.875    | 0.324 | 1.188 | 1.431 | 1.431 | 1.701 | 1.755 | 1.782 | 1.809 | 1.822   | 1.822   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 4.750 | 0.324 | 1.188 | 1.431 | 1.431 | 1.701 | 1.755 | 1.782 | 1.809 | 1.822 | 1.822 |
| 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    | 0.249 | 0.773 | 0.892 | 0.892 | 0.880 | 0.773 | 0.737 | 0.690 | 0.678   | 0.678   |
| 9.750    | 0.249 | 0.773 | 0.892 | 0.892 | 0.880 | 0.773 | 0.737 | 0.690 | 0.678   | 0.678   |
| 9.625    | 0.249 | 0.773 | 0.892 | 0.892 | 0.880 | 0.773 | 0.737 | 0.690 | 0.678   | 0.678   |
| 9.500    | 0.249 | 0.773 | 0.892 | 0.892 | 0.880 | 0.773 | 0.737 | 0.690 | 0.678   | 0.678   |
| 9.375    | 0.249 | 0.773 | 0.892 | 0.892 | 0.880 | 0.773 | 0.737 | 0.690 | 0.678   | 0.678   |
| 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 | 0.916 | 0.916 | 0.892 | 0.785 | 0.761 | 0.714 | 0.702   | 0.702   |
| 8.375    | 0.249 | 0.773 | 0.916 | 0.916 | 0.892 | 0.809 | 0.785 | 0.737 | 0.725   | 0.725   |
| 8.250    | 0.249 | 0.785 | 0.928 | 0.928 | 0.904 | 0.833 | 0.809 | 0.761 | 0.749   | 0.749   |
| 8.125    | 0.249 | 0.785 | 0.940 | 0.940 | 0.916 | 0.844 | 0.833 | 0.785 | 0.773   | 0.773   |
| 8.000    | 0.249 | 0.797 | 0.940 | 0.940 | 0.940 | 0.868 | 0.856 | 0.809 | 0.797   | 0.797   |
| 7.990    | 0.249 | 0.797 | 0.940 | 0.940 | 0.940 | 0.868 | 0.856 | 0.809 | 0.797   | 0.797   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 7.875 | 0.249 | 0.809 | 0.963 | 0.963 | 0.963 | 0.892 | 0.880 | 0.833 | 0.821 | 0.821 |
| 7.750 | 0.249 | 0.821 | 0.975 | 0.975 | 0.987 | 0.916 | 0.904 | 0.856 | 0.844 | 0.844 |
| 7.625 | 0.249 | 0.821 | 0.987 | 0.987 | 0.999 | 0.928 | 0.904 | 0.868 | 0.856 | 0.856 |
| 7.500 | 0.249 | 0.833 | 0.999 | 0.999 | 1.023 | 0.952 | 0.928 | 0.880 | 0.880 | 0.880 |
| 7.375 | 0.249 | 0.833 | 1.011 | 1.011 | 1.035 | 0.987 | 0.952 | 0.916 | 0.904 | 0.904 |
| 7.250 | 0.249 | 0.844 | 1.023 | 1.023 | 1.047 | 0.999 | 0.975 | 0.928 | 0.928 | 0.928 |
| 7.125 | 0.249 | 0.844 | 1.035 | 1.035 | 1.071 | 1.035 | 0.999 | 0.963 | 0.952 | 0.952 |
| 7.000 | 0.249 | 0.856 | 1.035 | 1.035 | 1.082 | 1.059 | 1.023 | 0.999 | 0.987 | 0.987 |
| 6.990 | 0.249 | 0.856 | 1.035 | 1.035 | 1.082 | 1.059 | 1.023 | 0.999 | 0.987 | 0.987 |
| 6.875 | 0.249 | 0.880 | 1.071 | 1.071 | 1.106 | 1.082 | 1.047 | 1.023 | 1.023 | 1.023 |
| 6.750 | 0.249 | 0.880 | 1.094 | 1.094 | 1.130 | 1.094 | 1.071 | 1.047 | 1.047 | 1.047 |
| 6.625 | 0.429 | 1.061 | 1.251 | 1.094 | 1.142 | 1.118 | 1.094 | 1.071 | 1.071 | 1.071 |
| 6.500 | 0.453 | 1.061 | 1.251 | 1.156 | 1.178 | 1.154 | 1.106 | 1.094 | 1.094 | 1.094 |
| 6.375 | 0.453 | 1.080 | 1.294 | 1.179 | 1.190 | 1.166 | 1.142 | 1.130 | 1.130 | 1.130 |
| 6.250 | 0.453 | 1.110 | 1.324 | 1.180 | 1.201 | 1.178 | 1.166 | 1.154 | 1.154 | 1.154 |
| 6.125 | 0.430 | 1.102 | 1.346 | 1.180 | 1.201 | 1.178 | 1.178 | 1.178 | 1.178 | 1.178 |
| 6.000 | 0.461 | 1.156 | 1.346 | 1.180 | 1.201 | 1.201 | 1.213 | 1.225 | 1.201 | 1.201 |
| 5.990 | 0.461 | 1.156 | 1.346 | 1.180 | 1.201 | 1.201 | 1.213 | 1.225 | 1.201 | 1.201 |
| 5.875 | 0.461 | 1.180 | 1.338 | 1.204 | 1.225 | 1.237 | 1.237 | 1.237 | 1.237 | 1.237 |
| 5.750 | 0.461 | 1.227 | 1.294 | 1.216 | 1.237 | 1.237 | 1.249 | 1.261 | 1.273 | 1.273 |
| 5.625 | 0.461 | 1.215 | 1.294 | 1.215 | 1.261 | 1.273 | 1.273 | 1.285 | 1.285 | 1.285 |
| 5.500 | 0.461 | 1.215 | 1.306 | 1.228 | 1.273 | 1.285 | 1.285 | 1.309 | 1.320 | 1.320 |
| 5.375 | 0.461 | 1.215 | 1.330 | 1.252 | 1.285 | 1.297 | 1.320 | 1.332 | 1.344 | 1.344 |
| 5.250 | 0.461 | 1.211 | 1.338 | 1.190 | 1.309 | 1.320 | 1.344 | 1.368 | 1.380 | 1.380 |
| 5.125 | 0.461 | 1.215 | 1.337 | 1.226 | 1.320 | 1.368 | 1.368 | 1.392 | 1.392 | 1.392 |
| 5.000 | 0.448 | 1.108 | 1.236 | 1.201 | 1.356 | 1.392 | 1.404 | 1.416 | 1.428 | 1.428 |
| 4.990 | 0.448 | 1.108 | 1.236 | 1.201 | 1.356 | 1.392 | 1.404 | 1.416 | 1.428 | 1.428 |
| 4.875 | 0.398 | 1.059 | 1.213 | 1.213 | 1.380 | 1.416 | 1.439 | 1.451 | 1.463 | 1.463 |
| 4.750 | 0.349 | 1.011 | 1.213 | 1.213 | 1.392 | 1.439 | 1.475 | 1.511 | 1.523 | 1.523 |
| 4.625 | 0.274 | 1.036 | 1.250 | 1.250 | 1.463 | 1.511 | 1.535 | 1.558 | 1.570 | 1.570 |
| 4.500 | 0.249 | 1.011 | 1.225 | 1.225 | 1.463 | 1.511 | 1.535 | 1.558 | 1.570 | 1.570 |
| 4.375 | 0.249 | 1.011 | 1.225 | 1.225 | 1.463 | 1.511 | 1.535 | 1.558 | 1.570 | 1.570 |
| 4.250 | 0.249 | 1.011 | 1.225 | 1.225 | 1.463 | 1.511 | 1.535 | 1.558 | 1.570 | 1.570 |
| 4.125 | 0.249 | 1.011 | 1.225 | 1.225 | 1.463 | 1.511 | 1.535 | 1.558 | 1.570 | 1.570 |
| 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   | 0.268 | 0.832 | 0.960 | 0.960 | 0.947 | 0.832 | 0.793 | 0.742 | 0.729   | 0.729   |
| 9.990    | 0.268 | 0.832 | 0.960 | 0.960 | 0.947 | 0.832 | 0.793 | 0.742 | 0.729   | 0.729   |
| 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 | 0.985 | 0.985 | 0.960 | 0.844 | 0.819 | 0.768 | 0.755   | 0.755   |
| 8.990    | 0.268 | 0.832 | 0.985 | 0.985 | 0.960 | 0.844 | 0.819 | 0.768 | 0.755   | 0.755   |
| 8.875    | 0.268 | 0.832 | 0.985 | 0.985 | 0.960 | 0.870 | 0.844 | 0.793 | 0.780   | 0.780   |
| 8.750    | 0.268 | 0.844 | 0.998 | 0.998 | 0.972 | 0.896 | 0.870 | 0.819 | 0.806   | 0.806   |
| 8.625    | 0.268 | 0.844 | 1.011 | 1.011 | 0.985 | 0.908 | 0.896 | 0.844 | 0.832   | 0.832   |
| 8.500    | 0.268 | 0.857 | 1.011 | 1.011 | 1.011 | 0.934 | 0.921 | 0.870 | 0.857   | 0.857   |
| 8.375    | 0.268 | 0.870 | 1.036 | 1.036 | 1.036 | 0.960 | 0.947 | 0.896 | 0.883   | 0.883   |
| 8.250    | 0.268 | 0.883 | 1.049 | 1.049 | 1.062 | 0.985 | 0.972 | 0.921 | 0.908   | 0.908   |
| 8.125    | 0.268 | 0.883 | 1.062 | 1.062 | 1.075 | 0.998 | 0.972 | 0.934 | 0.921   | 0.921   |
| 8.000    | 0.268 | 0.896 | 1.075 | 1.075 | 1.100 | 1.024 | 0.998 | 0.947 | 0.947   | 0.947   |
| 7.990    | 0.268 | 0.896 | 1.075 | 1.075 | 1.100 | 1.024 | 0.998 | 0.947 | 0.947   | 0.947   |
| 7.875    | 0.268 | 0.896 | 1.088 | 1.088 | 1.113 | 1.062 | 1.024 | 0.985 | 0.972   | 0.972   |
| 7.750    | 0.268 | 0.908 | 1.100 | 1.100 | 1.126 | 1.075 | 1.049 | 0.998 | 0.998   | 0.998   |
| 7.625    | 0.268 | 0.908 | 1.113 | 1.113 | 1.152 | 1.113 | 1.075 | 1.036 | 1.024   | 1.024   |
| 7.500    | 0.268 | 0.921 | 1.113 | 1.113 | 1.164 | 1.139 | 1.100 | 1.075 | 1.062   | 1.062   |
| 7.375    | 0.283 | 0.947 | 1.152 | 1.152 | 1.190 | 1.164 | 1.126 | 1.100 | 1.100   | 1.100   |
| 7.250    | 0.268 | 0.947 | 1.177 | 1.177 | 1.216 | 1.177 | 1.152 | 1.126 | 1.126   | 1.126   |
| 7.125    | 0.268 | 0.972 | 1.177 | 1.177 | 1.228 | 1.203 | 1.177 | 1.152 | 1.152   | 1.152   |
| 7.000    | 0.268 | 0.972 | 1.177 | 1.177 | 1.267 | 1.241 | 1.190 | 1.177 | 1.177   | 1.177   |
| 6.990    | 0.268 | 0.972 | 1.177 | 1.177 | 1.267 | 1.241 | 1.190 | 1.177 | 1.177   | 1.177   |
| 6.875    | 0.268 | 0.972 | 1.203 | 1.203 | 1.280 | 1.254 | 1.228 | 1.216 | 1.216   | 1.216   |
| 6.750    | 0.268 | 0.972 | 1.203 | 1.203 | 1.292 | 1.267 | 1.254 | 1.241 | 1.241   | 1.241   |
| 6.625    | 0.268 | 0.972 | 1.203 | 1.203 | 1.292 | 1.267 | 1.267 | 1.267 | 1.267   | 1.267   |
| 6.500    | 0.268 | 0.998 | 1.203 | 1.203 | 1.292 | 1.292 | 1.305 | 1.318 | 1.292   | 1.292   |
| 6.375    | 0.268 | 1.024 | 1.228 | 1.228 | 1.318 | 1.331 | 1.331 | 1.331 | 1.331   | 1.331   |
| 6.250    | 0.268 | 1.075 | 1.241 | 1.241 | 1.331 | 1.331 | 1.344 | 1.356 | 1.369   | 1.369   |
| 6.125    | 0.268 | 1.088 | 1.241 | 1.241 | 1.356 | 1.369 | 1.369 | 1.382 | 1.382   | 1.382   |
| 6.000    | 0.268 | 1.088 | 1.254 | 1.254 | 1.369 | 1.382 | 1.382 | 1.408 | 1.420   | 1.420   |
| 5.990    | 0.268 | 1.088 | 1.254 | 1.254 | 1.369 | 1.382 | 1.382 | 1.408 | 1.420   | 1.420   |
| 5.875    | 0.268 | 1.088 | 1.280 | 1.280 | 1.382 | 1.395 | 1.420 | 1.433 | 1.446   | 1.446   |
| 5.750    | 0.268 | 1.088 | 1.280 | 1.280 | 1.408 | 1.420 | 1.446 | 1.472 | 1.484   | 1.484   |
| 5.625    | 0.268 | 1.088 | 1.280 | 1.280 | 1.420 | 1.472 | 1.472 | 1.497 | 1.497   | 1.497   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 5.500 | 0.268 | 1.088 | 1.292 | 1.292 | 1.459 | 1.497 | 1.510 | 1.523 | 1.536 | 1.536 |
| 5.375 | 0.268 | 1.088 | 1.305 | 1.305 | 1.484 | 1.523 | 1.548 | 1.561 | 1.574 | 1.574 |
| 5.250 | 0.268 | 1.088 | 1.305 | 1.305 | 1.497 | 1.548 | 1.587 | 1.625 | 1.638 | 1.638 |
| 5.125 | 0.268 | 1.088 | 1.318 | 1.318 | 1.574 | 1.625 | 1.651 | 1.676 | 1.689 | 1.689 |
| 5.000 | 0.268 | 1.088 | 1.318 | 1.318 | 1.574 | 1.625 | 1.651 | 1.676 | 1.689 | 1.689 |
| 4.990 | 0.268 | 1.088 | 1.318 | 1.318 | 1.574 | 1.625 | 1.651 | 1.676 | 1.689 | 1.689 |
| 4.875 | 0.268 | 1.088 | 1.318 | 1.318 | 1.574 | 1.625 | 1.651 | 1.676 | 1.689 | 1.689 |
| 4.750 | 0.268 | 1.088 | 1.318 | 1.318 | 1.574 | 1.625 | 1.651 | 1.676 | 1.689 | 1.689 |
| 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   | 0.283 | 0.877 | 1.012 | 1.012 | 0.999 | 0.877 | 0.837 | 0.783 | 0.769   | 0.769   |
| 9.990    | 0.283 | 0.877 | 1.012 | 1.012 | 0.999 | 0.877 | 0.837 | 0.783 | 0.769   | 0.769   |
| 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 | 1.039 | 1.039 | 1.012 | 0.891 | 0.864 | 0.810 | 0.796   | 0.796   |
| 8.990    | 0.283 | 0.877 | 1.039 | 1.039 | 1.012 | 0.891 | 0.864 | 0.810 | 0.796   | 0.796   |
| 8.875    | 0.283 | 0.877 | 1.039 | 1.039 | 1.012 | 0.918 | 0.891 | 0.837 | 0.823   | 0.823   |
| 8.750    | 0.283 | 0.891 | 1.053 | 1.053 | 1.026 | 0.945 | 0.918 | 0.864 | 0.850   | 0.850   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 8.625 | 0.283 | 0.891 | 1.066 | 1.066 | 1.039 | 0.958 | 0.945 | 0.891 | 0.877 | 0.877 |
| 8.500 | 0.283 | 0.904 | 1.066 | 1.066 | 1.066 | 0.985 | 0.972 | 0.918 | 0.904 | 0.904 |
| 8.375 | 0.283 | 0.918 | 1.093 | 1.093 | 1.093 | 1.012 | 0.999 | 0.945 | 0.931 | 0.931 |
| 8.250 | 0.283 | 0.931 | 1.107 | 1.107 | 1.120 | 1.039 | 1.026 | 0.972 | 0.958 | 0.958 |
| 8.125 | 0.685 | 1.284 | 1.386 | 1.258 | 1.248 | 1.132 | 1.026 | 0.985 | 0.972 | 0.972 |
| 8.000 | 0.595 | 1.219 | 1.341 | 1.191 | 1.269 | 1.168 | 1.053 | 0.999 | 0.999 | 0.999 |
| 7.990 | 0.595 | 1.219 | 1.341 | 1.191 | 1.269 | 1.168 | 1.053 | 0.999 | 0.999 | 0.999 |
| 7.875 | 0.524 | 1.156 | 1.306 | 1.173 | 1.274 | 1.223 | 1.080 | 1.039 | 1.026 | 1.026 |
| 7.750 | 0.462 | 1.114 | 1.278 | 1.161 | 1.317 | 1.215 | 1.107 | 1.053 | 1.053 | 1.053 |
| 7.625 | 0.829 | 1.457 | 1.620 | 1.490 | 1.453 | 1.295 | 1.240 | 1.199 | 1.186 | 1.080 |
| 7.500 | 0.809 | 1.451 | 1.610 | 1.469 | 1.452 | 1.317 | 1.277 | 1.250 | 1.236 | 1.120 |
| 7.375 | 0.726 | 1.407 | 1.608 | 1.464 | 1.455 | 1.346 | 1.285 | 1.258 | 1.258 | 1.161 |
| 7.250 | 0.633 | 1.334 | 1.541 | 1.415 | 1.428 | 1.359 | 1.332 | 1.305 | 1.305 | 1.188 |
| 7.125 | 0.713 | 1.449 | 1.636 | 1.464 | 1.511 | 1.477 | 1.450 | 1.423 | 1.423 | 1.215 |
| 7.000 | 0.707 | 1.462 | 1.626 | 1.599 | 1.693 | 1.666 | 1.612 | 1.599 | 1.599 | 1.242 |
| 6.990 | 0.707 | 1.462 | 1.626 | 1.599 | 1.693 | 1.666 | 1.612 | 1.599 | 1.599 | 1.242 |
| 6.875 | 0.760 | 1.503 | 1.746 | 1.746 | 1.827 | 1.800 | 1.773 | 1.759 | 1.759 | 1.282 |
| 6.750 | 0.794 | 1.537 | 1.780 | 1.780 | 1.874 | 1.847 | 1.834 | 1.820 | 1.820 | 1.309 |
| 6.625 | 0.805 | 1.548 | 1.791 | 1.791 | 1.885 | 1.858 | 1.858 | 1.858 | 1.858 | 1.336 |
| 6.500 | 0.791 | 1.561 | 1.777 | 1.777 | 1.871 | 1.871 | 1.885 | 1.898 | 1.871 | 1.363 |
| 6.375 | 0.786 | 1.583 | 1.799 | 1.799 | 1.893 | 1.907 | 1.907 | 1.907 | 1.907 | 1.404 |
| 6.250 | 0.739 | 1.581 | 1.756 | 1.756 | 1.851 | 1.851 | 1.864 | 1.878 | 1.891 | 1.444 |
| 6.125 | 0.705 | 1.564 | 1.680 | 1.606 | 1.728 | 1.741 | 1.741 | 1.755 | 1.755 | 1.458 |
| 6.000 | 0.635 | 1.492 | 1.623 | 1.519 | 1.640 | 1.654 | 1.654 | 1.681 | 1.694 | 1.498 |
| 5.990 | 0.635 | 1.492 | 1.623 | 1.519 | 1.640 | 1.654 | 1.654 | 1.681 | 1.694 | 1.498 |
| 5.875 | 0.645 | 1.500 | 1.596 | 1.546 | 1.654 | 1.667 | 1.694 | 1.708 | 1.721 | 1.525 |
| 5.750 | 0.621 | 1.442 | 1.615 | 1.545 | 1.680 | 1.693 | 1.720 | 1.747 | 1.761 | 1.566 |
| 5.625 | 0.422 | 1.234 | 1.413 | 1.350 | 1.498 | 1.582 | 1.552 | 1.579 | 1.579 | 1.579 |
| 5.500 | 0.374 | 1.202 | 1.394 | 1.375 | 1.539 | 1.615 | 1.593 | 1.606 | 1.620 | 1.620 |
| 5.375 | 0.352 | 1.196 | 1.402 | 1.383 | 1.566 | 1.633 | 1.633 | 1.647 | 1.660 | 1.660 |
| 5.250 | 0.328 | 1.183 | 1.387 | 1.377 | 1.579 | 1.651 | 1.674 | 1.714 | 1.728 | 1.728 |
| 5.125 | 0.283 | 1.147 | 1.390 | 1.390 | 1.660 | 1.714 | 1.741 | 1.768 | 1.782 | 1.782 |
| 5.000 | 0.283 | 1.147 | 1.390 | 1.390 | 1.660 | 1.714 | 1.741 | 1.768 | 1.782 | 1.782 |
| 4.990 | 0.283 | 1.147 | 1.390 | 1.390 | 1.660 | 1.714 | 1.741 | 1.768 | 1.782 | 1.782 |
| 4.875 | 0.283 | 1.147 | 1.390 | 1.390 | 1.660 | 1.714 | 1.741 | 1.768 | 1.782 | 1.782 |
| 4.750 | 0.283 | 1.147 | 1.390 | 1.390 | 1.660 | 1.714 | 1.741 | 1.768 | 1.782 | 1.782 |
| 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   | 0.351 | 0.945 | 1.080 | 1.080 | 1.066 | 0.945 | 0.904 | 0.850 | 0.837   | 0.837   |
| 9.990    | 0.351 | 0.945 | 1.080 | 1.080 | 1.066 | 0.945 | 0.904 | 0.850 | 0.837   | 0.837   |
| 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 | 1.107 | 1.107 | 1.080 | 0.958 | 0.931 | 0.877 | 0.864   | 0.864   |
| 8.990    | 0.351 | 0.945 | 1.107 | 1.107 | 1.080 | 0.958 | 0.931 | 0.877 | 0.864   | 0.864   |
| 8.875    | 0.351 | 0.945 | 1.107 | 1.107 | 1.080 | 0.985 | 0.958 | 0.904 | 0.891   | 0.891   |
| 8.750    | 0.351 | 0.958 | 1.120 | 1.120 | 1.093 | 1.012 | 0.985 | 0.931 | 0.918   | 0.918   |
| 8.625    | 0.351 | 0.958 | 1.134 | 1.134 | 1.107 | 1.026 | 1.012 | 0.958 | 0.945   | 0.945   |
| 8.500    | 0.351 | 0.972 | 1.134 | 1.134 | 1.134 | 1.053 | 1.039 | 0.985 | 0.972   | 0.972   |
| 8.375    | 0.351 | 0.985 | 1.161 | 1.161 | 1.161 | 1.080 | 1.066 | 1.012 | 0.999   | 0.999   |
| 8.250    | 0.351 | 0.999 | 1.174 | 1.174 | 1.188 | 1.107 | 1.093 | 1.039 | 1.026   | 1.026   |
| 8.125    | 0.471 | 1.104 | 1.267 | 1.229 | 1.235 | 1.143 | 1.093 | 1.053 | 1.039   | 1.039   |
| 8.000    | 0.444 | 1.094 | 1.263 | 1.218 | 1.260 | 1.173 | 1.120 | 1.066 | 1.066   | 1.066   |
| 7.990    | 0.444 | 1.094 | 1.263 | 1.218 | 1.260 | 1.173 | 1.120 | 1.066 | 1.066   | 1.066   |
| 7.875    | 0.423 | 1.075 | 1.262 | 1.222 | 1.272 | 1.218 | 1.147 | 1.107 | 1.093   | 1.093   |
| 7.750    | 0.404 | 1.072 | 1.263 | 1.228 | 1.293 | 1.225 | 1.174 | 1.120 | 1.120   | 1.120   |
| 7.625    | 0.514 | 1.175 | 1.375 | 1.336 | 1.353 | 1.278 | 1.201 | 1.161 | 1.147   | 1.147   |
| 7.500    | 0.508 | 1.182 | 1.372 | 1.330 | 1.363 | 1.302 | 1.228 | 1.201 | 1.188   | 1.188   |
| 7.375    | 0.484 | 1.188 | 1.400 | 1.356 | 1.383 | 1.331 | 1.255 | 1.228 | 1.228   | 1.228   |
| 7.250    | 0.456 | 1.166 | 1.398 | 1.360 | 1.393 | 1.337 | 1.282 | 1.255 | 1.255   | 1.255   |
| 7.125    | 0.480 | 1.219 | 1.427 | 1.375 | 1.427 | 1.378 | 1.309 | 1.282 | 1.282   | 1.282   |
| 7.000    | 0.478 | 1.223 | 1.424 | 1.375 | 1.467 | 1.407 | 1.323 | 1.309 | 1.309   | 1.309   |
| 6.990    | 0.478 | 1.223 | 1.424 | 1.375 | 1.467 | 1.407 | 1.323 | 1.309 | 1.309   | 1.309   |
| 6.875    | 0.470 | 1.199 | 1.442 | 1.393 | 1.481 | 1.441 | 1.363 | 1.350 | 1.350   | 1.350   |
| 6.750    | 0.451 | 1.179 | 1.420 | 1.368 | 1.462 | 1.415 | 1.390 | 1.377 | 1.377   | 1.377   |
| 6.625    | 0.463 | 1.197 | 1.433 | 1.382 | 1.459 | 1.455 | 1.404 | 1.404 | 1.404   | 1.404   |
| 6.500    | 0.457 | 1.222 | 1.426 | 1.378 | 1.452 | 1.456 | 1.444 | 1.458 | 1.431   | 1.431   |
| 6.375    | 0.446 | 1.238 | 1.442 | 1.398 | 1.473 | 1.486 | 1.471 | 1.471 | 1.471   | 1.471   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 6.250 | 0.487 | 1.332 | 1.500 | 1.380 | 1.471 | 1.488 | 1.485 | 1.498 | 1.512 | 1.512 |
| 6.125 | 0.477 | 1.340 | 1.488 | 1.434 | 1.503 | 1.537 | 1.512 | 1.525 | 1.525 | 1.525 |
| 6.000 | 0.456 | 1.318 | 1.480 | 1.431 | 1.516 | 1.550 | 1.525 | 1.552 | 1.566 | 1.566 |
| 5.990 | 0.456 | 1.318 | 1.480 | 1.431 | 1.516 | 1.550 | 1.525 | 1.552 | 1.566 | 1.566 |
| 5.875 | 0.459 | 1.321 | 1.490 | 1.457 | 1.525 | 1.557 | 1.566 | 1.579 | 1.593 | 1.593 |
| 5.750 | 0.452 | 1.303 | 1.496 | 1.461 | 1.552 | 1.583 | 1.593 | 1.620 | 1.633 | 1.633 |
| 5.625 | 0.392 | 1.241 | 1.435 | 1.417 | 1.566 | 1.629 | 1.620 | 1.647 | 1.647 | 1.647 |
| 5.500 | 0.378 | 1.231 | 1.440 | 1.434 | 1.606 | 1.657 | 1.660 | 1.674 | 1.687 | 1.687 |
| 5.375 | 0.371 | 1.229 | 1.451 | 1.445 | 1.633 | 1.682 | 1.701 | 1.714 | 1.728 | 1.728 |
| 5.250 | 0.364 | 1.225 | 1.447 | 1.444 | 1.647 | 1.706 | 1.741 | 1.782 | 1.795 | 1.795 |
| 5.125 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 5.000 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.990 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.875 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 4.750 | 0.351 | 1.215 | 1.458 | 1.458 | 1.728 | 1.782 | 1.809 | 1.836 | 1.849 | 1.849 |
| 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 | 0.020 | 0.331 | 0.509 | 0.581 | 0.592 | 0.592 | 0.597 | 0.628 | 0.628 | 0.576 |
| 8.625 | 0.050 | 0.805 | 1.238 | 1.413 | 1.438 | 1.438 | 1.451 | 1.526 | 1.526 | 1.401 |
| 8.500 | 0.049 | 0.794 | 1.220 | 1.393 | 1.418 | 1.418 | 1.430 | 1.504 | 1.504 | 1.381 |
| 8.375 | 0.037 | 0.608 | 0.936 | 1.068 | 1.087 | 1.087 | 1.096 | 1.153 | 1.153 | 1.059 |
| 8.250 | 0.025 | 0.416 | 0.639 | 0.730 | 0.743 | 0.743 | 0.749 | 0.788 | 0.788 | 0.723 |
| 8.125 | 0.063 | 1.016 | 1.562 | 1.783 | 1.815 | 1.815 | 1.831 | 1.925 | 1.925 | 1.768 |
| 8.000 | 0.053 | 0.859 | 1.322 | 1.509 | 1.535 | 1.535 | 1.549 | 1.629 | 1.629 | 1.495 |
| 7.990 | 0.053 | 0.859 | 1.322 | 1.509 | 1.535 | 1.535 | 1.549 | 1.629 | 1.629 | 1.495 |
| 7.875 | 0.040 | 0.648 | 0.996 | 1.137 | 1.157 | 1.157 | 1.167 | 1.227 | 1.227 | 1.127 |
| 7.750 | 0.026 | 0.422 | 0.649 | 0.741 | 0.754 | 0.754 | 0.761 | 0.800 | 0.800 | 0.734 |
| 7.625 | 0.068 | 1.096 | 1.685 | 1.923 | 1.957 | 1.957 | 1.974 | 2.076 | 2.076 | 1.906 |
| 7.500 | 0.057 | 0.931 | 1.431 | 1.634 | 1.663 | 1.663 | 1.677 | 1.764 | 1.764 | 1.619 |
| 7.375 | 0.042 | 0.689 | 1.059 | 1.209 | 1.231 | 1.231 | 1.241 | 1.306 | 1.306 | 1.199 |
| 7.250 | 0.026 | 0.422 | 0.649 | 0.741 | 0.754 | 0.754 | 0.761 | 0.800 | 0.800 | 0.734 |
| 7.125 | 0.296 | 1.475 | 2.151 | 2.363 | 2.339 | 2.308 | 2.327 | 2.444 | 2.444 | 2.187 |
| 7.000 | 0.279 | 1.213 | 1.747 | 1.902 | 1.870 | 1.839 | 1.854 | 1.947 | 1.947 | 1.730 |
| 6.990 | 0.279 | 1.213 | 1.747 | 1.902 | 1.870 | 1.839 | 1.854 | 1.947 | 1.947 | 1.730 |
| 6.875 | 0.262 | 0.938 | 1.325 | 1.419 | 1.379 | 1.348 | 1.359 | 1.426 | 1.426 | 1.252 |
| 6.750 | 0.244 | 0.646 | 0.877 | 0.908 | 0.858 | 0.827 | 0.834 | 0.874 | 0.874 | 0.745 |
| 6.625 | 0.395 | 1.659 | 2.383 | 2.551 | 2.531 | 2.515 | 2.489 | 2.615 | 2.615 | 2.343 |
| 6.500 | 0.378 | 1.378 | 1.951 | 2.057 | 2.029 | 2.013 | 1.982 | 2.081 | 2.081 | 1.854 |
| 6.375 | 0.358 | 1.064 | 1.469 | 1.507 | 1.469 | 1.453 | 1.417 | 1.488 | 1.488 | 1.309 |
| 6.250 | 0.338 | 0.746 | 0.979 | 0.949 | 0.900 | 0.884 | 0.844 | 0.885 | 0.885 | 0.755 |
| 6.125 | 0.212 | 1.535 | 2.293 | 2.521 | 2.519 | 2.519 | 2.540 | 2.672 | 2.672 | 2.453 |
| 6.000 | 0.194 | 1.243 | 1.843 | 2.007 | 1.996 | 1.996 | 2.014 | 2.118 | 2.118 | 1.944 |
| 5.990 | 0.194 | 1.243 | 1.843 | 2.007 | 1.996 | 1.996 | 2.014 | 2.118 | 2.118 | 1.944 |
| 5.875 | 0.173 | 0.913 | 1.337 | 1.429 | 1.408 | 1.408 | 1.420 | 1.494 | 1.494 | 1.371 |
| 5.750 | 0.152 | 0.562 | 0.797 | 0.813 | 0.780 | 0.780 | 0.787 | 0.828 | 0.828 | 0.760 |
| 5.625 | 0.138 | 1.542 | 2.347 | 2.626 | 2.673 | 2.673 | 2.696 | 2.835 | 2.835 | 2.603 |
| 5.500 | 0.118 | 1.205 | 1.828 | 2.034 | 2.070 | 2.070 | 2.088 | 2.196 | 2.196 | 2.016 |
| 5.375 | 0.095 | 0.846 | 1.276 | 1.404 | 1.429 | 1.429 | 1.442 | 1.516 | 1.516 | 1.392 |
| 5.250 | 0.073 | 0.489 | 0.728 | 0.778 | 0.792 | 0.792 | 0.799 | 0.840 | 0.840 | 0.772 |
| 5.125 | 0.094 | 1.519 | 2.335 | 2.665 | 2.712 | 2.712 | 2.736 | 2.877 | 2.877 | 2.641 |
| 5.000 | 0.073 | 1.176 | 1.809 | 2.064 | 2.101 | 2.101 | 2.119 | 2.229 | 2.229 | 2.046 |
| 4.990 | 0.073 | 1.176 | 1.809 | 2.064 | 2.101 | 2.101 | 2.119 | 2.229 | 2.229 | 2.046 |
| 4.875 | 0.050 | 0.812 | 1.248 | 1.425 | 1.450 | 1.450 | 1.463 | 1.539 | 1.539 | 1.412 |
| 4.750 | 0.027 | 0.448 | 0.689 | 0.786 | 0.800 | 0.800 | 0.807 | 0.849 | 0.849 | 0.779 |
| 4.625 | 0.094 | 1.526 | 2.346 | 2.678 | 2.725 | 2.725 | 2.749 | 2.891 | 2.891 | 2.654 |
| 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    | 0.162 | 0.196 | 0.286 | 0.374 | 0.428 | 0.433 | 0.450 | 0.455 | 0.447   | 0.398   |
| 8.625    | 0.359 | 0.436 | 0.635 | 0.830 | 0.949 | 0.961 | 0.999 | 1.010 | 0.991   | 0.884   |
| 8.500    | 0.363 | 0.440 | 0.641 | 0.838 | 0.958 | 0.970 | 1.009 | 1.019 | 1.001   | 0.892   |
| 8.375    | 0.283 | 0.343 | 0.500 | 0.653 | 0.747 | 0.756 | 0.786 | 0.795 | 0.780   | 0.695   |
| 8.250    | 0.198 | 0.240 | 0.351 | 0.458 | 0.524 | 0.530 | 0.552 | 0.557 | 0.547   | 0.488   |
| 8.125    | 0.447 | 0.542 | 0.791 | 1.033 | 1.182 | 1.196 | 1.244 | 1.257 | 1.234   | 1.100   |
| 8.000    | 0.365 | 0.443 | 0.646 | 0.843 | 0.965 | 0.976 | 1.015 | 1.026 | 1.008   | 0.898   |
| 7.990    | 0.365 | 0.443 | 0.646 | 0.843 | 0.965 | 0.976 | 1.015 | 1.026 | 1.008   | 0.898   |
| 7.875    | 0.307 | 0.372 | 0.543 | 0.709 | 0.811 | 0.821 | 0.854 | 0.863 | 0.847   | 0.755   |
| 7.750    | 0.215 | 0.261 | 0.380 | 0.497 | 0.568 | 0.575 | 0.598 | 0.605 | 0.594   | 0.529   |
| 7.625    | 0.532 | 0.645 | 0.941 | 1.228 | 1.405 | 1.422 | 1.479 | 1.495 | 1.467   | 1.308   |
| 7.500    | 0.434 | 0.526 | 0.768 | 1.003 | 1.147 | 1.161 | 1.208 | 1.221 | 1.198   | 1.068   |
| 7.375    | 0.336 | 0.407 | 0.594 | 0.777 | 0.888 | 0.899 | 0.935 | 0.945 | 0.928   | 0.827   |
| 7.250    | 0.224 | 0.272 | 0.397 | 0.518 | 0.593 | 0.600 | 0.624 | 0.631 | 0.619   | 0.552   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 7.125 | 0.633 | 0.767 | 1.119 | 1.461 | 1.671 | 1.691 | 1.759 | 1.778 | 1.745 | 1.556 |
| 7.000 | 0.511 | 0.620 | 0.904 | 1.181 | 1.350 | 1.367 | 1.421 | 1.437 | 1.411 | 1.257 |
| 6.990 | 0.511 | 0.620 | 0.904 | 1.181 | 1.350 | 1.367 | 1.421 | 1.437 | 1.411 | 1.257 |
| 6.875 | 0.381 | 0.462 | 0.674 | 0.880 | 1.007 | 1.019 | 1.060 | 1.071 | 1.052 | 0.937 |
| 6.750 | 0.236 | 0.286 | 0.417 | 0.545 | 0.623 | 0.631 | 0.656 | 0.663 | 0.651 | 0.580 |
| 6.625 | 0.723 | 0.876 | 1.278 | 1.669 | 1.909 | 1.932 | 2.009 | 2.031 | 1.994 | 1.777 |
| 6.500 | 0.581 | 0.704 | 1.027 | 1.341 | 1.534 | 1.553 | 1.615 | 1.632 | 1.602 | 1.428 |
| 6.375 | 0.423 | 0.513 | 0.749 | 0.978 | 1.118 | 1.132 | 1.177 | 1.190 | 1.168 | 1.041 |
| 6.250 | 0.239 | 0.289 | 0.422 | 0.551 | 0.630 | 0.638 | 0.664 | 0.671 | 0.659 | 0.587 |
| 6.125 | 0.821 | 0.995 | 1.451 | 1.895 | 2.167 | 2.193 | 2.281 | 2.305 | 2.263 | 2.018 |
| 6.000 | 0.643 | 0.779 | 1.137 | 1.485 | 1.698 | 1.718 | 1.787 | 1.806 | 1.773 | 1.581 |
| 5.990 | 0.643 | 0.779 | 1.137 | 1.485 | 1.698 | 1.718 | 1.787 | 1.806 | 1.773 | 1.581 |
| 5.875 | 0.442 | 0.536 | 0.782 | 1.022 | 1.169 | 1.183 | 1.230 | 1.243 | 1.221 | 1.088 |
| 5.750 | 0.242 | 0.293 | 0.428 | 0.559 | 0.640 | 0.647 | 0.673 | 0.681 | 0.668 | 0.596 |
| 5.625 | 0.857 | 1.038 | 1.515 | 1.978 | 2.262 | 2.290 | 2.381 | 2.407 | 2.363 | 2.107 |
| 5.500 | 0.682 | 0.827 | 1.206 | 1.575 | 1.801 | 1.823 | 1.896 | 1.917 | 1.882 | 1.677 |
| 5.375 | 0.468 | 0.567 | 0.827 | 1.081 | 1.236 | 1.251 | 1.301 | 1.315 | 1.291 | 1.151 |
| 5.250 | 0.256 | 0.310 | 0.452 | 0.590 | 0.675 | 0.683 | 0.711 | 0.718 | 0.705 | 0.629 |
| 5.125 | 0.910 | 1.102 | 1.608 | 2.100 | 2.401 | 2.430 | 2.528 | 2.555 | 2.508 | 2.236 |
| 5.000 | 0.697 | 0.844 | 1.232 | 1.609 | 1.839 | 1.862 | 1.936 | 1.957 | 1.921 | 1.713 |
| 4.990 | 0.697 | 0.844 | 1.232 | 1.609 | 1.839 | 1.862 | 1.936 | 1.957 | 1.921 | 1.713 |
| 4.875 | 0.478 | 0.579 | 0.845 | 1.104 | 1.263 | 1.278 | 1.329 | 1.343 | 1.319 | 1.176 |
| 4.750 | 0.260 | 0.315 | 0.459 | 0.600 | 0.686 | 0.694 | 0.722 | 0.730 | 0.716 | 0.638 |
| 4.625 | 0.915 | 1.109 | 1.618 | 2.113 | 2.417 | 2.446 | 2.544 | 2.571 | 2.524 | 2.250 |
| 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    | 0.206 | 0.250 | 0.365 | 0.477 | 0.545 | 0.552 | 0.574 | 0.580 | 0.569   | 0.508   |
| 8.625    | 0.492 | 0.596 | 0.869 | 1.135 | 1.298 | 1.314 | 1.366 | 1.381 | 1.356   | 1.209   |
| 8.500    | 0.466 | 0.564 | 0.823 | 1.075 | 1.230 | 1.245 | 1.295 | 1.308 | 1.285   | 1.145   |
| 8.375    | 0.356 | 0.432 | 0.630 | 0.823 | 0.941 | 0.953 | 0.991 | 1.002 | 0.983   | 0.877   |
| 8.250    | 0.243 | 0.294 | 0.429 | 0.561 | 0.641 | 0.649 | 0.675 | 0.682 | 0.670   | 0.597   |
| 8.125    | 0.580 | 0.702 | 1.025 | 1.338 | 1.530 | 1.549 | 1.611 | 1.628 | 1.599   | 1.425   |
| 8.000    | 0.468 | 0.567 | 0.828 | 1.081 | 1.236 | 1.251 | 1.301 | 1.315 | 1.291   | 1.151   |
| 7.990    | 0.468 | 0.567 | 0.828 | 1.081 | 1.236 | 1.251 | 1.301 | 1.315 | 1.291   | 1.151   |
| 7.875    | 0.381 | 0.461 | 0.673 | 0.879 | 1.006 | 1.018 | 1.058 | 1.070 | 1.050   | 0.936   |
| 7.750    | 0.260 | 0.315 | 0.459 | 0.600 | 0.686 | 0.694 | 0.722 | 0.730 | 0.716   | 0.638   |
| 7.625    | 0.664 | 0.805 | 1.174 | 1.534 | 1.754 | 1.775 | 1.846 | 1.866 | 1.832   | 1.633   |
| 7.500    | 0.537 | 0.651 | 0.950 | 1.241 | 1.419 | 1.436 | 1.494 | 1.510 | 1.482   | 1.321   |
| 7.375    | 0.410 | 0.497 | 0.725 | 0.947 | 1.083 | 1.096 | 1.140 | 1.152 | 1.131   | 1.008   |
| 7.250    | 0.269 | 0.326 | 0.475 | 0.621 | 0.710 | 0.719 | 0.747 | 0.755 | 0.742   | 0.661   |
| 7.125    | 0.786 | 0.948 | 1.373 | 1.781 | 2.029 | 2.044 | 2.126 | 2.149 | 2.110   | 1.881   |
| 7.000    | 0.635 | 0.765 | 1.107 | 1.433 | 1.631 | 1.642 | 1.707 | 1.726 | 1.694   | 1.510   |
| 6.990    | 0.635 | 0.765 | 1.107 | 1.433 | 1.631 | 1.642 | 1.707 | 1.726 | 1.694   | 1.510   |
| 6.875    | 0.476 | 0.572 | 0.825 | 1.065 | 1.210 | 1.216 | 1.264 | 1.278 | 1.255   | 1.118   |
| 6.750    | 0.301 | 0.361 | 0.517 | 0.663 | 0.750 | 0.750 | 0.780 | 0.788 | 0.774   | 0.690   |
| 6.625    | 0.886 | 1.067 | 1.543 | 1.992 | 2.269 | 2.295 | 2.376 | 2.402 | 2.358   | 2.102   |
| 6.500    | 0.715 | 0.860 | 1.240 | 1.597 | 1.818 | 1.838 | 1.901 | 1.921 | 1.886   | 1.681   |
| 6.375    | 0.528 | 0.633 | 0.910 | 1.166 | 1.325 | 1.339 | 1.382 | 1.397 | 1.371   | 1.222   |
| 6.250    | 0.314 | 0.374 | 0.532 | 0.672 | 0.760 | 0.767 | 0.787 | 0.796 | 0.781   | 0.696   |
| 6.125    | 0.965 | 1.167 | 1.696 | 2.204 | 2.516 | 2.546 | 2.648 | 2.677 | 2.628   | 2.342   |
| 6.000    | 0.758 | 0.916 | 1.331 | 1.726 | 1.969 | 1.993 | 2.073 | 2.095 | 2.057   | 1.834   |
| 5.990    | 0.758 | 0.916 | 1.331 | 1.726 | 1.969 | 1.993 | 2.073 | 2.095 | 2.057   | 1.834   |
| 5.875    | 0.528 | 0.638 | 0.925 | 1.196 | 1.363 | 1.380 | 1.435 | 1.450 | 1.424   | 1.269   |
| 5.750    | 0.299 | 0.359 | 0.519 | 0.666 | 0.757 | 0.766 | 0.797 | 0.805 | 0.791   | 0.705   |
| 5.625    | 0.993 | 1.203 | 1.752 | 2.283 | 2.611 | 2.643 | 2.749 | 2.778 | 2.728   | 2.432   |
| 5.500    | 0.789 | 0.956 | 1.392 | 1.813 | 2.073 | 2.098 | 2.182 | 2.206 | 2.165   | 1.930   |
| 5.375    | 0.546 | 0.660 | 0.962 | 1.251 | 1.430 | 1.448 | 1.506 | 1.522 | 1.494   | 1.332   |
| 5.250    | 0.304 | 0.368 | 0.534 | 0.693 | 0.792 | 0.802 | 0.834 | 0.843 | 0.828   | 0.738   |
| 5.125    | 1.042 | 1.262 | 1.841 | 2.405 | 2.750 | 2.784 | 2.895 | 2.926 | 2.873   | 2.561   |
| 5.000    | 0.800 | 0.969 | 1.414 | 1.846 | 2.111 | 2.137 | 2.222 | 2.246 | 2.205   | 1.966   |
| 4.990    | 0.800 | 0.969 | 1.414 | 1.846 | 2.111 | 2.137 | 2.222 | 2.246 | 2.205   | 1.966   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 4.875 | 0.552 | 0.669 | 0.976 | 1.274 | 1.457 | 1.475 | 1.534 | 1.550 | 1.522 | 1.357 |
| 4.750 | 0.304 | 0.368 | 0.538 | 0.702 | 0.803 | 0.813 | 0.845 | 0.854 | 0.839 | 0.748 |
| 4.625 | 1.048 | 1.269 | 1.852 | 2.418 | 2.765 | 2.799 | 2.911 | 2.942 | 2.889 | 2.575 |
| 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    | 0.020 | 0.331 | 0.509 | 0.581 | 0.592 | 0.592 | 0.597 | 0.628 | 0.628   | 0.576   |
| 8.625    | 0.050 | 0.805 | 1.238 | 1.413 | 1.438 | 1.438 | 1.451 | 1.526 | 1.526   | 1.401   |
| 8.500    | 0.049 | 0.794 | 1.220 | 1.393 | 1.418 | 1.418 | 1.430 | 1.504 | 1.504   | 1.381   |
| 8.375    | 0.037 | 0.608 | 0.936 | 1.068 | 1.087 | 1.087 | 1.096 | 1.153 | 1.153   | 1.059   |
| 8.250    | 0.025 | 0.416 | 0.639 | 0.730 | 0.743 | 0.743 | 0.749 | 0.788 | 0.788   | 0.723   |
| 8.125    | 0.063 | 1.016 | 1.562 | 1.783 | 1.815 | 1.815 | 1.831 | 1.925 | 1.925   | 1.768   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 8.000 | 0.053 | 0.859 | 1.322 | 1.509 | 1.535 | 1.535 | 1.549 | 1.629 | 1.629 | 1.495 |
| 7.990 | 0.053 | 0.859 | 1.322 | 1.509 | 1.535 | 1.535 | 1.549 | 1.629 | 1.629 | 1.495 |
| 7.875 | 0.040 | 0.648 | 0.996 | 1.137 | 1.157 | 1.157 | 1.167 | 1.227 | 1.227 | 1.127 |
| 7.750 | 0.026 | 0.422 | 0.649 | 0.741 | 0.754 | 0.754 | 0.761 | 0.800 | 0.800 | 0.734 |
| 7.625 | 0.068 | 1.096 | 1.685 | 1.923 | 1.957 | 1.957 | 1.974 | 2.076 | 2.076 | 1.906 |
| 7.500 | 0.057 | 0.931 | 1.431 | 1.634 | 1.663 | 1.663 | 1.677 | 1.764 | 1.764 | 1.619 |
| 7.375 | 0.042 | 0.689 | 1.059 | 1.209 | 1.231 | 1.231 | 1.241 | 1.306 | 1.306 | 1.199 |
| 7.250 | 0.026 | 0.422 | 0.649 | 0.741 | 0.754 | 0.754 | 0.761 | 0.800 | 0.800 | 0.734 |
| 7.125 | 0.312 | 1.491 | 2.167 | 2.441 | 2.480 | 2.480 | 2.499 | 2.616 | 2.616 | 2.187 |
| 7.000 | 0.295 | 1.229 | 1.763 | 1.980 | 2.011 | 2.011 | 2.026 | 2.119 | 2.119 | 1.730 |
| 6.990 | 0.295 | 1.229 | 1.763 | 1.980 | 2.011 | 2.011 | 2.026 | 2.119 | 2.119 | 1.730 |
| 6.875 | 0.278 | 0.954 | 1.341 | 1.497 | 1.520 | 1.520 | 1.531 | 1.598 | 1.598 | 1.252 |
| 6.750 | 0.260 | 0.662 | 0.893 | 0.986 | 0.999 | 0.999 | 1.006 | 1.046 | 1.046 | 0.745 |
| 6.625 | 0.356 | 1.620 | 2.344 | 2.637 | 2.679 | 2.679 | 2.700 | 2.826 | 2.826 | 2.343 |
| 6.500 | 0.339 | 1.339 | 1.912 | 2.143 | 2.177 | 2.177 | 2.193 | 2.292 | 2.292 | 1.854 |
| 6.375 | 0.319 | 1.025 | 1.430 | 1.593 | 1.617 | 1.617 | 1.628 | 1.699 | 1.699 | 1.309 |
| 6.250 | 0.299 | 0.707 | 0.940 | 1.035 | 1.048 | 1.048 | 1.055 | 1.096 | 1.096 | 0.755 |
| 6.125 | 0.149 | 1.472 | 2.230 | 2.498 | 2.534 | 2.534 | 2.555 | 2.687 | 2.687 | 2.453 |
| 6.000 | 0.131 | 1.180 | 1.780 | 1.984 | 2.011 | 2.011 | 2.029 | 2.133 | 2.133 | 1.944 |
| 5.990 | 0.131 | 1.180 | 1.780 | 1.984 | 2.011 | 2.011 | 2.029 | 2.133 | 2.133 | 1.944 |
| 5.875 | 0.110 | 0.850 | 1.274 | 1.406 | 1.423 | 1.423 | 1.435 | 1.509 | 1.509 | 1.371 |
| 5.750 | 0.089 | 0.499 | 0.734 | 0.790 | 0.795 | 0.795 | 0.802 | 0.843 | 0.843 | 0.760 |
| 5.625 | 0.123 | 1.527 | 2.332 | 2.657 | 2.704 | 2.704 | 2.727 | 2.866 | 2.866 | 2.603 |
| 5.500 | 0.103 | 1.190 | 1.813 | 2.065 | 2.101 | 2.101 | 2.119 | 2.227 | 2.227 | 2.016 |
| 5.375 | 0.080 | 0.831 | 1.261 | 1.435 | 1.460 | 1.460 | 1.473 | 1.547 | 1.547 | 1.392 |
| 5.250 | 0.058 | 0.474 | 0.713 | 0.809 | 0.823 | 0.823 | 0.830 | 0.871 | 0.871 | 0.772 |
| 5.125 | 0.094 | 1.519 | 2.335 | 2.665 | 2.712 | 2.712 | 2.736 | 2.877 | 2.877 | 2.641 |
| 5.000 | 0.073 | 1.176 | 1.809 | 2.064 | 2.101 | 2.101 | 2.119 | 2.229 | 2.229 | 2.046 |
| 4.990 | 0.073 | 1.176 | 1.809 | 2.064 | 2.101 | 2.101 | 2.119 | 2.229 | 2.229 | 2.046 |
| 4.875 | 0.050 | 0.812 | 1.248 | 1.425 | 1.450 | 1.450 | 1.463 | 1.539 | 1.539 | 1.412 |
| 4.750 | 0.027 | 0.448 | 0.689 | 0.786 | 0.800 | 0.800 | 0.807 | 0.849 | 0.849 | 0.779 |
| 4.625 | 0.094 | 1.526 | 2.346 | 2.678 | 2.725 | 2.725 | 2.749 | 2.891 | 2.891 | 2.654 |
| 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   | 0.260 | 0.700 | 0.800 | 0.800 | 0.790 | 0.700 | 0.670 | 0.630 | 0.620   | 0.620   |
| 9.990    | 0.260 | 0.700 | 0.800 | 0.800 | 0.790 | 0.700 | 0.670 | 0.630 | 0.620   | 0.620   |
| 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 | 0.820 | 0.820 | 0.800 | 0.710 | 0.690 | 0.650 | 0.640   | 0.640   |
| 8.990    | 0.260 | 0.700 | 0.820 | 0.820 | 0.800 | 0.710 | 0.690 | 0.650 | 0.640   | 0.640   |
| 8.875    | 0.260 | 0.700 | 0.820 | 0.820 | 0.800 | 0.730 | 0.710 | 0.670 | 0.660   | 0.660   |
| 8.750    | 0.260 | 0.710 | 0.830 | 0.830 | 0.810 | 0.750 | 0.730 | 0.690 | 0.680   | 0.680   |
| 8.625    | 0.260 | 0.710 | 0.840 | 0.840 | 0.820 | 0.760 | 0.750 | 0.710 | 0.700   | 0.700   |
| 8.500    | 0.260 | 0.720 | 0.840 | 0.840 | 0.840 | 0.780 | 0.770 | 0.730 | 0.720   | 0.720   |
| 8.375    | 0.260 | 0.730 | 0.860 | 0.860 | 0.860 | 0.800 | 0.790 | 0.750 | 0.740   | 0.740   |
| 8.250    | 0.260 | 0.740 | 0.870 | 0.870 | 0.880 | 0.820 | 0.810 | 0.770 | 0.760   | 0.760   |
| 8.125    | 0.260 | 0.740 | 0.880 | 0.880 | 0.890 | 0.830 | 0.810 | 0.780 | 0.770   | 0.770   |
| 8.000    | 0.260 | 0.750 | 0.890 | 0.890 | 0.910 | 0.850 | 0.830 | 0.790 | 0.790   | 0.790   |
| 7.990    | 0.260 | 0.750 | 0.890 | 0.890 | 0.910 | 0.850 | 0.830 | 0.790 | 0.790   | 0.790   |
| 7.875    | 0.260 | 0.750 | 0.900 | 0.900 | 0.920 | 0.880 | 0.850 | 0.820 | 0.810   | 0.810   |
| 7.750    | 0.260 | 0.760 | 0.910 | 0.910 | 0.930 | 0.890 | 0.870 | 0.830 | 0.830   | 0.830   |
| 7.625    | 0.260 | 0.760 | 0.920 | 0.920 | 0.950 | 0.920 | 0.890 | 0.860 | 0.850   | 0.850   |
| 7.500    | 0.260 | 0.770 | 0.920 | 0.920 | 0.960 | 0.940 | 0.910 | 0.890 | 0.880   | 0.880   |
| 7.375    | 0.260 | 0.790 | 0.950 | 0.950 | 0.980 | 0.960 | 0.930 | 0.910 | 0.910   | 0.910   |
| 7.250    | 0.260 | 0.790 | 0.970 | 0.970 | 1.000 | 0.970 | 0.950 | 0.930 | 0.930   | 0.930   |
| 7.125    | 0.260 | 0.810 | 0.970 | 0.970 | 1.010 | 0.990 | 0.970 | 0.950 | 0.950   | 0.950   |
| 7.000    | 0.260 | 0.810 | 0.970 | 0.970 | 1.040 | 1.020 | 0.980 | 0.970 | 0.970   | 0.970   |
| 6.990    | 0.260 | 0.810 | 0.970 | 0.970 | 1.040 | 1.020 | 0.980 | 0.970 | 0.970   | 0.970   |
| 6.875    | 0.260 | 0.810 | 0.990 | 0.990 | 1.050 | 1.030 | 1.010 | 1.000 | 1.000   | 1.000   |
| 6.750    | 0.260 | 0.810 | 0.990 | 0.990 | 1.060 | 1.040 | 1.030 | 1.020 | 1.020   | 1.020   |
| 6.625    | 0.260 | 0.810 | 0.990 | 0.990 | 1.060 | 1.040 | 1.040 | 1.040 | 1.040   | 1.040   |
| 6.500    | 0.260 | 0.830 | 0.990 | 0.990 | 1.060 | 1.060 | 1.070 | 1.080 | 1.060   | 1.060   |
| 6.375    | 0.260 | 0.850 | 1.010 | 1.010 | 1.080 | 1.090 | 1.090 | 1.090 | 1.090   | 1.090   |
| 6.250    | 0.260 | 0.890 | 1.020 | 1.020 | 1.090 | 1.090 | 1.100 | 1.110 | 1.120   | 1.120   |
| 6.125    | 0.260 | 0.900 | 1.020 | 1.020 | 1.110 | 1.120 | 1.120 | 1.130 | 1.130   | 1.130   |
| 6.000    | 0.260 | 0.900 | 1.030 | 1.030 | 1.120 | 1.130 | 1.130 | 1.150 | 1.160   | 1.160   |
| 5.990    | 0.260 | 0.900 | 1.030 | 1.030 | 1.120 | 1.130 | 1.130 | 1.150 | 1.160   | 1.160   |
| 5.875    | 0.260 | 0.900 | 1.050 | 1.050 | 1.130 | 1.140 | 1.160 | 1.170 | 1.180   | 1.180   |

|       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 5.750 | 0.260 | 0.900 | 1.050 | 1.050 | 1.150 | 1.160 | 1.180 | 1.200 | 1.210 | 1.210 |
| 5.625 | 0.260 | 0.900 | 1.050 | 1.050 | 1.160 | 1.200 | 1.200 | 1.220 | 1.220 | 1.220 |
| 5.500 | 0.260 | 0.900 | 1.060 | 1.060 | 1.190 | 1.220 | 1.230 | 1.240 | 1.250 | 1.250 |
| 5.375 | 0.260 | 0.900 | 1.070 | 1.070 | 1.210 | 1.240 | 1.260 | 1.270 | 1.280 | 1.280 |
| 5.250 | 0.260 | 0.900 | 1.070 | 1.070 | 1.220 | 1.260 | 1.290 | 1.320 | 1.330 | 1.330 |
| 5.125 | 0.260 | 0.900 | 1.080 | 1.080 | 1.280 | 1.320 | 1.340 | 1.360 | 1.370 | 1.370 |
| 5.000 | 0.260 | 0.900 | 1.080 | 1.080 | 1.280 | 1.320 | 1.340 | 1.360 | 1.370 | 1.370 |
| 4.990 | 0.260 | 0.900 | 1.080 | 1.080 | 1.280 | 1.320 | 1.340 | 1.360 | 1.370 | 1.370 |
| 4.875 | 0.260 | 0.900 | 1.080 | 1.080 | 1.280 | 1.320 | 1.340 | 1.360 | 1.370 | 1.370 |
| 4.750 | 0.260 | 0.900 | 1.080 | 1.080 | 1.280 | 1.320 | 1.340 | 1.360 | 1.370 | 1.370 |
| 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 | 0.016 | 0.270 | 0.415 | 0.474 | 0.482 | 0.482 | 0.487 | 0.512 | 0.512 | 0.470 |
| 8.625 | 0.038 | 0.623 | 0.958 | 1.094 | 1.113 | 1.113 | 1.123 | 1.181 | 1.181 | 1.084 |
| 8.500 | 0.040 | 0.652 | 1.003 | 1.145 | 1.165 | 1.165 | 1.175 | 1.236 | 1.236 | 1.134 |
| 8.375 | 0.031 | 0.507 | 0.780 | 0.890 | 0.906 | 0.906 | 0.914 | 0.961 | 0.961 | 0.882 |
| 8.250 | 0.022 | 0.355 | 0.545 | 0.623 | 0.634 | 0.634 | 0.639 | 0.672 | 0.672 | 0.617 |
| 8.125 | 0.051 | 0.834 | 1.283 | 1.464 | 1.490 | 1.490 | 1.503 | 1.581 | 1.581 | 1.451 |
| 8.000 | 0.044 | 0.718 | 1.104 | 1.260 | 1.282 | 1.282 | 1.293 | 1.360 | 1.360 | 1.249 |
| 7.990 | 0.044 | 0.718 | 1.104 | 1.260 | 1.282 | 1.282 | 1.293 | 1.360 | 1.360 | 1.249 |
| 7.875 | 0.033 | 0.546 | 0.840 | 0.959 | 0.976 | 0.976 | 0.984 | 1.035 | 1.035 | 0.950 |
| 7.750 | 0.022 | 0.361 | 0.555 | 0.634 | 0.645 | 0.645 | 0.650 | 0.684 | 0.684 | 0.628 |
| 7.625 | 0.056 | 0.914 | 1.405 | 1.604 | 1.632 | 1.632 | 1.647 | 1.732 | 1.732 | 1.590 |
| 7.500 | 0.049 | 0.789 | 1.214 | 1.385 | 1.410 | 1.410 | 1.422 | 1.496 | 1.496 | 1.373 |
| 7.375 | 0.036 | 0.588 | 0.904 | 1.031 | 1.050 | 1.050 | 1.059 | 1.114 | 1.114 | 1.022 |
| 7.250 | 0.022 | 0.361 | 0.555 | 0.634 | 0.645 | 0.645 | 0.650 | 0.684 | 0.684 | 0.628 |
| 7.125 | 0.066 | 1.075 | 1.653 | 1.887 | 1.921 | 1.921 | 1.938 | 2.038 | 2.038 | 1.871 |
| 7.000 | 0.053 | 0.853 | 1.312 | 1.497 | 1.524 | 1.524 | 1.537 | 1.616 | 1.616 | 1.484 |
| 6.990 | 0.053 | 0.853 | 1.312 | 1.497 | 1.524 | 1.524 | 1.537 | 1.616 | 1.616 | 1.484 |
| 6.875 | 0.038 | 0.618 | 0.951 | 1.086 | 1.105 | 1.105 | 1.114 | 1.172 | 1.172 | 1.076 |
| 6.750 | 0.022 | 0.367 | 0.565 | 0.645 | 0.656 | 0.656 | 0.662 | 0.696 | 0.696 | 0.639 |
| 6.625 | 0.072 | 1.165 | 1.792 | 2.045 | 2.081 | 2.081 | 2.099 | 2.208 | 2.208 | 2.027 |
| 6.500 | 0.057 | 0.924 | 1.421 | 1.622 | 1.651 | 1.651 | 1.665 | 1.751 | 1.751 | 1.608 |
| 6.375 | 0.040 | 0.651 | 1.001 | 1.142 | 1.163 | 1.163 | 1.173 | 1.233 | 1.233 | 1.132 |
| 6.250 | 0.023 | 0.373 | 0.573 | 0.655 | 0.666 | 0.666 | 0.672 | 0.707 | 0.707 | 0.649 |
| 6.125 | 0.076 | 1.228 | 1.888 | 2.156 | 2.194 | 2.194 | 2.213 | 2.327 | 2.327 | 2.136 |
| 6.000 | 0.060 | 0.976 | 1.501 | 1.713 | 1.743 | 1.743 | 1.758 | 1.849 | 1.849 | 1.698 |
| 5.990 | 0.060 | 0.976 | 1.501 | 1.713 | 1.743 | 1.743 | 1.758 | 1.849 | 1.849 | 1.698 |
| 5.875 | 0.042 | 0.687 | 1.056 | 1.205 | 1.227 | 1.227 | 1.237 | 1.302 | 1.302 | 1.195 |
| 5.750 | 0.023 | 0.376 | 0.578 | 0.659 | 0.671 | 0.671 | 0.677 | 0.712 | 0.712 | 0.653 |
| 5.625 | 0.081 | 1.314 | 2.021 | 2.307 | 2.348 | 2.348 | 2.368 | 2.491 | 2.491 | 2.286 |
| 5.500 | 0.063 | 1.017 | 1.564 | 1.785 | 1.817 | 1.817 | 1.833 | 1.928 | 1.928 | 1.770 |
| 5.375 | 0.043 | 0.699 | 1.074 | 1.226 | 1.248 | 1.248 | 1.259 | 1.324 | 1.324 | 1.216 |
| 5.250 | 0.023 | 0.382 | 0.588 | 0.671 | 0.683 | 0.683 | 0.689 | 0.725 | 0.725 | 0.665 |
| 5.125 | 0.083 | 1.337 | 2.055 | 2.346 | 2.387 | 2.387 | 2.408 | 2.533 | 2.533 | 2.325 |
| 5.000 | 0.064 | 1.035 | 1.591 | 1.816 | 1.848 | 1.848 | 1.864 | 1.960 | 1.960 | 1.800 |
| 4.990 | 0.064 | 1.035 | 1.591 | 1.816 | 1.848 | 1.848 | 1.864 | 1.960 | 1.960 | 1.800 |
| 4.875 | 0.044 | 0.711 | 1.093 | 1.247 | 1.269 | 1.269 | 1.280 | 1.346 | 1.346 | 1.236 |
| 4.750 | 0.024 | 0.387 | 0.594 | 0.679 | 0.691 | 0.691 | 0.697 | 0.733 | 0.733 | 0.673 |
| 4.625 | 0.083 | 1.344 | 2.066 | 2.359 | 2.400 | 2.400 | 2.421 | 2.546 | 2.546 | 2.338 |
| 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 |