UNIONHOME MORTGAGE / Promises Kept.

Union Home Mortgage Corp.
Third Party Originations
8241 Dow Circle West, Strongsville, OH 44136
www.UHMGO.com & www.uhmtpo.com

Issued:	**11/13/2026 11:50 AM**	15	30	45	60	75	90	120	150	180
	Lock Expiration Dates:	28-Nov	13-Dec	28-Dec	12-Jan	27-Jan	11-Feb	13-Mar	12-Apr	12-May

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

Mortgagee 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
TPOCaseNumber@uhm.com
TPOClosing@uhm.com
TPOAppraisal@uhm.com
TPOComplianceHelp@uhm.com
TPOICDclosing@uhm.com
TPONDCclosing@uhm.com

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

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/

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.

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Conventional Programs

30 Year Conventional / 21 - 30 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.000	102.595	102.473	102.299	102.125	102.062	102.000
7.990	102.515	102.393	102.219	102.045	101.982	101.920
7.875	102.248	102.126	101.952	101.778	101.716	101.653
7.750	101.862	101.740	101.566	101.392	101.330	101.267
7.625	101.664	101.570	101.470	101.369	101.307	101.244
7.500	101.272	101.179	101.078	100.978	100.915	100.853
7.375	100.850	100.756	100.656	100.555	100.493	100.430
7.250	100.392	100.299	100.198	100.098	100.035	99.973
7.125	99.906	99.818	99.731	99.644	99.582	99.519
7.000	99.438	99.353	99.266	99.179	99.117	99.054
6.990	99.358	99.273	99.186	99.099	99.037	98.974
6.875	98.964	98.880	98.792	98.705	98.643	98.580
6.750	98.433	98.348	98.261	98.174	98.112	98.049
6.625	97.798	97.713	97.626	97.539	97.477	97.414
6.500	97.203	97.128	97.054	96.980	96.918	96.855
6.375	96.614	96.539	96.465	96.392	96.329	96.267
6.250	95.985	95.910	95.837	95.763	95.700	95.638
6.125	95.324	95.249	95.178	95.106	95.043	94.981
6.000	94.642	94.577	94.523	94.470	94.407	94.345
5.990	94.562	94.497	94.443	94.390	94.327	94.265
5.875	93.917	93.859	93.806	93.752	93.690	93.627
5.750	93.234	93.177	93.123	93.070	93.007	92.945
5.625	92.532	92.477	92.430	92.383	92.321	92.258
5.500	91.830	91.786	91.739	91.692	91.629	91.567
5.375	91.124	91.081	91.034	90.987	90.924	90.862
5.250	90.409	90.366	90.319	90.272	90.209	90.147
5.125	89.967	89.923	89.836	89.749	89.686	89.624

Conventional Programs

20 Year Conventional / 16 - 20 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.000	103.221	103.099	102.925	102.751	102.689	102.626
7.990	103.141	103.019	102.845	102.671	102.609	102.546
7.875	102.874	102.752	102.578	102.404	102.341	102.279
7.750	102.505	102.383	102.209	102.034	101.972	101.909
7.625	102.245	102.151	102.051	101.950	101.888	101.825
7.500	101.874	101.780	101.680	101.579	101.517	101.454
7.375	101.482	101.388	101.288	101.187	101.125	101.062
7.250	101.065	100.971	100.871	100.770	100.708	100.645
7.125	101.040	100.943	100.829	100.715	100.653	100.590
7.000	100.624	100.527	100.414	100.300	100.237	100.175
6.990	100.544	100.447	100.334	100.220	100.157	100.095
6.875	100.194	100.098	99.984	99.870	99.807	99.745
6.750	99.722	99.625	99.511	99.397	99.335	99.272
6.625	99.436	99.349	99.249	99.148	99.086	99.023
6.500	98.961	98.874	98.773	98.673	98.611	98.548
6.375	98.436	98.349	98.249	98.149	98.086	98.024
6.250	97.887	97.800	97.699	97.599	97.536	97.474
6.125	97.314	97.227	97.127	97.026	96.964	96.901
6.000	96.717	96.630	96.530	96.429	96.367	96.304
5.990	96.637	96.550	96.450	96.349	96.287	96.224
5.875	96.113	96.026	95.925	95.825	95.762	95.700
5.750	95.495	95.408	95.308	95.207	95.145	95.082
5.625	94.739	94.676	94.596	94.516	94.453	94.391
5.500	94.122	94.059	93.979	93.898	93.836	93.773
5.375	93.503	93.440	93.359	93.279	93.216	93.154
5.250	92.874	92.811	92.730	92.650	92.587	92.525
5.125	91.894	91.853	91.779	91.706	91.643	91.581

Conventional Programs

15 Year Conventional / 11 - 15 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.375	101.609	101.525	101.450	101.376	101.314	101.251
7.250	101.335	101.252	101.177	101.103	101.040	100.978
7.125	101.557	101.473	101.387	101.300	101.237	101.175
7.000	101.284	101.200	101.113	101.026	100.964	100.901
6.990	101.174	101.090	101.003	100.916	100.854	100.791
6.875	100.982	100.899	100.812	100.725	100.663	100.600
6.750	100.675	100.591	100.505	100.418	100.355	100.293
6.625	100.358	100.274	100.187	100.100	100.038	99.975
6.500	100.035	99.949	99.864	99.778	99.716	99.653
6.375	99.738	99.646	99.564	99.484	99.421	99.359
6.250	99.415	99.323	99.241	99.161	99.098	99.036
6.125	99.057	98.965	98.883	98.803	98.740	98.678
6.000	98.666	98.574	98.492	98.412	98.349	98.287
5.990	98.556	98.464	98.382	98.302	98.239	98.177
5.875	98.255	98.163	98.081	98.001	97.939	97.876
5.750	97.825	97.733	97.651	97.570	97.508	97.445
5.625	97.208	97.150	97.084	97.017	96.954	96.892
5.500	96.776	96.718	96.652	96.585	96.522	96.460
5.375	96.339	96.280	96.214	96.147	96.085	96.022
5.250	95.896	95.838	95.772	95.705	95.643	95.580
5.125	95.168	95.118	95.059	94.999	94.936	94.874
5.000	94.726	94.676	94.617	94.556	94.494	94.431
4.990	94.616	94.566	94.507	94.446	94.384	94.321
4.875	94.276	94.226	94.167	94.107	94.044	93.982
4.750	93.822	93.772	93.713	93.653	93.590	93.528

Conventional Programs

10 Year Conventional / 8 - 10 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.375	101.626	101.542	101.467	101.394	101.331	101.269
7.250	101.416	101.333	101.258	101.184	101.122	101.059
7.125	101.492	101.408	101.321	101.234	101.172	101.109
7.000	101.279	101.196	101.109	101.022	100.960	100.897
6.990	101.169	101.086	100.999	100.912	100.850	100.787
6.875	101.050	100.966	100.879	100.792	100.730	100.667
6.750	100.811	100.727	100.641	100.554	100.491	100.429
6.625	100.754	100.662	100.580	100.500	100.437	100.375
6.500	100.514	100.422	100.340	100.260	100.198	100.135
6.375	100.290	100.198	100.116	100.036	99.973	99.911
6.250	100.042	99.950	99.868	99.787	99.725	99.662
6.125	99.766	99.674	99.592	99.512	99.449	99.387
6.000	99.465	99.373	99.291	99.211	99.148	99.086
5.990	99.355	99.263	99.181	99.101	99.038	98.976
5.875	99.149	99.057	98.975	98.895	98.832	98.770
5.750	98.815	98.723	98.641	98.560	98.498	98.435
5.625	98.323	98.265	98.187	98.107	98.044	97.982
5.500	97.991	97.932	97.855	97.775	97.712	97.650
5.375	97.654	97.595	97.518	97.437	97.375	97.312
5.250	97.311	97.253	97.175	97.095	97.032	96.970
5.125	96.283	96.233	96.162	96.089	96.026	95.964
5.000	95.942	95.892	95.821	95.747	95.685	95.622
4.990	95.832	95.782	95.711	95.637	95.575	95.512
4.875	95.596	95.545	95.475	95.401	95.339	95.276
4.750	95.248	95.198	95.128	95.054	94.991	94.929

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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	96.071	95.970	96.017	95.912	95.850	95.787
7.375	95.997	95.901	95.941	95.841	95.779	95.716
7.250	95.923	95.831	95.865	95.769	95.707	95.644
7.125	96.100	96.013	96.040	95.950	95.888	95.825
7.000	96.598	96.517	96.535	96.451	96.389	96.326
6.990	96.638	96.557	96.575	96.491	96.429	96.366
6.875	97.096	97.020	97.031	96.952	96.890	96.827
6.750	97.594	97.523	97.526	97.454	97.392	97.329
6.625	97.817	97.751	97.747	97.680	97.618	97.555
6.500	97.691	97.630	97.619	97.557	97.495	97.432
6.375	97.565	97.508	97.492	97.434	97.372	97.309
6.250	97.439	97.387	97.364	97.311	97.249	97.186
6.125	97.103	97.055	97.026	96.978	96.916	96.853
6.000	96.499	96.455	96.421	96.376	96.314	96.251
5.990	96.451	96.408	96.373	96.328	96.266	96.203
5.875	95.896	95.856	95.816	95.775	95.713	95.650
5.750	95.292	95.256	95.211	95.174	95.112	95.049
5.625	94.672	94.640	94.589	94.557	94.495	94.432
5.500	94.031	94.002	93.946	93.918	93.856	93.793
5.375	93.390	93.365	93.304	93.279	93.217	93.154
5.250	92.749	92.727	92.661	92.641	92.579	92.516
5.125	92.214	92.196	92.124	92.107	92.045	91.982
5.000	91.812	91.798	91.721	91.708	91.646	91.583
4.990	91.780	91.766	91.688	91.676	91.614	91.551
4.875	91.410	91.400	91.317	91.309	91.247	91.184
4.750	91.009	91.003	90.914	90.910	90.848	90.785
4.625	90.564	90.562	90.468	90.468	90.406	90.343

Conventional Programs 7-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.500	99.558	99.463	99.502	99.402	99.340	99.277
7.375	99.549	99.458	99.490	99.396	99.334	99.271
7.250	99.539	99.453	99.478	99.389	99.327	99.264
7.125	99.542	99.460	99.479	99.395	99.333	99.270
7.000	99.561	99.484	99.496	99.417	99.355	99.292
6.990	99.563	99.486	99.498	99.419	99.357	99.294
6.875	99.584	99.513	99.517	99.444	99.382	99.319
6.750	99.604	99.539	99.535	99.467	99.405	99.342
6.625	99.312	99.250	99.240	99.177	99.115	99.052
6.500	98.915	98.858	98.843	98.784	98.722	98.659
6.375	98.503	98.449	98.428	98.373	98.311	98.248
6.250	98.057	98.008	97.981	97.931	97.869	97.806
6.125	97.746	97.700	97.668	97.622	97.560	97.497
6.000	97.378	97.336	97.298	97.256	97.194	97.131
5.990	97.351	97.310	97.272	97.230	97.168	97.105
5.875	97.044	97.006	96.963	96.925	96.863	96.800
5.750	96.681	96.647	96.598	96.565	96.503	96.440
5.625	96.233	96.203	96.148	96.119	96.057	95.994
5.500	95.748	95.721	95.662	95.636	95.574	95.511
5.375	95.326	95.303	95.239	95.217	95.155	95.092
5.250	94.652	94.633	94.562	94.545	94.483	94.420
5.125	94.138	94.123	94.047	94.034	93.972	93.909
5.000	93.617	93.606	93.524	93.515	93.453	93.390
4.990	93.588	93.576	93.495	93.486	93.424	93.361
4.875	93.248	93.239	93.154	93.148	93.086	93.023
4.750	92.553	92.550	92.457	92.456	92.394	92.331
4.625	91.911	91.911	91.814	91.816	91.754	91.691

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	98.396	98.298	98.371	98.270	98.208	98.145
7.375	98.169	98.076	98.143	98.046	97.984	97.921
7.250	97.943	97.854	97.915	97.823	97.761	97.698
7.125	97.831	97.747	97.801	97.714	97.652	97.589
7.000	97.864	97.785	97.832	97.750	97.688	97.625
6.990	97.867	97.788	97.834	97.753	97.691	97.628
6.875	97.898	97.823	97.863	97.786	97.724	97.661
6.750	97.931	97.861	97.895	97.823	97.761	97.698
6.625	98.022	97.957	97.984	97.917	97.855	97.792
6.500	98.187	98.127	98.146	98.085	98.023	97.960
6.375	98.351	98.296	98.309	98.253	98.191	98.128
6.250	98.516	98.466	98.471	98.420	98.358	98.295
6.125	98.457	98.412	98.410	98.364	98.302	98.239
6.000	98.114	98.073	98.065	98.024	97.962	97.899
5.990	98.087	98.046	98.037	97.996	97.934	97.871
5.875	97.771	97.734	97.720	97.683	97.621	97.558
5.750	97.428	97.395	97.375	97.343	97.281	97.218
5.625	97.061	97.032	97.007	96.979	96.917	96.854
5.500	96.664	96.639	96.608	96.584	96.522	96.459
5.375	96.267	96.246	96.209	96.190	96.128	96.065
5.250	95.870	95.853	95.811	95.796	95.734	95.671
5.125	95.453	95.440	95.392	95.381	95.319	95.256
5.000	95.010	95.001	94.947	94.941	94.879	94.816
4.990	94.975	94.966	94.912	94.905	94.843	94.780
4.875	94.567	94.562	94.503	94.500	94.438	94.375
4.750	94.124	94.123	94.058	94.060	93.998	93.935
4.625	93.743	93.746	93.675	93.681	93.619	93.556

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Conventional Products Standard Agency Adjustments

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

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
≤ 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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

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

UNIONHOME MORTGAGE | Promises Kept.

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

Mortgage Type	Accepts VantageScore	Notes
Conventional	Yes	All FNMA and FHLMC programs
VA	Yes	All VA loan programs
USDA	No	No ETA at this time
FHA	No*	*FHA case numbers issued on or after January 1, 2027. System will support on that date.
Non-QM/Jumbo	No	No ETA at this time

UNIONHOME MORTGAGE | Promises Kept.

Affordable Conventional Program

30 Yr HomeReady or HomePossible

Rate	15 day	30 day	45 day	60 day
8.000	102.595	102.473	102.299	102.125
7.990	102.515	102.393	102.219	102.045
7.875	102.248	102.126	101.952	101.778
7.750	101.862	101.740	101.566	101.392
7.625	101.664	101.570	101.470	101.369
7.500	101.272	101.179	101.078	100.978
7.375	100.850	100.756	100.656	100.555
7.250	100.392	100.299	100.198	100.098
7.125	99.906	99.818	99.731	99.644
7.000	99.438	99.353	99.266	99.179
6.990	99.358	99.273	99.186	99.099
6.875	98.964	98.880	98.792	98.705
6.750	98.433	98.348	98.261	98.174
6.625	97.798	97.713	97.626	97.539
6.500	97.203	97.128	97.054	96.980
6.375	96.614	96.539	96.465	96.392
6.250	95.985	95.910	95.837	95.763
6.125	95.324	95.249	95.178	95.106
6.000	94.642	94.577	94.523	94.470
5.990	94.562	94.497	94.443	94.390
5.875	93.917	93.859	93.806	93.752
5.750	93.234	93.177	93.123	93.070
5.625	92.532	92.477	92.430	92.383
5.500	91.830	91.786	91.739	91.692
5.375	91.124	91.081	91.034	90.987
5.250	90.409	90.366	90.319	90.272
5.125	89.967	89.923	89.836	89.749

CONVENTIONAL PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

UNIONHOME MORTGAGE | Promises Kept.

Government Loan Programs

30 Year FHA Standard Product

Rate	15 day	30 day	45 day	60 day
7.750	101.271	101.170	101.068	100.967
7.625	101.271	101.170	101.068	100.967
7.500	101.271	101.170	101.068	100.967
7.375	101.271	101.170	101.068	100.967
7.250	101.271	101.170	101.068	100.967
7.125	100.521	100.420	100.318	100.217
7.000	100.521	100.420	100.318	100.217
6.990	100.441	100.340	100.238	100.137
6.875	100.521	100.420	100.318	100.217
6.750	100.521	100.420	100.318	100.217
6.625	98.834	98.732	98.631	98.529
6.500	98.834	98.732	98.631	98.529
6.375	98.834	98.732	98.631	98.529
6.250	98.834	98.732	98.631	98.529
6.125	96.427	96.326	96.224	96.123
6.000	96.427	96.326	96.224	96.123
5.990	96.347	96.246	96.144	96.043
5.875	96.427	96.326	96.224	96.123
5.750	96.427	96.326	96.224	96.123
5.625	93.756	93.654	93.552	93.451
5.500	93.756	93.654	93.552	93.451
5.375	93.756	93.654	93.552	93.451
5.250	93.756	93.654	93.552	93.451
5.125	90.318	90.217	90.115	90.013
5.000	90.318	90.217	90.115	90.013

30 Year USDA Standard Product

Rate	15 day	30 day	45 day	60 day
7.750	101.221	101.120	101.018	100.917
7.625	101.221	101.120	101.018	100.917
7.500	101.221	101.120	101.018	100.917
7.375	101.221	101.120	101.018	100.917
7.250	101.221	101.120	101.018	100.917
7.125	100.471	100.370	100.268	100.167
7.000	100.471	100.370	100.268	100.167
6.990	100.391	100.290	100.188	100.087
6.875	100.471	100.370	100.268	100.167
6.750	100.471	100.370	100.268	100.167
6.625	98.784	98.682	98.581	98.479
6.500	98.784	98.682	98.581	98.479
6.375	98.784	98.682	98.581	98.479
6.250	98.784	98.682	98.581	98.479
6.125	96.377	96.276	96.174	96.073
6.000	96.377	96.276	96.174	96.073
5.990	96.297	96.196	96.094	95.993
5.875	96.377	96.276	96.174	96.073
5.750	96.377	96.276	96.174	96.073
5.625	93.706	93.604	93.502	93.401
5.500	93.706	93.604	93.502	93.401
5.375	93.706	93.604	93.502	93.401
5.250	93.706	93.604	93.502	93.401
5.125	90.268	90.167	90.065	89.963
5.000	90.268	90.167	90.065	89.963

15 Year FHA Standard Product

Rate	15 day	30 day	45 day	60 day
6.625	99.742	99.648	99.555	99.461
6.500	99.742	99.648	99.555	99.461
6.375	99.742	99.648	99.555	99.461
6.250	99.742	99.648	99.555	99.461
6.125	99.117	99.023	98.930	98.836
6.000	99.117	99.023	98.930	98.836
5.875	99.117	99.023	98.930	98.836
5.750	99.117	99.023	98.930	98.836
5.625	97.492	97.398	97.305	97.211
5.500	97.492	97.398	97.305	97.211
5.375	97.492	97.398	97.305	97.211
5.250	97.492	97.398	97.305	97.211
5.125	95.273	95.180	95.086	94.992

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 VA Standard Product

Rate	15 day	30 day	45 day	60 day
6.625	99.572	99.478	99.385	99.291
6.500	99.572	99.478	99.385	99.291
6.375	99.572	99.478	99.385	99.291
6.250	99.572	99.478	99.385	99.291
6.125	98.947	98.853	98.760	98.666
6.000	98.947	98.853	98.760	98.666
5.875	98.947	98.853	98.760	98.666
5.750	98.947	98.853	98.760	98.666
5.625	97.322	97.228	97.135	97.041
5.500	97.322	97.228	97.135	97.041
5.375	97.322	97.228	97.135	97.041
5.250	97.322	97.228	97.135	97.041
5.125	95.103	95.010	94.916	94.822

30 Year VA Standard Product

Rate	15 day	30 day	45 day	60 day
7.750	101.101	101.000	100.898	100.797
7.625	101.101	101.000	100.898	100.797
7.500	101.101	101.000	100.898	100.797
7.375	101.101	101.000	100.898	100.797
7.250	101.101	101.000	100.898	100.797
7.125	100.351	100.250	100.148	100.047
7.000	100.351	100.250	100.148	100.047
6.990	100.271	100.170	100.068	99.967
6.875	100.351	100.250	100.148	100.047
6.750	100.351	100.250	100.148	100.047
6.625	98.664	98.562	98.461	98.359
6.500	98.664	98.562	98.461	98.359
6.375	98.664	98.562	98.461	98.359
6.250	98.664	98.562	98.461	98.359
6.125	96.257	96.156	96.054	95.953
6.000	96.257	96.156	96.054	95.953
5.990	96.177	96.076	95.974	95.873
5.875	96.257	96.156	96.054	95.953
5.750	96.257	96.156	96.054	95.953
5.625	93.586	93.484	93.382	93.281
5.500	93.586	93.484	93.382	93.281
5.375	93.586	93.484	93.382	93.281
5.250	93.586	93.484	93.382	93.281
5.125	90.148	90.047	89.945	89.843
5.000	90.148	90.047	89.945	89.843

UNIONHOME MORTGAGE | Promises Kept.

Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	98.906	98.818	98.731	98.644	98.582	98.519
7.000	98.438	98.353	98.266	98.179	98.117	98.054
6.990	98.358	98.273	98.186	98.099	98.037	97.974
6.875	97.964	97.880	97.792	97.705	97.643	97.580
6.750	97.433	97.348	97.261	97.174	97.112	97.049
6.625	97.048	96.963	96.876	96.789	96.727	96.664
6.500	96.453	96.378	96.304	96.230	96.168	96.105
6.375	95.864	95.789	95.715	95.642	95.579	95.517
6.250	95.235	95.160	95.087	95.013	94.950	94.888
6.125	95.074	94.999	94.928	94.856	94.793	94.731
6.000	94.392	94.327	94.273	94.220	94.157	94.095
5.990	94.312	94.247	94.193	94.140	94.077	94.015

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	95.333	95.275	95.209	95.142	95.079	95.017
5.500	94.901	94.843	94.777	94.710	94.647	94.585
5.375	94.464	94.405	94.339	94.272	94.210	94.147
5.250	94.021	93.963	93.897	93.830	93.768	93.705
5.125	92.668	93.243	93.184	93.124	92.436	92.374
5.000	92.226	92.801	92.742	92.681	91.994	91.931
4.875	91.776	92.351	92.292	92.232	91.544	91.482
4.750	91.322	91.897	91.838	91.778	91.090	91.028

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	97.007	96.906	96.804	96.703	96.640	96.578
6.500	97.007	96.906	96.804	96.703	96.640	96.578
6.375	97.007	96.906	96.804	96.703	96.640	96.578
6.250	97.007	96.906	96.804	96.703	96.640	96.578
6.125	95.476	95.375	95.273	95.172	95.109	95.047
6.000	95.476	95.375	95.273	95.172	95.109	95.047
5.990	95.396	95.295	95.193	95.092	95.029	94.967
5.875	95.476	95.375	95.273	95.172	95.109	95.047
5.750	95.476	95.375	95.273	95.172	95.109	95.047

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	95.947	95.853	95.760	95.666	95.603	95.541
5.625	94.322	94.228	94.135	94.041	93.978	93.916
5.500	94.322	94.228	94.135	94.041	93.978	93.916
5.375	94.322	94.228	94.135	94.041	93.978	93.916
5.250	94.322	94.228	94.135	94.041	93.978	93.916

30 Year FHA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.625	97.177	97.076	96.974	96.873	96.810	96.748
6.500	97.177	97.076	96.974	96.873	96.810	96.748
6.375	97.177	97.076	96.974	96.873	96.810	96.748
6.250	97.177	97.076	96.974	96.873	96.810	96.748
6.125	95.646	95.545	95.443	95.342	95.279	95.217
6.000	95.646	95.545	95.443	95.342	95.279	95.217
5.990	95.566	95.465	95.363	95.262	95.199	95.137
5.875	95.646	95.545	95.443	95.342	95.279	95.217
5.750	95.646	95.545	95.443	95.342	95.279	95.217

UNIONHOME MORTGAGE | Promises Kept.

DSCR Loan Program				
Fixed 30 Year				
Rate	15 day	30 day	45 day	60 day
10.500	106.500	106.375	106.250	106.125
10.375	106.375	106.250	106.125	106.000
10.250	106.250	106.125	106.000	105.875
10.125	106.125	106.000	105.875	105.750
10.000	106.000	105.875	105.750	105.625
9.875	105.875	105.750	105.625	105.500
9.750	105.750	105.625	105.500	105.375
9.625	105.625	105.500	105.375	105.250
9.500	105.500	105.375	105.250	105.125
9.375	105.375	105.250	105.125	105.000
9.250	105.250	105.125	105.000	104.875
9.125	105.125	105.000	104.875	104.750
9.000	105.000	104.875	104.750	104.625
8.875	104.875	104.750	104.625	104.500
8.750	104.750	104.625	104.500	104.375
8.625	104.625	104.500	104.375	104.250
8.500	104.375	104.250	104.125	104.000
8.375	104.125	104.000	103.875	103.750
8.250	103.875	103.750	103.625	103.500
8.125	103.500	103.375	103.250	103.125
8.000	103.125	103.000	102.875	102.750
7.875	102.625	102.500	102.375	102.250
7.750	102.250	102.125	102.000	101.875
7.625	101.875	101.750	101.625	101.500
7.500	101.500	101.375	101.250	101.125
7.375	101.000	100.875	100.750	100.625
7.250	100.500	100.375	100.250	100.125
7.125	99.625	99.500	99.375	99.250
7.000	98.750	98.625	98.500	98.375
6.875	97.250	97.125	97.000	96.875

Bank Statement Loan Program				
Fixed 30 Year				
Rate	15 day	30 day	45 day	60 day
10.500	106.625	106.500	106.375	106.250
10.375	106.500	106.375	106.250	106.125
10.250	106.375	106.250	106.125	106.000
10.125	106.250	106.125	106.000	105.875
10.000	106.125	106.000	105.875	105.750
9.875	106.000	105.875	105.750	105.625
9.750	105.875	105.750	105.625	105.500
9.625	105.750	105.625	105.500	105.375
9.500	105.625	105.500	105.375	105.250
9.375	105.500	105.375	105.250	105.125
9.250	105.375	105.250	105.125	105.000
9.125	105.250	105.125	105.000	104.875
9.000	105.125	105.000	104.875	104.750
8.875	104.875	104.750	104.625	104.500
8.750	104.625	104.500	104.375	104.250
8.625	104.375	104.250	104.125	104.000
8.500	104.125	104.000	103.875	103.750
8.375	103.875	103.750	103.625	103.500
8.250	103.500	103.375	103.250	103.125
8.125	103.125	103.000	102.875	102.750
8.000	102.750	102.625	102.500	102.375
7.875	102.375	102.250	102.125	102.000
7.750	101.875	101.750	101.625	101.500
7.625	101.375	101.250	101.125	101.000
7.500	100.875	100.750	100.625	100.500
7.375	100.250	100.125	100.000	99.875
7.250	99.625	99.500	99.375	99.250
7.125	99.125	99.000	98.875	98.750
7.000	98.250	98.125	98.000	97.875
6.875	96.875	96.750	96.625	96.500

UNIONHOME MORTGAGE | Promises Kept.

UHM Platinum Bank Statement LLPAs

	<=50	55	60	65	70	75	80	85	90
780+	1.125	1.000	0.625	0.500	0.375	0.125	-0.125	-2.125	-4.875
760 - 779	1.000	0.875	0.625	0.500	0.375	0.125	-0.250	-2.500	-5.000
740 - 759	0.875	0.750	0.500	0.375	0.250	0.000	-0.500	-2.875	-5.500
720 - 739	0.750	0.625	0.375	0.125	0.125	-0.250	-1.125	-3.750	-6.875
700 -719	0.500	0.375	0.250	0.000	-0.250	-0.875	-1.750	-4.500	-10.125
680 - 699	0.125	0.000	-0.250	-0.375	-1.125	-1.875	-3.000	-5.750	-11.375
660 - 679	-0.375	-0.500	-0.750	-1.375	-2.000	-2.875	-4.375	-7.375	N/A
640 - 659	-2.375	-2.500	-2.750	-3.125	-4.250	-5.000	-6.875	N/A	N/A
620 - 639	-3.750	-3.875	-4.000	-4.250	-4.875	-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	-0.500	-0.500	-1.000	-1.000
< 250,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500
> 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	-0.500
> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750	-1.250
> 2,500,000	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.250	-1.500	-2.000
> 3,000,000	-0.625	-0.625	-0.750	-1.250	-1.625	N/A	N/A	N/A	N/A
> 3,500,000	-2.250	-2.250	-2.250	-2.250	-2.500	N/A	N/A	N/A	N/A
Cashout	-0.375	-0.375	-0.375	-0.500	-0.625	-0.875	-1.000	-3.000	N/A
Cashout <660	-0.250	-0.250	-0.250	-0.250	-0.250	-1.250	-2.000	-4.000	N/A
Second Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.625	-1.000
Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-1.250	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	-2.250	-3.000
Condotel	-1.500	-1.500	-1.500	-1.625	-1.750	-2.000	-2.500	-4.375	N/A
Rural Property	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-10.000	N/A
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.250	-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	-0.125	-0.125	-0.125	-0.125	-0.375	-0.375	-0.750	-1.500	-2.250
40 Year Fixed	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.250	-1.250
40 Year IO	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	-1.750	-2.500
1x30 in 12 Mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
0x60 in 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-10.000	-10.000
0x90 in 12 Mo	-2.250	-2.250	-2.250	-2.250	-2.500	-10.000	-10.000	-10.000	-10.000
Credit Event <48 Months	-0.875	-0.875	-0.875	-0.875	-0.875	-1.000	-1.000	-10.000	-10.000
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	1.000	1.000	1.000	1.000	1.000	N/A
4 Year	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Year	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	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	-0.625	-0.625	-0.625	N/A
No Prepay	-0.750	-0.750	-0.750	-0.750	-0.875	-1.000	-1.250	-1.250	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	
Escrows Waived (680	-0.250
Min Rate	5.990
Min Price	98.000

Primary / 2ND Home Max Price	
No Prepay	102.00

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

UHM Platinum DSCR Program LLPAs

	<=50	55	60	65	70	75
780+	0.875	0.750	0.750	0.750	0.375	-0.125
760 - 779	0.750	0.625	0.625	0.625	0.250	-0.250
740 - 759	0.625	0.625	0.500	0.500	0.125	-0.500
720 - 739	0.625	0.500	0.375	0.375	0.000	-1.125
700 -719	0.500	0.250	-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	-2.125
<.75	-2.000	-2.500	-3.000	-3.500	-4.125	-4.875
< 150,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.625
< 250,000	0.000	0.000	0.000	0.000	0.000	-0.500
> 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	-0.250	-0.250	-0.375	-0.625	-1.000	N/A
> 2,500,000	-0.625	-0.625	-0.750	-1.125	-1.750	N/A
> 3,000,000	-2.125	-2.125	-2.125	-2.125	-2.625	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	-0.375	-0.375	-0.375	-0.375	-0.375	-1.000
STR < 660	-0.500	-0.500	-0.500	-0.500	-0.500	0.000
2-4 Unit	-0.250	-0.250	-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

UNIONHOME MORTGAGE / Promises Kept.

Jumbo Loan Program 30 Year UHM Platinum Jumbo				
Rate	15 day	30 day	45 day	60 day
8.125	100.003	99.910	99.722	99.535
8.000	99.932	99.838	99.650	99.463
7.875	99.807	99.713	99.526	99.338
7.750	99.693	99.599	99.411	99.224
7.625	99.564	99.471	99.283	99.096
7.500	99.420	99.327	99.139	98.952
7.375	99.288	99.194	99.007	98.819
7.250	99.136	99.042	98.854	98.667
7.125	98.940	98.846	98.659	98.471
7.000	98.670	98.576	98.389	98.201
6.875	98.216	98.122	97.935	97.747
6.750	97.767	97.673	97.486	97.298
6.625	97.260	97.166	96.979	96.791
6.500	96.662	96.568	96.380	96.193
6.375	96.049	95.955	95.768	95.580
6.250	95.577	95.483	95.296	95.108
6.125	95.058	94.964	94.777	94.589
6.000	94.553	94.459	94.272	94.084
5.875	93.986	93.892	93.705	93.517
5.750	93.535	93.441	93.254	93.066

Jumbo Loan Program 30 Year UHM Platinum Jumbo 10yr/6 mo SOFR ARM				
Rate	15 day	30 day	45 day	60 day
7.250	98.889	98.796	98.608	98.421
7.125	98.428	98.334	98.147	97.959
7.000	97.967	97.873	97.686	97.498
6.875	97.507	97.414	97.226	97.039
6.750	97.048	96.954	96.767	96.579
6.625	96.590	96.496	96.309	96.121
6.500	95.954	95.860	95.673	95.485
6.375	94.631	94.537	94.350	94.162
6.250	93.873	93.779	93.592	93.404
6.125	93.119	93.025	92.838	92.650
6.000	92.374	92.280	92.092	91.905
5.875	91.629	91.535	91.347	91.160
5.750	90.892	90.798	90.610	90.423
5.625	90.155	90.061	89.874	89.686
5.500	89.423	89.329	89.142	88.954

30 Year UHM Platinum Jumbo 7yr/6 mo SOFR ARM				
Rate	15 day	30 day	45 day	60 day
7.250	99.176	99.083	98.895	98.708
7.125	98.762	98.668	98.480	98.293
7.000	98.347	98.253	98.066	97.878
6.875	97.933	97.840	97.652	97.465
6.750	97.524	97.430	97.242	97.055
6.625	97.111	97.017	96.830	96.642
6.500	96.537	96.443	96.256	96.068
6.375	95.584	95.490	95.302	95.115
6.250	94.922	94.828	94.641	94.453
6.125	94.263	94.170	93.982	93.795
6.000	93.612	93.518	93.330	93.143
5.875	92.959	92.865	92.678	92.490
5.750	92.309	92.216	92.028	91.841
5.625	91.663	91.569	91.382	91.194
5.500	91.019	90.925	90.738	90.550

30 Year UHM Platinum Jumbo 5yr/6 mo SOFR ARM				
Rate	15 day	30 day	45 day	60 day
7.250	99.317	99.223	99.035	98.848
7.125	98.963	98.869	98.682	98.494
7.000	98.607	98.513	98.326	98.138
6.875	98.251	98.157	97.970	97.782
6.750	97.896	97.802	97.615	97.427
6.625	97.541	97.447	97.260	97.072
6.500	97.046	96.952	96.765	96.577
6.375	96.353	96.259	96.072	95.884
6.250	95.800	95.706	95.519	95.331
6.125	95.249	95.155	94.968	94.780
6.000	94.700	94.606	94.419	94.231
5.875	94.156	94.062	93.874	93.687
5.750	93.610	93.517	93.329	93.142
5.625	93.067	92.973	92.786	92.598
5.500	92.526	92.432	92.244	92.057

UNIONHOME MORTGAGE | Promises Kept.

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	0.382	0.965	1.143	1.115	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	0.330	0.983	1.175	1.155	1.201	1.178	1.154	1.130	1.130	1.130
6.500	0.325	0.981	1.174	1.154	1.237	1.213	1.166	1.154	1.154	1.154
6.375	0.330	0.988	1.198	1.178	1.249	1.225	1.201	1.190	1.190	1.190
6.250	0.334	0.992	1.198	1.178	1.261	1.237	1.225	1.213	1.213	1.213
6.125	0.331	0.973	1.198	1.178	1.261	1.237	1.237	1.237	1.237	1.237
6.000	0.346	1.014	1.198	1.178	1.261	1.261	1.273	1.285	1.261	1.261
5.990	0.346	1.014	1.198	1.178	1.261	1.261	1.273	1.285	1.261	1.261
5.875	0.376	1.047	1.224	1.203	1.285	1.297	1.297	1.297	1.297	1.297
5.750	0.373	1.113	1.236	1.215	1.297	1.297	1.309	1.320	1.332	1.332
5.625	0.355	1.116	1.236	1.215	1.320	1.332	1.332	1.344	1.344	1.344
5.500	0.360	1.107	1.238	1.225	1.332	1.344	1.344	1.368	1.380	1.380
5.375	0.346	1.095	1.262	1.249	1.344	1.356	1.380	1.392	1.404	1.404
5.250	0.352	1.095	1.262	1.249	1.368	1.380	1.404	1.428	1.439	1.439

5.125	0.346	1.106	1.282	1.261	1.380	1.428	1.428	1.451	1.451	1.451
5.000	0.309	1.071	1.261	1.261	1.416	1.451	1.463	1.475	1.487	1.487
4.990	0.309	1.071	1.261	1.261	1.416	1.451	1.463	1.475	1.487	1.487
4.875	0.309	1.071	1.273	1.273	1.439	1.475	1.499	1.511	1.523	1.523
4.750	0.309	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	1.049	1.049	1.024	0.908	0.883	0.832	0.819	0.819
9.000	0.332	0.896	1.049	1.049	1.024	0.934	0.908	0.857	0.844	0.844
8.990	0.332	0.896	1.049	1.049	1.024	0.934	0.908	0.857	0.844	0.844
8.875	0.332	0.908	1.062	1.062	1.036	0.960	0.934	0.883	0.870	0.870
8.750	0.332	0.908	1.075	1.075	1.049	0.972	0.960	0.908	0.896	0.896
8.625	0.332	0.921	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
8.500	0.332	0.934	1.100	1.100	1.100	1.024	1.011	0.960	0.947	0.947

8.375	0.332	0.947	1.113	1.113	1.126	1.049	1.036	0.985	0.972	0.972
8.250	0.332	0.947	1.126	1.126	1.139	1.062	1.036	0.998	0.985	0.985
8.125	0.332	0.960	1.139	1.139	1.164	1.088	1.062	1.011	1.011	1.011
8.000	0.332	0.960	1.152	1.152	1.177	1.126	1.088	1.049	1.036	1.036
7.990	0.332	0.960	1.152	1.152	1.177	1.126	1.088	1.049	1.036	1.036
7.875	0.332	0.972	1.164	1.164	1.190	1.139	1.113	1.062	1.062	1.062
7.750	0.332	0.972	1.177	1.177	1.216	1.177	1.139	1.100	1.088	1.088
7.625	0.332	0.985	1.177	1.177	1.228	1.203	1.164	1.139	1.126	1.126
7.500	0.332	1.011	1.216	1.216	1.254	1.228	1.190	1.164	1.164	1.164
7.375	0.332	1.011	1.241	1.241	1.280	1.241	1.216	1.190	1.190	1.190
7.250	0.332	1.036	1.241	1.241	1.292	1.267	1.241	1.216	1.216	1.216
7.125	0.332	1.036	1.241	1.241	1.331	1.305	1.254	1.241	1.241	1.241
7.000	0.332	1.036	1.267	1.267	1.344	1.318	1.292	1.280	1.280	1.280
6.990	0.332	1.036	1.267	1.267	1.344	1.318	1.292	1.280	1.280	1.280
6.875	0.332	1.036	1.267	1.267	1.356	1.331	1.318	1.305	1.305	1.305
6.750	0.332	1.036	1.267	1.267	1.356	1.331	1.331	1.331	1.331	1.331
6.625	0.335	1.068	1.267	1.267	1.356	1.356	1.369	1.382	1.356	1.356
6.500	0.333	1.088	1.292	1.292	1.382	1.395	1.395	1.395	1.395	1.395
6.375	0.332	1.139	1.305	1.305	1.395	1.395	1.408	1.420	1.433	1.433
6.250	0.332	1.152	1.305	1.305	1.420	1.433	1.433	1.446	1.446	1.446
6.125	0.339	1.159	1.318	1.318	1.433	1.446	1.446	1.472	1.484	1.484
6.000	0.354	1.167	1.348	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.990	0.354	1.167	1.348	1.344	1.446	1.459	1.484	1.497	1.510	1.510
5.875	0.354	1.167	1.348	1.344	1.472	1.484	1.510	1.536	1.548	1.548
5.750	0.354	1.167	1.348	1.344	1.484	1.536	1.536	1.561	1.561	1.561
5.625	0.332	1.152	1.356	1.356	1.523	1.561	1.574	1.587	1.600	1.600
5.500	0.332	1.152	1.369	1.369	1.548	1.587	1.612	1.625	1.638	1.638
5.375	0.332	1.152	1.369	1.369	1.561	1.612	1.651	1.689	1.702	1.702
5.250	0.332	1.152	1.382	1.382	1.638	1.689	1.715	1.740	1.753	1.753
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	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
9.000	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.990	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.875	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.750	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
8.625	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
8.500	0.351	0.985	1.161	1.161	1.161	1.080	1.066	1.012	0.999	0.999
8.375	0.351	0.999	1.174	1.174	1.188	1.107	1.093	1.039	1.026	1.026
8.250	0.351	0.999	1.188	1.188	1.201	1.120	1.093	1.053	1.039	1.039
8.125	0.484	1.126	1.267	1.250	1.228	1.147	1.120	1.066	1.066	1.066
8.000	0.439	1.087	1.265	1.247	1.249	1.195	1.147	1.107	1.093	1.093
7.990	0.439	1.087	1.265	1.247	1.249	1.195	1.147	1.107	1.093	1.093
7.875	0.400	1.065	1.249	1.234	1.255	1.206	1.174	1.120	1.120	1.120
7.750	0.400	1.065	1.242	1.242	1.282	1.242	1.201	1.161	1.147	1.147
7.625	0.546	1.220	1.379	1.338	1.377	1.336	1.228	1.201	1.188	1.188
7.500	0.534	1.227	1.418	1.377	1.404	1.365	1.255	1.228	1.228	1.228
7.375	0.538	1.232	1.455	1.413	1.428	1.387	1.282	1.255	1.255	1.255
7.250	0.538	1.252	1.448	1.426	1.434	1.424	1.309	1.282	1.282	1.282
7.125	0.507	1.241	1.438	1.405	1.479	1.447	1.323	1.309	1.309	1.309
7.000	0.507	1.234	1.464	1.441	1.496	1.464	1.363	1.350	1.350	1.350
6.990	0.507	1.234	1.464	1.441	1.496	1.464	1.363	1.350	1.350	1.350
6.875	0.522	1.243	1.417	1.391	1.512	1.472	1.390	1.377	1.377	1.377
6.750	0.463	1.179	1.405	1.369	1.462	1.473	1.404	1.404	1.404	1.404
6.625	0.463	1.223	1.413	1.371	1.432	1.479	1.444	1.458	1.431	1.431
6.500	0.462	1.247	1.438	1.394	1.459	1.523	1.471	1.471	1.471	1.471
6.375	0.460	1.301	1.444	1.404	1.471	1.523	1.485	1.498	1.512	1.512

6.250	0.490	1.339	1.471	1.380	1.498	1.558	1.512	1.525	1.525	1.525
6.125	0.492	1.341	1.490	1.453	1.536	1.548	1.525	1.552	1.566	1.566
6.000	0.487	1.336	1.513	1.477	1.548	1.560	1.566	1.579	1.593	1.593
5.990	0.487	1.336	1.513	1.477	1.548	1.560	1.566	1.579	1.593	1.593
5.875	0.483	1.331	1.510	1.474	1.572	1.587	1.593	1.620	1.633	1.633
5.750	0.480	1.328	1.507	1.471	1.583	1.641	1.620	1.647	1.647	1.647
5.625	0.351	1.215	1.431	1.431	1.606	1.647	1.660	1.674	1.687	1.687
5.500	0.351	1.215	1.444	1.444	1.633	1.674	1.701	1.714	1.728	1.728
5.375	0.351	1.215	1.444	1.444	1.647	1.701	1.741	1.782	1.795	1.795
5.250	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
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	0.528	1.084	1.236	1.142	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	0.356	1.007	1.203	1.196	1.244	1.220	1.196	1.172	1.172	1.106
6.500	0.339	1.001	1.198	1.145	1.228	1.205	1.157	1.145	1.145	1.130
6.375	0.357	1.025	1.222	1.202	1.273	1.249	1.226	1.214	1.214	1.166
6.250	0.371	1.037	1.222	1.197	1.280	1.256	1.244	1.233	1.233	1.190
6.125	0.361	0.975	1.222	1.154	1.237	1.213	1.213	1.213	1.213	1.213
6.000	0.410	1.055	1.222	1.216	1.299	1.299	1.311	1.323	1.299	1.237
5.990	0.410	1.055	1.222	1.216	1.299	1.299	1.311	1.323	1.299	1.237
5.875	0.508	1.107	1.255	1.185	1.264	1.276	1.276	1.276	1.276	1.273
5.750	0.498	1.216	1.267	1.224	1.307	1.307	1.319	1.331	1.343	1.309
5.625	0.440	1.199	1.268	1.240	1.347	1.359	1.359	1.370	1.370	1.320
5.500	0.455	1.168	1.247	1.201	1.309	1.320	1.320	1.344	1.356	1.356
5.375	0.409	1.129	1.271	1.225	1.320	1.332	1.356	1.368	1.380	1.380
5.250	0.430	1.129	1.271	1.225	1.344	1.356	1.380	1.404	1.416	1.416
5.125	0.409	1.166	1.335	1.265	1.356	1.404	1.404	1.428	1.428	1.428
5.000	0.285	1.047	1.237	1.237	1.392	1.428	1.439	1.451	1.463	1.463
4.990	0.285	1.047	1.237	1.237	1.392	1.428	1.439	1.451	1.463	1.463
4.875	0.285	1.047	1.249	1.249	1.416	1.451	1.475	1.487	1.499	1.499
4.750	0.285	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	1.024	1.024	0.998	0.883	0.857	0.806	0.793	0.793
9.000	0.307	0.870	1.024	1.024	0.998	0.908	0.883	0.832	0.819	0.819
8.990	0.307	0.870	1.024	1.024	0.998	0.908	0.883	0.832	0.819	0.819
8.875	0.307	0.883	1.036	1.036	1.011	0.934	0.908	0.857	0.844	0.844
8.750	0.307	0.883	1.049	1.049	1.024	0.947	0.934	0.883	0.870	0.870
8.625	0.307	0.896	1.049	1.049	1.049	0.972	0.960	0.908	0.896	0.896
8.500	0.307	0.908	1.075	1.075	1.075	0.998	0.985	0.934	0.921	0.921
8.375	0.307	0.921	1.088	1.088	1.100	1.024	1.011	0.960	0.947	0.947
8.250	0.307	0.921	1.100	1.100	1.113	1.036	1.011	0.972	0.960	0.960
8.125	0.307	0.934	1.113	1.113	1.139	1.062	1.036	0.985	0.985	0.985
8.000	0.307	0.934	1.126	1.126	1.152	1.100	1.062	1.024	1.011	1.011
7.990	0.307	0.934	1.126	1.126	1.152	1.100	1.062	1.024	1.011	1.011
7.875	0.307	0.947	1.139	1.139	1.164	1.113	1.088	1.036	1.036	1.036
7.750	0.307	0.947	1.152	1.152	1.190	1.152	1.113	1.075	1.062	1.062
7.625	0.307	0.960	1.152	1.152	1.203	1.177	1.139	1.113	1.100	1.100
7.500	0.307	0.985	1.190	1.190	1.228	1.203	1.164	1.139	1.139	1.139
7.375	0.307	0.985	1.216	1.216	1.254	1.216	1.190	1.164	1.164	1.164
7.250	0.307	1.011	1.216	1.216	1.267	1.241	1.216	1.190	1.190	1.190
7.125	0.307	1.011	1.216	1.216	1.305	1.280	1.228	1.216	1.216	1.216

7.000	0.307	1.011	1.241	1.241	1.318	1.292	1.267	1.254	1.254	1.254
6.990	0.307	1.011	1.241	1.241	1.318	1.292	1.267	1.254	1.254	1.254
6.875	0.307	1.011	1.241	1.241	1.331	1.305	1.292	1.280	1.280	1.280
6.750	0.307	1.011	1.241	1.241	1.331	1.305	1.305	1.305	1.305	1.305
6.625	0.317	1.059	1.241	1.241	1.331	1.331	1.344	1.356	1.331	1.331
6.500	0.312	1.062	1.267	1.267	1.356	1.369	1.369	1.369	1.369	1.369
6.375	0.307	1.113	1.280	1.280	1.369	1.369	1.382	1.395	1.408	1.408
6.250	0.307	1.126	1.280	1.280	1.395	1.408	1.408	1.420	1.420	1.420
6.125	0.333	1.150	1.292	1.292	1.408	1.420	1.420	1.446	1.459	1.459
6.000	0.382	1.177	1.333	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.990	0.382	1.177	1.333	1.318	1.420	1.433	1.459	1.472	1.484	1.484
5.875	0.382	1.177	1.333	1.318	1.446	1.459	1.484	1.510	1.523	1.523
5.750	0.382	1.177	1.333	1.318	1.459	1.510	1.510	1.536	1.536	1.536
5.625	0.307	1.126	1.331	1.331	1.497	1.536	1.548	1.561	1.574	1.574
5.500	0.307	1.126	1.344	1.344	1.523	1.561	1.587	1.600	1.612	1.612
5.375	0.307	1.126	1.344	1.344	1.536	1.587	1.625	1.664	1.676	1.676
5.250	0.307	1.126	1.356	1.356	1.612	1.664	1.689	1.715	1.728	1.728
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

Conv fixed 360 Investor

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	1.080	1.080	1.053	0.931	0.904	0.850	0.837	0.837
9.000	0.324	0.918	1.080	1.080	1.053	0.958	0.931	0.877	0.864	0.864
8.990	0.324	0.918	1.080	1.080	1.053	0.958	0.931	0.877	0.864	0.864
8.875	0.324	0.931	1.093	1.093	1.066	0.985	0.958	0.904	0.891	0.891
8.750	0.324	0.931	1.107	1.107	1.080	0.999	0.985	0.931	0.918	0.918
8.625	0.324	0.945	1.107	1.107	1.107	1.026	1.012	0.958	0.945	0.945
8.500	0.324	0.958	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
8.375	0.324	0.972	1.147	1.147	1.161	1.080	1.066	1.012	0.999	0.999
8.250	0.324	0.972	1.161	1.161	1.174	1.093	1.066	1.026	1.012	1.012
8.125	0.324	0.985	1.174	1.174	1.201	1.120	1.093	1.039	1.039	1.039
8.000	0.357	1.018	1.221	1.221	1.248	1.194	1.153	1.113	1.099	1.066
7.990	0.357	1.018	1.221	1.221	1.248	1.194	1.153	1.113	1.099	1.066
7.875	0.336	1.011	1.213	1.213	1.240	1.186	1.159	1.105	1.105	1.093
7.750	0.348	1.023	1.239	1.239	1.279	1.239	1.198	1.158	1.144	1.120
7.625	0.543	1.231	1.434	1.434	1.488	1.461	1.420	1.393	1.380	1.161
7.500	0.495	1.210	1.426	1.426	1.467	1.440	1.399	1.372	1.372	1.201
7.375	0.473	1.188	1.431	1.431	1.472	1.431	1.404	1.377	1.377	1.228
7.250	0.427	1.169	1.385	1.385	1.439	1.412	1.385	1.358	1.358	1.255
7.125	0.649	1.391	1.607	1.607	1.702	1.675	1.621	1.607	1.607	1.282
7.000	0.671	1.413	1.656	1.656	1.737	1.710	1.683	1.670	1.670	1.323
6.990	0.671	1.413	1.656	1.656	1.737	1.710	1.683	1.670	1.670	1.323
6.875	0.682	1.424	1.667	1.667	1.762	1.735	1.721	1.708	1.708	1.350
6.750	0.702	1.444	1.687	1.687	1.782	1.755	1.755	1.755	1.755	1.377
6.625	0.629	1.398	1.614	1.614	1.709	1.709	1.722	1.736	1.709	1.404
6.500	0.635	1.431	1.647	1.647	1.742	1.755	1.755	1.755	1.755	1.444
6.375	0.649	1.499	1.675	1.675	1.769	1.769	1.783	1.796	1.810	1.485
6.250	0.702	1.566	1.728	1.728	1.849	1.863	1.863	1.876	1.876	1.498
6.125	0.495	1.359	1.534	1.534	1.656	1.669	1.669	1.696	1.710	1.539
6.000	0.406	1.270	1.472	1.472	1.580	1.594	1.621	1.634	1.648	1.566
5.990	0.406	1.270	1.472	1.472	1.580	1.594	1.621	1.634	1.648	1.566
5.875	0.348	1.212	1.414	1.414	1.549	1.563	1.590	1.617	1.630	1.606
5.750	0.324	1.188	1.390	1.390	1.539	1.593	1.593	1.620	1.620	1.620
5.625	0.324	1.188	1.404	1.404	1.579	1.620	1.633	1.647	1.660	1.660
5.500	0.324	1.188	1.417	1.417	1.606	1.647	1.674	1.687	1.701	1.701
5.375	0.324	1.188	1.417	1.417	1.620	1.674	1.714	1.755	1.768	1.768
5.250	0.324	1.188	1.431	1.431	1.701	1.755	1.782	1.809	1.822	1.822
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	0.492	1.048	1.200	1.106	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	0.320	0.971	1.167	1.098	1.142	1.118	1.094	1.071	1.071	1.071
6.500	0.303	0.965	1.162	1.094	1.178	1.154	1.106	1.094	1.094	1.094
6.375	0.321	0.989	1.186	1.118	1.190	1.166	1.142	1.130	1.130	1.130
6.250	0.335	1.001	1.186	1.118	1.201	1.178	1.166	1.154	1.154	1.154
6.125	0.325	0.939	1.186	1.118	1.201	1.178	1.178	1.178	1.178	1.178
6.000	0.374	1.020	1.186	1.118	1.201	1.201	1.213	1.225	1.201	1.201
5.990	0.374	1.020	1.186	1.118	1.201	1.201	1.213	1.225	1.201	1.201
5.875	0.472	1.072	1.219	1.149	1.225	1.237	1.237	1.237	1.237	1.237
5.750	0.462	1.180	1.231	1.161	1.237	1.237	1.249	1.261	1.273	1.273
5.625	0.404	1.163	1.232	1.162	1.261	1.273	1.273	1.285	1.285	1.285
5.500	0.419	1.132	1.212	1.166	1.273	1.285	1.285	1.309	1.320	1.320
5.375	0.373	1.093	1.236	1.190	1.285	1.297	1.320	1.332	1.344	1.344
5.250	0.394	1.093	1.236	1.190	1.309	1.320	1.344	1.368	1.380	1.380
5.125	0.373	1.130	1.300	1.230	1.320	1.368	1.368	1.392	1.392	1.392
5.000	0.249	1.011	1.201	1.201	1.356	1.392	1.404	1.416	1.428	1.428
4.990	0.249	1.011	1.201	1.201	1.356	1.392	1.404	1.416	1.428	1.428
4.875	0.249	1.011	1.213	1.213	1.380	1.416	1.439	1.451	1.463	1.463
4.750	0.249	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	0.985	0.985	0.960	0.844	0.819	0.768	0.755	0.755
9.000	0.268	0.832	0.985	0.985	0.960	0.870	0.844	0.793	0.780	0.780
8.990	0.268	0.832	0.985	0.985	0.960	0.870	0.844	0.793	0.780	0.780
8.875	0.268	0.844	0.998	0.998	0.972	0.896	0.870	0.819	0.806	0.806
8.750	0.268	0.844	1.011	1.011	0.985	0.908	0.896	0.844	0.832	0.832
8.625	0.268	0.857	1.011	1.011	1.011	0.934	0.921	0.870	0.857	0.857
8.500	0.268	0.870	1.036	1.036	1.036	0.960	0.947	0.896	0.883	0.883
8.375	0.268	0.883	1.049	1.049	1.062	0.985	0.972	0.921	0.908	0.908
8.250	0.268	0.883	1.062	1.062	1.075	0.998	0.972	0.934	0.921	0.921
8.125	0.268	0.896	1.075	1.075	1.100	1.024	0.998	0.947	0.947	0.947
8.000	0.268	0.896	1.088	1.088	1.113	1.062	1.024	0.985	0.972	0.972
7.990	0.268	0.896	1.088	1.088	1.113	1.062	1.024	0.985	0.972	0.972
7.875	0.268	0.908	1.100	1.100	1.126	1.075	1.049	0.998	0.998	0.998
7.750	0.268	0.908	1.113	1.113	1.152	1.113	1.075	1.036	1.024	1.024
7.625	0.268	0.921	1.113	1.113	1.164	1.139	1.100	1.075	1.062	1.062
7.500	0.268	0.947	1.152	1.152	1.190	1.164	1.126	1.100	1.100	1.100
7.375	0.268	0.947	1.177	1.177	1.216	1.177	1.152	1.126	1.126	1.126
7.250	0.268	0.972	1.177	1.177	1.228	1.203	1.177	1.152	1.152	1.152
7.125	0.268	0.972	1.177	1.177	1.267	1.241	1.190	1.177	1.177	1.177
7.000	0.268	0.972	1.203	1.203	1.280	1.254	1.228	1.216	1.216	1.216
6.990	0.268	0.972	1.203	1.203	1.280	1.254	1.228	1.216	1.216	1.216
6.875	0.268	0.972	1.203	1.203	1.292	1.267	1.254	1.241	1.241	1.241
6.750	0.268	0.972	1.203	1.203	1.292	1.267	1.267	1.267	1.267	1.267
6.625	0.278	1.021	1.203	1.203	1.292	1.292	1.305	1.318	1.292	1.292
6.500	0.273	1.024	1.228	1.228	1.318	1.331	1.331	1.331	1.331	1.331
6.375	0.268	1.075	1.241	1.241	1.331	1.331	1.344	1.356	1.369	1.369
6.250	0.268	1.088	1.241	1.241	1.356	1.369	1.369	1.382	1.382	1.382
6.125	0.294	1.112	1.254	1.254	1.369	1.382	1.382	1.408	1.420	1.420
6.000	0.343	1.139	1.295	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.990	0.343	1.139	1.295	1.280	1.382	1.395	1.420	1.433	1.446	1.446
5.875	0.343	1.139	1.295	1.280	1.408	1.420	1.446	1.472	1.484	1.484
5.750	0.343	1.139	1.295	1.280	1.420	1.472	1.472	1.497	1.497	1.497
5.625	0.268	1.088	1.292	1.292	1.459	1.497	1.510	1.523	1.536	1.536

5.500	0.268	1.088	1.305	1.305	1.484	1.523	1.548	1.561	1.574	1.574
5.375	0.268	1.088	1.305	1.305	1.497	1.548	1.587	1.625	1.638	1.638
5.250	0.268	1.088	1.318	1.318	1.574	1.625	1.651	1.676	1.689	1.689
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	1.039	1.039	1.012	0.891	0.864	0.810	0.796	0.796
9.000	0.283	0.877	1.039	1.039	1.012	0.918	0.891	0.837	0.823	0.823
8.990	0.283	0.877	1.039	1.039	1.012	0.918	0.891	0.837	0.823	0.823
8.875	0.283	0.891	1.053	1.053	1.026	0.945	0.918	0.864	0.850	0.850
8.750	0.283	0.891	1.066	1.066	1.039	0.958	0.945	0.891	0.877	0.877

8.625	0.283	0.904	1.066	1.066	1.066	0.985	0.972	0.918	0.904	0.904
8.500	0.283	0.918	1.093	1.093	1.093	1.012	0.999	0.945	0.931	0.931
8.375	0.283	0.931	1.107	1.107	1.120	1.039	1.026	0.972	0.958	0.958
8.250	0.283	0.931	1.120	1.120	1.134	1.053	1.026	0.985	0.972	0.972
8.125	0.728	1.327	1.356	1.300	1.161	1.080	1.053	0.999	0.999	0.999
8.000	0.577	1.195	1.315	1.254	1.207	1.153	1.113	1.072	1.059	1.026
7.990	0.577	1.195	1.315	1.254	1.207	1.153	1.113	1.072	1.059	1.026
7.875	0.448	1.089	1.231	1.182	1.200	1.153	1.119	1.065	1.065	1.053
7.750	0.447	1.088	1.198	1.198	1.239	1.198	1.158	1.117	1.104	1.080
7.625	0.936	1.578	1.631	1.495	1.499	1.426	1.270	1.243	1.229	1.120
7.500	0.896	1.537	1.669	1.532	1.525	1.460	1.297	1.270	1.270	1.161
7.375	0.907	1.554	1.730	1.589	1.544	1.503	1.303	1.276	1.276	1.188
7.250	0.906	1.558	1.705	1.634	1.535	1.562	1.351	1.324	1.324	1.215
7.125	0.805	1.521	1.673	1.562	1.589	1.544	1.383	1.370	1.370	1.242
7.000	0.804	1.498	1.697	1.620	1.642	1.615	1.588	1.574	1.574	1.282
6.990	0.804	1.498	1.697	1.620	1.642	1.615	1.588	1.574	1.574	1.282
6.875	0.855	1.526	1.665	1.665	1.759	1.732	1.719	1.705	1.705	1.309
6.750	0.702	1.445	1.688	1.688	1.782	1.755	1.755	1.755	1.755	1.336
6.625	0.658	1.397	1.610	1.610	1.704	1.704	1.718	1.731	1.704	1.363
6.500	0.655	1.422	1.638	1.638	1.732	1.746	1.746	1.746	1.746	1.404
6.375	0.648	1.483	1.658	1.658	1.753	1.753	1.766	1.780	1.793	1.444
6.250	0.748	1.563	1.623	1.589	1.711	1.724	1.724	1.738	1.738	1.458
6.125	0.754	1.567	1.659	1.535	1.599	1.613	1.613	1.640	1.653	1.498
6.000	0.737	1.550	1.673	1.552	1.537	1.550	1.577	1.591	1.604	1.525
5.990	0.737	1.550	1.673	1.552	1.537	1.550	1.577	1.591	1.604	1.525
5.875	0.725	1.534	1.661	1.541	1.563	1.576	1.603	1.630	1.644	1.566
5.750	0.715	1.525	1.652	1.531	1.574	1.628	1.628	1.655	1.655	1.579
5.625	0.283	1.147	1.363	1.363	1.539	1.579	1.593	1.606	1.620	1.620
5.500	0.283	1.147	1.377	1.377	1.566	1.606	1.633	1.647	1.660	1.660
5.375	0.283	1.147	1.377	1.377	1.579	1.633	1.674	1.714	1.728	1.728
5.250	0.283	1.147	1.390	1.390	1.660	1.714	1.741	1.768	1.782	1.782
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	1.107	1.107	1.080	0.958	0.931	0.877	0.864	0.864
9.000	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.990	0.351	0.945	1.107	1.107	1.080	0.985	0.958	0.904	0.891	0.891
8.875	0.351	0.958	1.120	1.120	1.093	1.012	0.985	0.931	0.918	0.918
8.750	0.351	0.958	1.134	1.134	1.107	1.026	1.012	0.958	0.945	0.945
8.625	0.351	0.972	1.134	1.134	1.134	1.053	1.039	0.985	0.972	0.972
8.500	0.351	0.985	1.161	1.161	1.161	1.080	1.066	1.012	0.999	0.999
8.375	0.351	0.999	1.174	1.174	1.188	1.107	1.093	1.039	1.026	1.026
8.250	0.351	0.999	1.188	1.188	1.201	1.120	1.093	1.053	1.039	1.039
8.125	0.484	1.126	1.267	1.250	1.228	1.147	1.120	1.066	1.066	1.066
8.000	0.439	1.087	1.265	1.247	1.249	1.195	1.147	1.107	1.093	1.093
7.990	0.439	1.087	1.265	1.247	1.249	1.195	1.147	1.107	1.093	1.093
7.875	0.400	1.065	1.249	1.234	1.255	1.206	1.174	1.120	1.120	1.120
7.750	0.400	1.065	1.242	1.242	1.282	1.242	1.201	1.161	1.147	1.147
7.625	0.546	1.220	1.379	1.338	1.377	1.336	1.228	1.201	1.188	1.188
7.500	0.534	1.227	1.418	1.377	1.404	1.365	1.255	1.228	1.228	1.228
7.375	0.538	1.232	1.455	1.413	1.428	1.387	1.282	1.255	1.255	1.255
7.250	0.538	1.252	1.448	1.426	1.434	1.424	1.309	1.282	1.282	1.282
7.125	0.507	1.241	1.438	1.405	1.479	1.447	1.323	1.309	1.309	1.309
7.000	0.507	1.234	1.464	1.441	1.496	1.464	1.363	1.350	1.350	1.350
6.990	0.507	1.234	1.464	1.441	1.496	1.464	1.363	1.350	1.350	1.350
6.875	0.522	1.243	1.417	1.391	1.512	1.472	1.390	1.377	1.377	1.377
6.750	0.463	1.179	1.405	1.369	1.462	1.473	1.404	1.404	1.404	1.404
6.625	0.463	1.223	1.413	1.371	1.432	1.479	1.444	1.458	1.431	1.431
6.500	0.462	1.247	1.438	1.394	1.459	1.523	1.471	1.471	1.471	1.471
6.375	0.460	1.301	1.444	1.404	1.471	1.523	1.485	1.498	1.512	1.512

6.250	0.490	1.339	1.471	1.380	1.498	1.558	1.512	1.525	1.525	1.525
6.125	0.492	1.341	1.490	1.453	1.536	1.548	1.525	1.552	1.566	1.566
6.000	0.487	1.336	1.513	1.477	1.548	1.560	1.566	1.579	1.593	1.593
5.990	0.487	1.336	1.513	1.477	1.548	1.560	1.566	1.579	1.593	1.593
5.875	0.483	1.331	1.510	1.474	1.572	1.587	1.593	1.620	1.633	1.633
5.750	0.480	1.328	1.507	1.471	1.583	1.641	1.620	1.647	1.647	1.647
5.625	0.351	1.215	1.431	1.431	1.606	1.647	1.660	1.674	1.687	1.687
5.500	0.351	1.215	1.444	1.444	1.633	1.674	1.701	1.714	1.728	1.728
5.375	0.351	1.215	1.444	1.444	1.647	1.701	1.741	1.782	1.795	1.795
5.250	0.351	1.215	1.458	1.458	1.728	1.782	1.809	1.836	1.849	1.849
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	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
8.990	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
8.875	0.031	0.503	0.773	0.883	0.898	0.898	0.906	0.953	0.953	0.875
8.750	0.024	0.390	0.599	0.684	0.696	0.696	0.702	0.738	0.738	0.678
8.625	0.060	0.975	1.499	1.711	1.741	1.741	1.756	1.847	1.847	1.695
8.500	0.052	0.848	1.303	1.488	1.514	1.514	1.527	1.606	1.606	1.474
8.375	0.039	0.634	0.976	1.114	1.133	1.133	1.143	1.202	1.202	1.104
8.250	0.026	0.422	0.649	0.741	0.754	0.754	0.760	0.800	0.800	0.734
8.125	0.064	1.045	1.607	1.834	1.866	1.866	1.882	1.980	1.980	1.818
8.000	0.055	0.885	1.361	1.553	1.581	1.581	1.595	1.677	1.677	1.540
7.990	0.055	0.885	1.361	1.553	1.581	1.581	1.595	1.677	1.677	1.540
7.875	0.041	0.666	1.024	1.169	1.190	1.190	1.200	1.262	1.262	1.159
7.750	0.227	1.492	2.201	2.469	2.485	2.485	2.506	2.631	2.631	2.345
7.625	0.216	1.303	1.910	2.137	2.147	2.147	2.165	2.273	2.273	2.016
7.500	0.204	1.123	1.632	1.820	1.825	1.825	1.840	1.931	1.931	1.702
7.375	0.187	0.845	1.206	1.333	1.329	1.329	1.340	1.405	1.405	1.219
7.250	0.170	0.572	0.786	0.854	0.841	0.841	0.848	0.888	0.888	0.745
7.125	0.705	1.927	2.580	2.722	2.669	2.513	2.502	2.623	2.623	2.265
7.000	0.689	1.662	2.173	2.258	2.196	2.040	2.025	2.122	2.122	1.805
6.990	0.689	1.662	2.173	2.258	2.196	2.040	2.025	2.122	2.122	1.805
6.875	0.670	1.364	1.714	1.734	1.663	1.507	1.487	1.556	1.556	1.285
6.750	0.651	1.058	1.243	1.196	1.116	0.960	0.935	0.976	0.976	0.753
6.625	0.475	1.769	2.432	2.670	2.650	2.556	2.484	2.613	2.613	2.398
6.500	0.457	1.471	1.974	2.147	2.117	2.023	1.947	2.048	2.048	1.880
6.375	0.437	1.154	1.487	1.591	1.551	1.457	1.376	1.448	1.448	1.329
6.250	0.417	0.824	0.980	1.013	0.963	0.869	0.783	0.823	0.823	0.756
6.125	0.092	1.481	2.277	2.599	2.645	2.645	2.668	2.806	2.806	2.576
6.000	0.071	1.148	1.765	2.014	2.050	2.050	2.068	2.175	2.175	1.996
5.990	0.071	1.148	1.765	2.014	2.050	2.050	2.068	2.175	2.175	1.996
5.875	0.049	0.796	1.224	1.397	1.422	1.422	1.434	1.509	1.509	1.385
5.750	0.027	0.441	0.678	0.774	0.788	0.788	0.795	0.836	0.836	0.767
5.625	0.093	1.504	2.312	2.639	2.686	2.686	2.710	2.850	2.850	2.616
5.500	0.072	1.165	1.791	2.044	2.080	2.080	2.098	2.207	2.207	2.026
5.375	0.050	0.808	1.243	1.418	1.443	1.443	1.456	1.531	1.531	1.406
5.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
5.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
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	0.293	0.355	0.518	0.676	0.773	0.783	0.814	0.823	0.808	0.720
8.990	0.293	0.355	0.518	0.676	0.773	0.783	0.814	0.823	0.808	0.720
8.875	0.228	0.277	0.404	0.527	0.603	0.611	0.635	0.642	0.630	0.562
8.750	0.198	0.240	0.351	0.458	0.524	0.530	0.552	0.557	0.547	0.488
8.625	0.446	0.541	0.789	1.030	1.178	1.192	1.240	1.253	1.231	1.097
8.500	0.365	0.442	0.645	0.843	0.963	0.975	1.014	1.025	1.006	0.897
8.375	0.283	0.343	0.501	0.654	0.748	0.757	0.787	0.796	0.781	0.696
8.250	0.199	0.241	0.352	0.459	0.525	0.532	0.553	0.559	0.549	0.489
8.125	0.486	0.589	0.859	1.122	1.283	1.299	1.351	1.366	1.341	1.195
8.000	0.406	0.491	0.717	0.937	1.071	1.084	1.127	1.140	1.119	0.997
7.990	0.406	0.491	0.717	0.937	1.071	1.084	1.127	1.140	1.119	0.997
7.875	0.327	0.396	0.578	0.754	0.863	0.873	0.908	0.918	0.901	0.803
7.750	0.628	0.761	1.110	1.450	1.658	1.678	1.745	1.764	1.732	1.544
7.625	0.560	0.679	0.991	1.294	1.479	1.497	1.557	1.574	1.545	1.378
7.500	0.474	0.575	0.839	1.095	1.253	1.268	1.319	1.333	1.308	1.166
7.375	0.363	0.440	0.642	0.839	0.960	0.971	1.010	1.021	1.002	0.894
7.250	0.230	0.279	0.407	0.531	0.607	0.615	0.639	0.646	0.635	0.566

7.125	0.673	0.815	1.189	1.553	1.776	1.798	1.870	1.890	1.855	1.654
7.000	0.538	0.652	0.951	1.243	1.421	1.438	1.496	1.512	1.484	1.323
6.990	0.538	0.652	0.951	1.243	1.421	1.438	1.496	1.512	1.484	1.323
6.875	0.398	0.483	0.704	0.920	1.052	1.065	1.107	1.119	1.099	0.979
6.750	0.238	0.288	0.420	0.549	0.628	0.636	0.661	0.668	0.656	0.585
6.625	0.795	0.964	1.406	1.836	2.100	2.125	2.210	2.234	2.193	1.955
6.500	0.612	0.741	1.082	1.413	1.616	1.635	1.701	1.719	1.688	1.504
6.375	0.433	0.525	0.766	1.000	1.144	1.158	1.204	1.217	1.195	1.065
6.250	0.242	0.293	0.428	0.559	0.640	0.647	0.673	0.681	0.668	0.596
6.125	0.844	1.022	1.491	1.947	2.227	2.254	2.344	2.369	2.326	2.074
6.000	0.652	0.790	1.153	1.505	1.722	1.742	1.812	1.832	1.798	1.603
5.990	0.652	0.790	1.153	1.505	1.722	1.742	1.812	1.832	1.798	1.603
5.875	0.447	0.542	0.790	1.032	1.181	1.195	1.243	1.256	1.233	1.099
5.750	0.253	0.307	0.448	0.586	0.670	0.678	0.705	0.713	0.700	0.624
5.625	0.897	1.087	1.585	2.071	2.368	2.397	2.492	2.519	2.473	2.205
5.500	0.687	0.833	1.215	1.587	1.814	1.837	1.910	1.931	1.895	1.690
5.375	0.475	0.575	0.839	1.096	1.254	1.269	1.320	1.334	1.310	1.167
5.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.716	0.638
5.125	0.915	1.109	1.618	2.113	2.417	2.446	2.544	2.571	2.524	2.250
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

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	832.75K	>832750
10.000	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.990	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.875	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
9.750	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
9.625	0.405	0.490	0.715	0.934	1.068	1.081	1.125	1.137	1.116	0.995
9.500	0.326	0.395	0.576	0.753	0.861	0.871	0.906	0.916	0.899	0.802
9.375	0.249	0.301	0.440	0.574	0.657	0.665	0.692	0.699	0.686	0.612
9.250	0.170	0.206	0.300	0.392	0.449	0.454	0.473	0.478	0.469	0.418
9.125	0.405	0.490	0.715	0.934	1.068	1.081	1.125	1.137	1.116	0.995
9.000	0.396	0.479	0.700	0.914	1.045	1.058	1.100	1.112	1.092	0.973
8.990	0.396	0.479	0.700	0.914	1.045	1.058	1.100	1.112	1.092	0.973
8.875	0.302	0.366	0.534	0.698	0.798	0.807	0.840	0.849	0.833	0.743
8.750	0.243	0.294	0.429	0.561	0.641	0.649	0.675	0.682	0.670	0.597
8.625	0.578	0.701	1.022	1.335	1.527	1.545	1.607	1.625	1.595	1.422
8.500	0.468	0.567	0.827	1.080	1.235	1.250	1.300	1.314	1.290	1.150
8.375	0.357	0.432	0.631	0.824	0.942	0.954	0.992	1.003	0.984	0.878
8.250	0.243	0.295	0.430	0.562	0.643	0.650	0.677	0.684	0.671	0.598
8.125	0.618	0.749	1.093	1.427	1.632	1.652	1.718	1.737	1.705	1.520
8.000	0.509	0.616	0.899	1.174	1.343	1.359	1.413	1.429	1.403	1.250
7.990	0.509	0.616	0.899	1.174	1.343	1.359	1.413	1.429	1.403	1.250
7.875	0.400	0.485	0.708	0.925	1.057	1.070	1.113	1.125	1.104	0.984
7.750	0.803	0.970	1.407	1.832	2.091	2.114	2.194	2.217	2.177	1.940
7.625	0.707	0.853	1.236	1.609	1.835	1.856	1.925	1.945	1.910	1.702
7.500	0.591	0.714	1.033	1.343	1.531	1.548	1.605	1.622	1.592	1.419
7.375	0.451	0.544	0.785	1.019	1.161	1.173	1.215	1.228	1.206	1.075
7.250	0.288	0.346	0.497	0.644	0.732	0.739	0.763	0.771	0.757	0.675
7.125	0.867	1.037	1.480	1.901	2.159	2.169	2.237	2.261	2.220	1.979
7.000	0.703	0.839	1.190	1.523	1.727	1.731	1.782	1.801	1.768	1.576
6.990	0.703	0.839	1.190	1.523	1.727	1.731	1.782	1.801	1.768	1.576
6.875	0.534	0.634	0.891	1.133	1.280	1.279	1.312	1.326	1.302	1.161
6.750	0.344	0.404	0.556	0.695	0.779	0.772	0.784	0.793	0.778	0.694
6.625	0.967	1.163	1.671	2.166	2.467	2.487	2.578	2.605	2.558	2.280
6.500	0.754	0.905	1.295	1.675	1.905	1.919	1.987	2.008	1.971	1.757
6.375	0.546	0.653	0.927	1.195	1.357	1.364	1.409	1.424	1.398	1.246
6.250	0.326	0.386	0.538	0.687	0.775	0.775	0.797	0.805	0.791	0.705
6.125	0.976	1.182	1.725	2.252	2.576	2.607	2.711	2.740	2.690	2.398
6.000	0.755	0.915	1.335	1.743	1.993	2.017	2.098	2.121	2.082	1.856
5.990	0.755	0.915	1.335	1.743	1.993	2.017	2.098	2.121	2.082	1.856
5.875	0.521	0.631	0.921	1.202	1.375	1.392	1.447	1.463	1.436	1.280
5.750	0.298	0.361	0.527	0.688	0.787	0.797	0.828	0.837	0.822	0.733
5.625	1.029	1.247	1.819	2.376	2.717	2.750	2.860	2.890	2.838	2.530
5.500	0.790	0.958	1.397	1.824	2.086	2.112	2.196	2.220	2.179	1.943
5.375	0.548	0.665	0.970	1.266	1.448	1.466	1.524	1.541	1.513	1.349
5.250	0.304	0.368	0.538	0.702	0.803	0.813	0.845	0.854	0.839	0.748
5.125	1.048	1.269	1.852	2.418	2.765	2.799	2.911	2.942	2.889	2.575
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	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
8.990	0.041	0.675	1.038	1.184	1.205	1.205	1.216	1.279	1.279	1.174
8.875	0.031	0.503	0.773	0.883	0.898	0.898	0.906	0.953	0.953	0.875
8.750	0.024	0.390	0.599	0.684	0.696	0.696	0.702	0.738	0.738	0.678
8.625	0.060	0.975	1.499	1.711	1.741	1.741	1.756	1.847	1.847	1.695
8.500	0.052	0.848	1.303	1.488	1.514	1.514	1.527	1.606	1.606	1.474
8.375	0.039	0.634	0.976	1.114	1.133	1.133	1.143	1.202	1.202	1.104
8.250	0.026	0.422	0.649	0.741	0.754	0.754	0.760	0.800	0.800	0.734
8.125	0.064	1.045	1.607	1.834	1.866	1.866	1.882	1.980	1.980	1.818

8.000	0.055	0.885	1.361	1.553	1.581	1.581	1.595	1.677	1.677	1.540
7.990	0.055	0.885	1.361	1.553	1.581	1.581	1.595	1.677	1.677	1.540
7.875	0.041	0.666	1.024	1.169	1.190	1.190	1.200	1.262	1.262	1.159
7.750	0.191	1.456	2.181	2.474	2.516	2.516	2.537	2.662	2.662	2.345
7.625	0.180	1.267	1.890	2.142	2.178	2.178	2.196	2.304	2.304	2.016
7.500	0.168	1.087	1.612	1.825	1.856	1.856	1.871	1.962	1.962	1.702
7.375	0.151	0.809	1.186	1.338	1.360	1.360	1.371	1.436	1.436	1.219
7.250	0.134	0.536	0.766	0.859	0.872	0.872	0.879	0.919	0.919	0.745
7.125	0.392	1.614	2.314	2.597	2.638	2.638	2.658	2.779	2.779	2.265
7.000	0.376	1.349	1.907	2.133	2.165	2.165	2.181	2.278	2.278	1.805
6.990	0.376	1.349	1.907	2.133	2.165	2.165	2.181	2.278	2.278	1.805
6.875	0.357	1.051	1.448	1.609	1.632	1.632	1.643	1.712	1.712	1.285
6.750	0.338	0.745	0.977	1.071	1.085	1.085	1.091	1.132	1.132	0.753
6.625	0.303	1.597	2.338	2.638	2.681	2.681	2.702	2.831	2.831	2.398
6.500	0.285	1.299	1.880	2.115	2.148	2.148	2.165	2.266	2.266	1.880
6.375	0.265	0.982	1.393	1.559	1.582	1.582	1.594	1.666	1.666	1.329
6.250	0.245	0.652	0.886	0.981	0.994	0.994	1.001	1.041	1.041	0.756
6.125	0.092	1.481	2.277	2.599	2.645	2.645	2.668	2.806	2.806	2.576
6.000	0.071	1.148	1.765	2.014	2.050	2.050	2.068	2.175	2.175	1.996
5.990	0.071	1.148	1.765	2.014	2.050	2.050	2.068	2.175	2.175	1.996
5.875	0.049	0.796	1.224	1.397	1.422	1.422	1.434	1.509	1.509	1.385
5.750	0.027	0.441	0.678	0.774	0.788	0.788	0.795	0.836	0.836	0.767
5.625	0.093	1.504	2.312	2.639	2.686	2.686	2.710	2.850	2.850	2.616
5.500	0.072	1.165	1.791	2.044	2.080	2.080	2.098	2.207	2.207	2.026
5.375	0.050	0.808	1.243	1.418	1.443	1.443	1.456	1.531	1.531	1.406
5.250	0.027	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
5.125	0.094	1.526	2.346	2.678	2.725	2.725	2.749	2.891	2.891	2.654
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	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
9.000	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.990	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.875	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
8.750	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
8.625	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
8.500	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
8.375	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
8.250	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
8.125	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
8.000	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.990	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.875	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
7.750	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
7.625	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
7.500	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
7.375	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
7.250	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
7.125	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
7.000	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
6.990	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
6.875	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
6.750	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
6.625	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
6.500	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090
6.375	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
6.250	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
6.125	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
6.000	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.990	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.875	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210

5.750	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
5.625	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
5.500	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
5.375	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
5.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
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	0.033	0.533	0.820	0.936	0.952	0.952	0.961	1.010	1.010	0.927
8.990	0.033	0.533	0.820	0.936	0.952	0.952	0.961	1.010	1.010	0.927

8.875	0.024	0.401	0.617	0.705	0.717	0.717	0.723	0.761	0.761	0.698
8.750	0.020	0.328	0.505	0.577	0.587	0.587	0.592	0.623	0.623	0.572
8.625	0.049	0.793	1.219	1.391	1.416	1.416	1.428	1.502	1.502	1.379
8.500	0.043	0.706	1.085	1.239	1.261	1.261	1.272	1.338	1.338	1.228
8.375	0.033	0.533	0.820	0.936	0.952	0.952	0.961	1.010	1.010	0.927
8.250	0.022	0.361	0.555	0.633	0.645	0.645	0.650	0.684	0.684	0.628
8.125	0.053	0.863	1.327	1.515	1.541	1.541	1.555	1.635	1.635	1.501
8.000	0.046	0.743	1.143	1.305	1.328	1.328	1.339	1.409	1.409	1.293
7.990	0.046	0.743	1.143	1.305	1.328	1.328	1.339	1.409	1.409	1.293
7.875	0.035	0.565	0.868	0.991	1.009	1.009	1.018	1.070	1.070	0.982
7.750	0.069	1.126	1.731	1.976	2.011	2.011	2.029	2.133	2.133	1.959
7.625	0.060	0.977	1.502	1.715	1.745	1.745	1.761	1.852	1.852	1.700
7.500	0.052	0.837	1.287	1.469	1.495	1.495	1.508	1.586	1.586	1.456
7.375	0.037	0.599	0.922	1.052	1.071	1.071	1.080	1.136	1.136	1.043
7.250	0.022	0.367	0.564	0.644	0.655	0.655	0.661	0.695	0.695	0.638
7.125	0.069	1.120	1.722	1.966	2.001	2.001	2.018	2.123	2.123	1.949
7.000	0.055	0.896	1.377	1.572	1.600	1.600	1.614	1.697	1.697	1.558
6.990	0.055	0.896	1.377	1.572	1.600	1.600	1.614	1.697	1.697	1.558
6.875	0.039	0.637	0.980	1.119	1.138	1.138	1.148	1.208	1.208	1.109
6.750	0.023	0.371	0.571	0.652	0.664	0.664	0.669	0.704	0.704	0.646
6.625	0.074	1.197	1.840	2.101	2.138	2.138	2.156	2.268	2.268	2.082
6.500	0.058	0.939	1.444	1.648	1.677	1.677	1.692	1.780	1.780	1.634
6.375	0.041	0.662	1.019	1.163	1.183	1.183	1.194	1.255	1.255	1.152
6.250	0.023	0.373	0.574	0.655	0.667	0.667	0.673	0.707	0.707	0.649
6.125	0.080	1.299	1.997	2.280	2.320	2.320	2.341	2.462	2.462	2.260
6.000	0.062	1.006	1.547	1.766	1.797	1.797	1.812	1.906	1.906	1.750
5.990	0.062	1.006	1.547	1.766	1.797	1.797	1.812	1.906	1.906	1.750
5.875	0.043	0.695	1.068	1.219	1.241	1.241	1.252	1.316	1.316	1.209
5.750	0.023	0.380	0.584	0.667	0.679	0.679	0.685	0.720	0.720	0.661
5.625	0.082	1.322	2.033	2.320	2.361	2.361	2.382	2.505	2.505	2.300
5.500	0.063	1.023	1.573	1.795	1.827	1.827	1.843	1.938	1.938	1.779
5.375	0.043	0.707	1.087	1.240	1.262	1.262	1.273	1.339	1.339	1.229
5.250	0.024	0.387	0.594	0.679	0.691	0.691	0.697	0.733	0.733	0.673
5.125	0.083	1.344	2.066	2.359	2.400	2.400	2.421	2.546	2.546	2.338
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
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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