

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$990.00
Underwriting Fee - Lender Paid Transactions	\$990.00
FHA/USDA Streamlines/VA IRRRLs	\$490.00

*NO Fee Option (Use No Fee Calculator to determine fee in bps)

www.epmg.net/NoFeeCalculator.xls

Mortgagee Clause

Paramount Residential Mortgage Group, INC.
Its Successors and/or Assigns
1265 Corona Pointe Court Ste. 301
Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	

PRMG Website

FT360 <http://tpo.prmg.net/>

Scenario Pricer

For On-line Rate/Price quotes, log on to our Scenario

Pricer at: <http://tpo.prmg.net/>

PRMG News

REDUCED LENDER FEES!
Applies to all FHA Streamline & VA IRRRL Loans! **NOW \$490.00!**
Some restrictions may apply.



No Partial Loan Submissions Accepted!

✓ Check TODAY's Rate Sheet For **Details!**

Doc & Funding Cut-Off Dates

Last day to fund GOVT loans with 1/1 payment	12/06/21
Last day to fund CONV loans with 1/1 payment	12/09/21
Last day to DISCLOSE Streamlines for Jan Funding	12/23/21
Last day to fund Streamlines for Jan Funding	12/30/21
Last day to Draw Docs with Jan 1st Payment	12/24/21

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs & All Jumbo Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	http://tpo.prmg.net
Email Link to Manual Lock Form;	
www.epmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf	
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs

<http://www.epmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>

Lock Expiration Dates

15 Days	01/06/22
30 Days	01/21/22
45 Days	02/05/22
60 Days	02/20/22

Lock Extension Policy

1-5 Days	0.125
6-10 Days	0.250
11-15 Days	0.375
16-20 Days	0.500
21-25 Days	0.625
26-30 Days	0.750

Extended Rate Lock Terms

45 Days	.100 in fee
60 Days	.300 in fee
75 Days	.450 in fee
90 Days	.600 in fee
120 Days	1.000 in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact
Secondary for fees on all other programs.

Market Update

1 Yr Libor	0.542
1 Yr T-Bill	0.250
6 Mo SOFR	0.050
Prime Rate	3.250
10 Yr Bond	1.450
30 Yr Bond	1.860

Average Prime Offer Rates

30/40 Yr Fixed	3.170
15/20 Yr Fixed	2.440
10 Yr Fixed	2.720
1/1 ARM	3.020
3/1 ARM	3.010
5/1 ARM	2.850
7/1 ARM	2.860
10/1 ARM	2.830

WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Alex Del Haro, DVP	(714) 824-2997	Mountain Region	Michael J. Miller, RVP	(303) 957-8390
Pacific Northwest Region	Michelle Lilley, DVP	(408) 772-6802	Northeast Region	Ryan Goldsmith, RVP	(609) 281-5532
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764	Southeast Region	Cory Przelicki, RVP	(954) 324-5113
Northern California Region	Michelle Lilley, DVP	(408) 772-6802	Midwest Region	Michael J. Miller, RVP	(303) 957-8390

Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM

Wholesale Rates effective until 5:00 pm PDT. ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA

30/25 Yr Fixed			20 Yr Fixed			15 Yr Fixed			High Balance 30/25 Yr Fixed		
Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae & No MI		
Fannie Mae Student Loan			Fannie Mae Student Loan			Fannie Mae Student Loan			Fannie Mae Student Loan		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.500%	(5.939)	(5.739)	4.250%	(5.834)	(5.634)	3.750%	(5.164)	(4.964)	4.125%	(5.468)	(5.268)
4.375%	(6.504)	(6.304)	4.125%	(6.251)	(6.051)	3.625%	(4.842)	(4.642)	4.000%	(5.239)	(5.039)
4.250%	(6.150)	(5.950)	4.000%	(5.736)	(5.536)	3.500%	(5.156)	(4.956)	3.990%	(5.159)	(4.959)
4.125%	(5.748)	(5.548)	3.875%	(5.300)	(5.100)	3.375%	(4.803)	(4.603)	3.875%	(4.580)	(4.380)
4.000%	(5.519)	(5.319)	3.750%	(4.904)	(4.704)	3.250%	(4.408)	(4.208)	3.750%	(4.330)	(4.130)
3.990%	(5.439)	(5.239)	3.625%	(4.925)	(4.725)	3.125%	(4.041)	(3.841)	3.625%	(4.044)	(3.844)
3.875%	(4.860)	(4.660)	3.500%	(4.590)	(4.390)	3.000%	(4.076)	(3.876)	3.500%	(3.630)	(3.430)
3.750%	(4.610)	(4.410)	3.375%	(4.204)	(4.004)	2.875%	(3.702)	(3.502)	3.375%	(3.184)	(2.984)
3.625%	(4.199)	(3.999)	3.250%	(3.365)	(3.165)	2.750%	(3.322)	(3.122)	3.250%	(2.682)	(2.482)
3.500%	(3.785)	(3.585)	3.125%	(2.878)	(2.678)	2.625%	(2.904)	(2.704)	3.125%	(2.058)	(1.858)
3.375%	(3.339)	(3.139)	3.000%	(2.474)	(2.274)	2.500%	(2.431)	(2.231)	3.000%	(1.550)	(1.350)
3.250%	(2.837)	(2.637)	2.875%	(2.018)	(1.818)	2.375%	(1.893)	(1.693)	2.990%	(1.470)	(1.270)
3.125%	(2.213)	(2.013)	2.750%	(1.457)	(1.257)	2.250%	(1.415)	(1.215)	2.875%	(1.039)	(0.839)
3.000%	(1.705)	(1.505)	2.625%	(0.811)	(0.611)	2.125%	(0.958)	(0.758)	2.750%	(0.447)	(0.247)
2.990%	(1.625)	(1.425)	2.500%	(0.072)	0.128	2.000%	(0.432)	(0.232)	2.625%	0.316	0.516
2.875%	(1.194)	(0.994)	2.375%	0.460	0.660	1.875%	0.322	0.522	2.500%	1.211	1.411
2.750%	(0.602)	(0.402)	2.250%	1.118	1.318	1.750%	0.986	1.186	2.375%	1.887	2.087
2.625%	0.161	0.361							2.250%	2.612	2.812
2.500%	1.056	1.256									
2.375%	1.732	1.932									
2.250%	2.457	2.657									

5/6 SOFR ARM			7/6 SOFR ARM			10/6 SOFR ARM			High Balance 5/6 SOFR ARM		
Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae		
Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae		
Start Rate	15	30	Start Rate	15	30	Start Rate	15	30	Start Rate	15	30
3.250%	(2.749)	(2.499)	3.125%	(2.502)	(2.252)	3.250%	(2.748)	(2.498)	3.000%	(0.447)	(0.197)
3.125%	(2.511)	(2.261)	3.000%	(2.181)	(1.931)	3.125%	(2.376)	(2.126)	2.875%	(0.375)	(0.125)
3.000%	(2.273)	(2.023)	2.875%	(1.847)	(1.597)	3.000%	(1.972)	(1.722)	2.750%	(1.619)	(1.369)
2.875%	(1.996)	(1.746)	2.750%	(1.480)	(1.230)	2.875%	(1.543)	(1.293)	2.625%	(1.287)	(1.037)
2.750%	(1.707)	(1.457)	2.625%	(1.088)	(0.838)	2.750%	(1.093)	(0.843)	2.500%	(0.924)	(0.674)
2.625%	(1.405)	(1.155)	2.500%	(0.669)	(0.419)	2.625%	(0.606)	(0.356)	2.375%	(0.548)	(0.298)
2.500%	(1.084)	(0.834)	2.375%	(0.231)	0.019	2.500%	(0.098)	0.152	2.250%	(0.171)	0.079
2.375%	(0.750)	(0.500)	2.250%	0.221	0.471	2.375%	0.411	0.661	2.125%	0.205	0.455
2.250%	(0.384)	(0.134)	2.125%	0.675	0.925	2.250%	0.902	1.152	2.000%	0.570	0.820
2.125%	(0.005)	0.245	2.000%	1.110	1.360	2.125%	1.381	1.631			
2.000%	0.374	0.624				2.000%	1.862	2.112			

3.00 Margin, 2/1/5 Caps

3.00 Margin, 5/1/5 Caps

3.00 Margin, 5/1/5 Caps

3.00 Margin, 2/1/5 Caps

FNMA TEXAS HOME EQUITY

Agency TX Home Eq 30/25			Agency TX Home Eq 20			Agency TX Home Eq 15					
Fannie Mae Student Loan THE			Fannie Mae Student Loan THE			Fannie Mae Student Loan THE					
Rate	15	30	Rate	15	30	Rate	15	30			
4.250%	(6.150)	(5.950)	4.375%	(6.156)	(5.956)	4.000%	(5.735)	(5.535)			
4.125%	(5.748)	(5.548)	4.250%	(5.834)	(5.634)	3.875%	(5.467)	(5.267)			
4.000%	(5.519)	(5.319)	4.125%	(6.251)	(6.051)	3.750%	(5.164)	(4.964)			
3.875%	(4.860)	(4.660)	4.000%	(5.736)	(5.536)	3.625%	(4.842)	(4.642)			
3.750%	(4.610)	(4.410)	3.875%	(5.300)	(5.100)	3.500%	(5.156)	(4.956)			
3.625%	(4.199)	(3.999)	3.750%	(4.904)	(4.704)	3.375%	(4.803)	(4.603)			
3.500%	(3.785)	(3.585)	3.625%	(4.925)	(4.725)	3.250%	(4.408)	(4.208)			
3.375%	(3.339)	(3.139)	3.500%	(4.590)	(4.390)	3.125%	(4.041)	(3.841)			
3.250%	(2.837)	(2.637)	3.375%	(4.204)	(4.004)	3.000%	(4.076)	(3.876)			
3.125%	(2.213)	(2.013)	3.250%	(3.365)	(3.165)	2.875%	(3.702)	(3.502)			
3.000%	(1.705)	(1.505)	3.125%	(2.878)	(2.678)	2.750%	(3.322)	(3.122)			
2.875%	(1.194)	(0.994)	3.000%	(2.474)	(2.274)	2.625%	(2.904)	(2.704)			
2.750%	(0.602)	(0.402)	2.875%	(2.018)	(1.818)	2.500%	(2.431)	(2.231)			

FNMA HOMEReady

30 Yr Fixed											
Rate	15	30									
3.750%	(4.315)	(4.115)									
3.625%	(4.011)	(3.811)									
3.500%	(3.931)	(3.731)									
3.375%	(3.102)	(2.902)									
3.250%	(2.587)	(2.387)									
3.125%	(1.955)	(1.755)									
3.000%	(1.455)	(1.255)									
2.875%	(0.910)	(0.710)									
2.750%	(0.286)	(0.086)									
2.625%	0.471	0.671									
2.500%	1.306	1.506									
2.375%	2.060	2.260									
2.250%	2.779	2.979									

FNMA REFI NOW

30/25 Yr Fixed & No MI			20 Yr Fixed & No MI			15 Yr Fixed & No MI					
Rate	15	30	Rate	15	30	Rate	15	30			
4.250%	(5.900)	(5.700)	4.250%	(5.584)	(5.384)	3.250%	(4.158)	(3.958)			
4.125%	(5.498)	(5.298)	4.125%	(6.001)	(5.801)	3.125%	(3.791)	(3.591)			
4.000%	(5.269)	(5.069)	4.000%	(5.486)	(5.286)	3.000%	(3.826)	(3.626)			
3.990%	(5.189)	(4.989)	3.875%	(5.050)	(4.850)	2.875%	(3.452)	(3.252)			
3.875%	(4.610)	(4.410)	3.750%	(4.654)	(4.454)	2.750%	(3.072)	(2.872)			
3.750%	(4.360)	(4.160)	3.625%	(4.675)	(4.475)	2.625%	(2.654)	(2.454)			
3.625%	(3.949)	(3.749)	3.500%	(4.340)	(4.140)	2.500%	(2.181)	(1.981)			
3.500%	(3.535)	(3.335)	3.375%	(3.954)	(3.754)	2.375%	(1.643)	(1.443)			
3.375%	(3.089)	(2.889)	3.250%	(3.115)	(2.915)	2.250%	(1.165)	(0.965)			
3.250%	(2.587)	(2.387)	3.125%	(2.628)	(2.428)	2.125%	(0.708)	(0.508)			
3.125%	(1.963)	(1.763)	3.000%	(2.224)	(2.024)	2.000%	(0.182)	0.018			
3.000%	(1.455)	(1.255)	2.875%	(1.768)	(1.568)	1.875%	0.572	0.772			
2.990%	(1.375)	(1.175)	2.750%	(1.207)	(1.007)	1.750%	1.236	1.436			

Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now, Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs

Applicable to All	Loan Amount	Property type	Occupancy	Miscellaneous
** Loans \$295k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.200	* 2 Units	* N/O/O up to 75% LTV	** Escrow Waiver (CA Only)
** Loans \$245k-\$294,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.150	* 3-4 Units	* N/O/O LTV 75.01% to 80%	** Escrow Waiver (all other states)
** Loans \$200k-\$244,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	-0.100	* 3-4 Units & LTV up to 80% (High Bal only)	* N/O/O LTV 80.01% to 85%	* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)
** Loans \$75k-\$99,999 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)	0.250	* 3-4 Units & LTV 80.01-85% (High Bal only)	* Second Home >85% LTV	** Down Payment Protection Feature (refer to Down Payment Protection Tab).
** Loans \$50k - \$74,999	0.500	* 1,000 (Non-Trad Credit)		
** Loans \$30k-\$49,999	1.250	* 1,500		
		* 2,000		
		* 2,500		
		* 3,000		
		* 3,500		
		* 4,000		
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		* 7,500		
		* 8,000		
		* 8,500		
		* 9,000		
		* 9,500		
		* 10,000		

Applicable to All	Credit Score (Except Terms <=15 Yrs)							
FICO	LTV (%)							
	<=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%
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
<620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
<620 (non-Trad)	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

Applicable to Agency High Bal	Subordinate Financing							
FICO	CLTV (%)							
	<=75%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%		
>=65% & FICO <720	0.375	0.375	0.875	0.875	0.875	1.875		
>=65% & FICO >=720	0.375	0.375	0.625	0.625	0.625	1.875		
65.01-75% & FICO <720	0.375	0.375	1.125	1.125	1.125	1.875		
65.01-75% & FICO >=720	0.375	0.375	0.875	0.875	0.875	1.875		
75.01-95% & FICO <720	N/A	1.375	1.375	1.375	1.375	1.875		
75.01-95% & FICO >=720	N/A	1.125	1.125	1.125	1.125	1.875		

Applicable to Agency High Bal	Cash-out (Except TX Home Equity)							
FICO	LTV (%)							
	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%			
>=740	0.375	0.625	0.625	0.875	n/a			
720-739	0.375	1.000	1.000	1.125	n/a			
700-719	0.375	1.000	1.000	1.125	n/a			
680-699	0.375	1.125	1.125	1.750	n/a			
660-679	0.625	1.125	1.125	1.875	n/a			
640-659	0.625	1.625	1.625	2.625	n/a			
620-639	0.625	1.625	1.625	3.125	n/a			
<620	1.625	2.625	2.625	3.125	n/a			

Applicable to Lender Paid Agency No MI Programs	Cash-out and Rate&Term (TX Home Equity only)							
FICO	LTV (%)							
	<=60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%				
>=740	0.375	0.625	0.625	0.875				
720-739	0.375	1.000	1.000	1.125				
700-719	0.375	1.000	1.000	1.125				
680-699	0.375	1.125	1.125	1.750				
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625				
620-639	0.625	1.625	1.625	3.125				
<620	1.625	2.625	2.625	3.125				

Applicable to 30 Yr Term (Agency FNMA No MI & Agency High Bal No MI)	Applicable to 25 Yr Term (Agency FNMA No MI)	Applicable to Loan Size >\$647,200 (Agency FNMA No MI & Agency High Bal No MI)
FICO	FICO	FICO
>=800	>=800	>=800
780-799	780-799	780-799
760-779	760-779	760-779
740-759	740-759	740-759
720-739	720-739	720-739
700-719	700-719	700-719
680-699	680-699	680-699
660-679	660-679	660-679
640-659	640-659	640-659
620-639	620-639	620-639
<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)

Applicable to <=20 Yr Term (Agency FNMA No MI & Agency High Bal No MI)	Applicable to Second Homes (Agency FNMA No MI & Agency High Bal No MI)	Applicable to R&T Refi's (Agency FNMA No MI & Agency High Bal No MI)	Applicable to One Borrower (Agency FNMA No MI & Agency High Bal No MI)
FICO	FICO	FICO	FICO
>=800	>=800	>=800	>=800
780-799	780-799	780-799	780-799
760-779	760-779	760-779	760-779
740-759	740-759	740-759	740-759
720-739	720-739	720-739	720-739
700-719	700-719	700-719	700-719
680-699	680-699	680-699	680-699
660-679	660-679	660-679	660-679
640-659	640-659	640-659	640-659
620-639	620-639	620-639	620-639
<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)

Applicable to Lender Paid HomeReady No MI Programs	Applicable to DTI >45% (Agency FNMA No MI & Agency High Bal No MI)							
FICO	LTV (%)							
	<=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%
>=800	0.240							
780-799	0.240							
760-779	0.240							
740-759	0.240							
720-739	0.350							
700-719	0.420							
680-699	0.550							
660-679	0.690							
640-659	0.830							
620-639	0.920							
<620 (non-Trad)	0.920							

Applicable to 30 Yr Term (HomeReady No MI only)	Applicable to 25 Yr Term (HomeReady No MI only)	Applicable to Loan Size >\$510,400 (HomeReady No MI only)
FICO	FICO	FICO
>=800	>=800	>=800
780-799	780-799	780-799
760-779	760-779	760-779
740-759	740-759	740-759
720-739	720-739	720-739
700-719	700-719	700-719
680-699	680-699	680-699
660-679	660-679	660-679
640-659	640-659	640-659
620-639	620-639	620-639
<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)

Applicable to <=20 Yr Term (HomeReady No MI only)	Applicable to R&T Refi's (HomeReady No MI only)	Applicable to One Borrower (HomeReady No MI only)	Applicable to DTI >45% (HomeReady No MI only)
FICO	FICO	FICO	FICO
>=800	>=800	>=800	>=800
780-799	780-799	780-799	780-799
760-779	760-779	760-779	760-779
740-759	740-759	740-759	740-759
720-739	720-739	720-739	720-739
700-719	700-719	700-719	700-719
680-699	680-699	680-699	680-699
660-679	660-679	660-679	660-679
640-659	640-659	640-659	640-659
620-639	620-639	620-639	620-639
<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)	<620 (non-Trad)

HomeReady LLPA Caps
LTV >80% & Fico >=680 0.000
All Other LTV & Fico 1.500
** These HomeReady LLPA's are NOT subject to the above LLPA Caps
Maximum Rebate/Price Cap
All Fixed Rates 105.000

Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHLMC

30/25 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
4.000%	(5.519)	(5.319)	4.125%	(6.251)	(6.051)	3.750%	(5.164)	(4.964)	3.750%	(6.059)	(5.859)
3.875%	(4.860)	(4.660)	4.000%	(5.736)	(5.536)	3.625%	(4.842)	(4.642)	3.625%	(5.580)	(5.380)
3.750%	(4.610)	(4.410)	3.875%	(5.300)	(5.100)	3.500%	(5.156)	(4.956)	3.500%	(5.163)	(4.963)
3.625%	(4.199)	(3.999)	3.750%	(4.904)	(4.704)	3.375%	(4.803)	(4.603)	3.375%	(4.939)	(4.739)
3.500%	(3.785)	(3.585)	3.625%	(4.925)	(4.725)	3.250%	(4.408)	(4.208)	3.250%	(4.607)	(4.407)
3.375%	(3.339)	(3.139)	3.500%	(4.590)	(4.390)	3.125%	(4.041)	(3.841)	3.125%	(4.128)	(3.928)
3.250%	(2.837)	(2.637)	3.375%	(4.204)	(4.004)	3.000%	(4.076)	(3.876)	3.000%	(3.824)	(3.624)
3.125%	(2.213)	(2.013)	3.250%	(3.365)	(3.165)	2.875%	(3.702)	(3.502)	2.875%	(3.584)	(3.384)
3.000%	(1.705)	(1.505)	3.125%	(2.878)	(2.678)	2.750%	(3.322)	(3.122)	2.750%	(3.247)	(3.047)
2.875%	(1.194)	(0.994)	3.000%	(2.474)	(2.274)	2.625%	(2.904)	(2.704)	2.625%	(2.829)	(2.629)
2.750%	(0.602)	(0.402)	2.875%	(2.018)	(1.818)	2.500%	(2.431)	(2.231)	2.500%	(2.356)	(2.156)
2.625%	0.161	0.361	2.750%	(1.457)	(1.257)	2.375%	(1.893)	(1.693)	2.375%	(2.044)	(1.844)
2.500%	1.056	1.256	2.625%	(0.811)	(0.611)	2.250%	(1.415)	(1.215)	2.250%	(1.684)	(1.484)

5/6 SOFR ARM			7/6 SOFR ARM			10/6 SOFR ARM					
Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI					
Start Rate	15	30	Start Rate	15	30	Start Rate	15	30			
3.250%	(2.749)	(2.499)	3.125%	(2.502)	(2.252)	3.250%	(2.748)	(2.498)			
3.125%	(2.511)	(2.261)	3.000%	(2.181)	(1.931)	3.125%	(2.376)	(2.126)			
3.000%	(2.273)	(2.023)	2.875%	(1.847)	(1.597)	3.000%	(1.972)	(1.722)			
2.875%	(1.996)	(1.746)	2.750%	(1.480)	(1.230)	2.875%	(1.543)	(1.293)			
2.750%	(1.707)	(1.457)	2.625%	(1.088)	(0.838)	2.750%	(1.093)	(0.843)			
2.625%	(1.405)	(1.155)	2.500%	(0.669)	(0.419)	2.625%	(0.606)	(0.356)			
2.500%	(1.084)	(0.834)	2.375%	(0.231)	0.019	2.500%	(0.098)	0.152			
2.375%	(0.750)	(0.500)	2.250%	0.221	0.471	2.375%	0.411	0.661			
2.250%	(0.384)	(0.134)	2.125%	0.675	0.925	2.250%	0.902	1.152			
2.125%	(0.005)	0.245	2.000%	1.110	1.360	2.125%	1.381	1.631			
2.000%	0.374	0.624				2.000%	1.862	2.112			

Super Conforming 30 Yr Fixed			Super Conforming 20 Yr Fixed			Super Conforming 15 Yr Fixed			Super Conforming 10/6 ARM		
Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Start Rate	15	30
3.500%	(3.380)	(3.180)	3.625%	(3.519)	(3.319)	3.625%	(3.096)	(2.896)	3.125%	(2.523)	(2.273)
3.375%	(2.934)	(2.734)	3.500%	(3.160)	(2.960)	3.500%	(3.352)	(3.152)	3.000%	(2.078)	(1.828)
3.250%	(2.432)	(2.232)	3.375%	(3.080)	(2.880)	3.375%	(3.151)	(2.951)	2.875%	(1.595)	(1.345)
3.125%	(1.808)	(1.608)	3.250%	(2.288)	(2.088)	3.250%	(2.873)	(2.673)	2.750%	(1.093)	(0.843)
3.000%	(1.300)	(1.100)	3.125%	(1.698)	(1.498)	3.125%	(2.523)	(2.323)	2.625%	(0.590)	(0.340)
2.990%	(1.220)	(1.020)	3.000%	(1.272)	(1.072)	3.000%	(2.855)	(2.655)	2.500%	(0.105)	0.145
0.000%	(0.200)	(0.200)	2.875%	(0.774)	(0.574)	2.875%	(2.566)	(2.366)	2.375%	0.369	0.619
0.000%	(0.200)	(0.200)	2.750%	(0.150)	0.050	2.750%	(2.217)	(2.017)	2.250%	0.843	1.093
0.000%	(0.200)	(0.200)	2.625%	0.559	0.759	2.625%	(1.819)	(1.619)	2.125%	1.314	1.564
0.000%	(0.200)	(0.200)	2.500%	1.283	1.483	2.500%	(1.477)	(1.277)	2.000%	1.692	1.942
0.000%	(0.200)	(0.200)	2.375%	2.029	2.229	2.375%	(1.108)	(0.908)			
0.000%	(0.200)	(0.200)	2.250%	2.791	2.991	2.250%	(0.693)	(0.493)			

FHLMC HOME POSSIBLE/FHLMC REFI POSSIBLE

Home Possible 30			FHLMC Refi Possible 30								
Home Possible No MI 30			FHLMC Refi Possible No MI 30								
Rate	15	30	Rate	15	30						
3.750%	(4.444)	(4.244)	4.000%	(5.519)	(5.319)						
3.625%	(4.108)	(3.908)	3.875%	(4.860)	(4.660)						
3.500%	(4.028)	(3.828)	3.750%	(4.610)	(4.410)						
3.375%	(3.220)	(3.020)	3.625%	(4.199)	(3.999)						
3.250%	(2.699)	(2.499)	3.500%	(3.785)	(3.585)						
3.125%	(2.061)	(1.861)	3.375%	(3.339)	(3.139)						
3.000%	(1.316)	(1.116)	3.250%	(2.837)	(2.637)						
2.875%	(0.944)	(0.744)	3.125%	(2.213)	(2.013)						
2.750%	(0.352)	(0.152)	3.000%	(1.705)	(1.505)						
2.625%	0.411	0.611	2.875%	(1.194)	(0.994)						
2.500%	1.314	1.514	2.750%	(0.602)	(0.402)						
2.375%	1.982	2.182	2.625%	0.161	0.361						
2.250%	2.707	2.907	2.500%	1.056	1.256						

FHLMC TEXAS HOME EQUITY

Agency TX Home Eq 30/25			Agency TX Home Eq 20			Agency TX Home Eq 15					
Rate	15	30	Rate	15	30	Rate	15	30			
4.250%	(6.150)	(5.950)	4.375%	(6.156)	(5.956)	4.000%	(5.735)	(5.535)			
4.125%	(5.748)	(5.548)	4.250%	(5.834)	(5.634)	3.875%	(5.467)	(5.267)			
4.000%	(5.519)	(5.319)	4.125%	(6.251)	(6.051)	3.750%	(5.164)	(4.964)			
3.875%	(4.860)	(4.660)	4.000%	(5.736)	(5.536)	3.625%	(4.842)	(4.642)			
3.750%	(4.610)	(4.410)	3.875%	(5.300)	(5.100)	3.500%	(5.156)	(4.956)			
3.625%	(4.199)	(3.999)	3.750%	(4.904)	(4.704)	3.375%	(4.803)	(4.603)			
3.500%	(3.785)	(3.585)	3.625%	(4.925)	(4.725)	3.250%	(4.408)	(4.208)			
3.375%	(3.339)	(3.139)	3.500%	(4.590)	(4.390)	3.125%	(4.041)	(3.841)			
3.250%	(2.837)	(2.637)	3.375%	(4.204)	(4.004)	3.000%	(4.076)	(3.876)			
3.125%	(2.213)	(2.013)	3.250%	(3.365)	(3.165)	2.875%	(3.702)	(3.502)			
3.000%	(1.705)	(1.505)	3.125%	(2.878)	(2.678)	2.750%	(3.322)	(3.122)			
2.875%	(1.194)	(0.994)	3.000%	(2.474)	(2.274)	2.625%	(2.904)	(2.704)			
2.750%	(0.602)	(0.402)	2.875%	(2.018)	(1.818)	2.500%	(2.431)	(2.231)			

Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)

AGENCY FHLMC PRICE ADJUSTMENTS

Agency Freddie Mac, Agency Freddie Mac No MI, Agency Freddie Mac Super Conf, Agency Freddie Mac Super Conf No MI, FHLMC Home Possible, FHLMC Home Possible No MI, Agency Freddie Mac SOFR ARMs, FHLMC Refi Possible

Applicable to All		Applicable to All									
Loan Amount		Credit Score (Except Terms <=15 Yrs)									
** Loans \$295k-Std Bal Limit (Agency FHLMC Fixed Agency FHLMC No MI HomePossible Fixed only)	-0.200										
** Loans \$245k-\$294,999 (Agency FHLMC Fixed Agency FHLMC No MI HomePossible Fixed only)	-0.150										
** Loans \$200k-\$244,999 (Agency FHLMC Fixed Agency FHLMC No MI HomePossible Fixed only)	-0.100										
** Loans \$75k-\$99,999	0.250										
** Loans \$50k - \$74,999	0.500										
** Loans \$30k-\$49,999	1.250										
Property Type		Credit Score									
* 2 Units	1.000										
* 3-4 Units LTV <= 80%	1.000										
* 3-4 Units LTV 80.01%-85%	1.500										
* 3-4 Units LTV >85.01%	2.000										
* Attached Condo >75% LTV (applicable only to terms >15 yrs)	1.000										
* Manufactured Home	1.000										

Occupancy		Subordinate Financing									
* N/O/O up to 75% LTV (Except Super Conf)	2.125										
* N/O/O up to 75% LTV (Super Conf only)	2.125										
* N/O/O LTV 75.01% to 80% (Except Super Conf)	3.375										
* N/O/O LTV 75.01% to 80% (Super Conf only)	3.375										
* N/O/O LTV 80.01% to 85%	4.125										
* Second Home w/LTV >85%	0.250										
Miscellaneous		Cash-out									
** Escrow Waiver	0.000										
** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)	0.250										
** Down Payment Protection Feature (refer to Down Payment Protection Tab.)	0.250										

Applicable to FHLMC Super Conf (in add to all other adj)		LTV (%)				
* Purchase & Rate/Term Refi	0.250					
* Cash-out Refinance	1.000					
** FHLMC Super Conforming Fixed w/LTV <=80%	-0.100					

HomePossible - LLPA Caps	
LTV >80% & Fico >=680	0.000
All Other LTV & Fico	1.500

** These HomePossible LLPA's are NOT subject to the above LLPA Caps

Applicable to Lender Paid Agency FHLMC No MI & FHLMC Super Conforming No MI Programs (in addition to all other LLPA's)

Applicable to 30 Yr Term (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to 25 Yr Term (Agency FHLMC No MI)					Applicable to Loan Size >\$647,200 (Agency FHLMC No MI & FHLMC Super Conf No MI)	
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800
>=800	0.450	0.900	1.260	1.880	>=800	0.340	0.750	1.100	1.720	>=800	0.000
780-799	0.510	0.950	1.420	2.050	780-799	0.390	0.820	1.240	1.920	780-799	0.000
760-779	0.550	1.010	1.480	2.050	760-779	0.430	0.880	1.380	1.920	760-779	0.000
740-759	0.610	1.180	1.770	2.850	740-759	0.490	1.020	1.650	2.700	740-759	0.000
720-739	0.950	1.600	2.250	3.100	720-739	0.770	1.450	2.100	2.950	720-739	0.000
700-719	1.050	1.870	2.750	3.900	700-719	0.780	1.620	2.470	3.650	700-719	0.000
680-699	1.100	1.980	2.980	3.960	680-699	0.790	1.680	2.650	3.650	680-699	0.000
660-679	1.600	3.250	4.950	6.900	660-679	1.150	2.880	4.580	6.520	660-679	0.500
640-659	1.730	3.530	5.120	7.090	640-659	1.340	3.140	4.730	6.700	640-659	0.500
620-639	2.100	4.150	5.850	7.450	620-639	1.630	3.740	5.450	7.050	620-639	1.050

Applicable to <=20 Yr Term (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to Second Homes (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to R&T Refi's (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to One Borrower (Agency FHLMC No MI & FHLMC Super Conf No MI)						
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>=800	0.310	0.670	1.010	1.550	>=800	0.250				>=800	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
780-799	0.310	0.680	1.040	1.830	780-799	0.300				780-799	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
760-779	0.310	0.720	1.050	1.840	760-779	0.300				760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
740-759	0.330	0.860	1.430	2.640	740-759	0.300				740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
720-739	0.890	1.220	1.890	2.960	720-739	0.500				720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
700-719	0.920	1.290	2.710	3.620	700-719	0.700				700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
680-699	0.940	1.290	2.710	3.640	680-699	0.700				680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.120	0.120	0.130	0.170	
660-679	1.100	1.420	3.790	6.490	660-679	1.230				660-679	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
640-659	1.100	1.560	3.990	6.740	640-659	1.230				640-659	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
620-639	1.100	1.850	4.590	7.050	620-639	1.300				620-639	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100

Applicable to DTI >45% (Agency FHLMC No MI & FHLMC Super Conf No MI)				
FICO	>=800	780-799	760-779	740-759
	0.240	0.240	0.240	0.240
	0.350	0.420	0.550	0.830
	0.820	0.830	0.830	0.920

Applicable to 30 Yr Term (HomePossible No MI only)					Applicable to Loan Size >\$510,400 (HomePossible No MI only)					Applicable to R&T Refi's (HomePossible No MI only)				
FICO	80.01-85%	85.01-90%	90.01-95%	95.01-97%	FICO	>=800	780-799	760-779	740-759	FICO	>=800	780-799	760-779	740-759
>=800	0.450	0.900	1.300	1.750	>=800	0.000	0.000	0.000	0.000	>=800	0.000	0.000	0.000	0.000
780-799	0.510	0.950	1.380	1.900	780-799	0.000	0.000	0.000	0.000	780-799	0.550	0.550	0.550	0.550
760-779	0.550	1.010	1.460	1.950	760-779	0.000	0.000	0.000	0.000	760-779	1.050	1.050	1.050	1.050
740-759	0.610	1.180	1.700	2.490	740-759	0.000	0.000	0.000	0.000	740-759	1.050	1.050	1.050	1.050
720-739	0.950	1.600	2.050	2.550	720-739	0.000	0.000	0.000	0.000	720-739	1.050	1.050	1.050	1.050
700-719	1.050	1.870	2.700	3.200	700-719	0.000	0.000	0.000	0.000	700-719	1.050	1.050	1.050	1.050
680-699	1.100	1.980	2.980	3.210	680-699	0.000	0.000	0.000	0.000	680-699	1.050	1.050	1.050	1.050
660-679	1.600	3.250	4.200	5.050	660-679	0.500	0.500	0.500	0.500	660-679	1.050	1.050	1.050	1.050
640-659	1.730	3.530	4.400	5.250	640-659	0.500	0.500	0.500	0.500	640-659	1.050	1.050	1.050	1.050
620-639	2.100	4.150	5.000	5.550	620-639	1.050	1.050	1.050	1.050	620-639	1.100	1.100	1.100	1.100

Applicable to One Borrower (HomePossible No MI only)					Applicable to DTI >45% (HomePossible No MI only)				
FICO	>=800	780-799	760-779	740-759	FICO	>=800	780-799	760-779	740-759
	0.000	0.000	0.000	0.000		0.240	0.240	0.240	0.240
	0.000	0.000	0.000	0.000		0.350	0.420	0.550	0.830
	0.000	0.000	0.000	0.000		0.820	0.830	0.830	0.920

Maximum Rebate/Price Cap
All Fixed Rates 105.000

Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHA

30/25 Yr Fixed table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

15 Yr Fixed table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

5/1 ARM table with columns Start Rate, 15, 30 and rows of interest rates and corresponding values.

High Balance - 30/25/20 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

High Balance 5/1 ARM table with columns Start Rate, 15, 30 and rows of interest rates and corresponding values.

Streamline 30 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

Streamline 15 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

Streamline HB - 30 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA/USDA

VA 30 Yr Fixed table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA 15 Yr Fixed table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA High Balance - 30 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA IRRRL - 30/25 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA IRRRL - 15 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

VA IRRRL High Bal - 30 table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

USDA - 30 Yr table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

USDA Streamlined Assist - 30 Yr table with columns Rate, 15, 30 and rows of interest rates and corresponding values.

Government Price Adjustments

Table with columns for Loan Amount, LTV, Occupancy, and Maximum Rebate/Price Cap, listing various loan types and their associated rates.

Table with columns for FICO and Miscellaneous, listing credit score requirements and other program-specific adjustments.

GOVERNMENT



Base Pricing Assumes Borrower Paid Compensation

Wednesday, December 22, 2021 7:30AM

Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

RUBY JUMBO

Ruby A1 30 Yr Fixed		
Rate	15	30
4.625%	(1.722)	(1.472)
4.500%	(1.701)	(1.451)
4.375%	(1.683)	(1.433)
4.250%	(1.640)	(1.390)
4.125%	(1.561)	(1.311)
4.000%	(1.442)	(1.192)
3.875%	(1.288)	(1.038)
3.750%	(1.095)	(0.845)
3.625%	(0.840)	(0.590)
3.500%	(0.491)	(0.241)
3.375%	(0.043)	0.207
3.250%	0.427	0.677
3.125%	0.762	1.012
3.000%	1.164	1.414

Ruby A1 15 Yr Fixed		
Rate	15	30
3.750%	(1.007)	(0.757)
3.625%	(0.925)	(0.675)
3.500%	(0.818)	(0.568)
3.375%	(0.668)	(0.418)
3.250%	(0.502)	(0.252)
3.125%	(0.343)	(0.093)
3.000%	(0.089)	0.161
2.875%	0.224	0.474
2.750%	0.603	0.853
2.625%	0.954	1.204
2.500%	1.358	1.608

Ruby A2 30 Yr Fixed		
Rate	15	30
4.750%	(3.182)	(2.932)
4.625%	(3.201)	(2.951)
4.500%	(3.220)	(2.970)
4.375%	(3.239)	(2.989)
4.250%	(3.259)	(3.009)
4.125%	(3.173)	(2.923)
4.000%	(3.087)	(2.837)
3.875%	(2.695)	(2.445)
3.750%	(2.303)	(2.053)
3.625%	(2.014)	(1.764)
3.500%	(1.725)	(1.475)
3.375%	(1.364)	(1.114)
3.250%	(1.003)	(0.753)
3.125%	(0.581)	(0.331)

Ruby A2 15 Yr Fixed		
Rate	15	30
4.125%	(2.768)	(2.518)
4.000%	(2.586)	(2.336)
3.875%	(2.429)	(2.179)
3.750%	(2.272)	(2.022)
3.625%	(1.850)	(1.600)
3.375%	(1.097)	(0.847)
3.250%	(0.766)	(0.516)
3.125%	(0.507)	(0.257)
3.000%	(0.247)	0.003
2.875%	0.022	0.272

Wednesday, December 22, 2021

7:30AM

Base Pricing Assumes Borrower Paid Compensation
Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Ruby A1 Fixed Adjustments

Primary Purchase		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.290)
780-799	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.290)
760-779	(0.790)	(0.665)	(0.540)	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	(0.040)
740-759	(0.665)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	(0.040)	0.085	0.085
720-739	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.335
700-719	(0.290)	(0.165)	(0.040)	0.085	0.335	0.460	0.460	0.585	0.585
680-699	(0.040)	0.085	0.210	0.460	0.710	0.960	1.085	1.210	1.210
660-679	0.210	0.335	0.460	0.835	1.210	1.710	N/A	N/A	N/A
Primary No Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	0.085	0.085	0.085
780-799	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	0.085	0.210	0.085
760-779	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.335
740-759	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.460	0.460
720-739	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.460	0.585	0.710
700-719	(0.040)	0.085	0.210	0.335	0.585	0.710	0.835	0.960	0.960
680-699	0.210	0.335	0.460	0.710	0.960	1.210	1.460	1.585	1.585
660-679	0.460	0.585	0.710	1.085	1.460	1.960	N/A	N/A	N/A
Primary Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.540)	(0.540)	(0.415)	(0.290)	0.210	0.585	1.085	1.335	1.335
780-799	(0.540)	(0.540)	(0.415)	(0.290)	0.210	0.585	1.085	1.335	1.335
760-779	(0.540)	(0.415)	(0.290)	0.085	0.335	0.710	1.210	1.585	1.585
740-759	(0.415)	(0.290)	(0.165)	0.210	0.460	0.835	1.335	1.710	1.710
720-739	(0.290)	(0.165)	(0.040)	0.335	0.710	1.085	N/A	N/A	N/A
700-719	(0.040)	0.085	0.210	0.585	1.085	1.460	N/A	N/A	N/A
680-699	0.210	0.335	0.460	0.960	1.460	1.960	N/A	N/A	N/A
Second Home Purchase		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.290)
780-799	(0.790)	(0.790)	(0.665)	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.290)
760-779	(0.790)	(0.665)	(0.540)	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	(0.040)
740-759	(0.665)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	(0.040)	0.085	0.085
720-739	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.335
700-719	(0.290)	(0.165)	(0.040)	0.085	0.335	0.460	0.530	0.655	0.655
680-699	(0.040)	0.085	0.210	0.460	0.710	0.960	1.550	1.290	1.290
660-679	0.210	0.335	0.460	0.835	1.210	1.710	N/A	N/A	N/A
Second Home No Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	0.085	0.085	0.085
780-799	(0.540)	(0.540)	(0.415)	(0.290)	(0.290)	(0.165)	0.085	0.210	0.085
760-779	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.335
740-759	(0.415)	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.460	0.460
720-739	(0.290)	(0.165)	(0.040)	0.085	0.210	0.335	0.470	0.760	0.760
700-719	(0.040)	0.085	0.210	0.335	0.585	0.710	0.925	1.100	1.100
680-699	0.210	0.335	0.460	0.710	0.960	1.210	1.550	1.775	1.775
660-679	0.460	0.585	0.710	1.085	1.460	1.960	n/a	n/a	n/a
Second Home Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.540)	(0.540)	(0.415)	(0.290)	(0.040)	0.210	n/a	n/a	n/a
780-799	(0.540)	(0.540)	(0.415)	(0.290)	(0.040)	0.210	n/a	n/a	n/a
760-779	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	0.210	n/a	n/a	n/a
740-759	(0.415)	(0.290)	(0.165)	(0.040)	0.210	0.460	n/a	n/a	n/a
720-739	(0.290)	(0.165)	(0.040)	0.335	0.710	1.085	n/a	n/a	n/a
700-719	(0.040)	(0.040)	0.085	0.210	0.585	1.085	n/a	n/a	n/a
Non-Owner Purchase		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.290)	(0.290)	(0.290)	0.085	0.460	0.710	1.085	1.335	1.335
780-799	(0.290)	(0.290)	(0.290)	0.085	0.460	0.710	1.085	1.335	1.335
760-779	(0.290)	(0.290)	(0.165)	0.210	0.585	0.835	1.210	1.585	1.585
740-759	(0.165)	(0.165)	(0.040)	0.335	0.710	0.960	1.335	1.710	1.710
720-739	(0.040)	(0.040)	0.085	0.460	0.835	1.210	1.585	1.960	1.960
700-719	0.210	0.210	0.335	0.585	0.960	1.460	2.480	2.480	2.480
680-699	0.460	0.460	0.585	0.960	1.460	1.960	2.480	2.480	2.480
660-679	0.710	0.710	0.835	1.210	1.835	n/a	n/a	n/a	n/a
Non-Owner No Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.040)	(0.040)	(0.040)	0.335	0.710	0.960	1.335	1.335	1.335
780-799	(0.040)	(0.040)	(0.040)	0.335	0.710	0.960	1.335	1.335	1.335
760-779	(0.040)	(0.040)	0.085	0.460	0.835	1.085	1.460	1.835	1.835
740-759	0.085	0.085	0.210	0.585	0.960	1.210	1.695	1.985	1.985
720-739	0.210	0.210	0.335	0.710	1.085	1.460	1.985	2.410	2.410
700-719	0.460	0.460	0.585	0.960	1.335	1.835	2.410	3.000	3.000
680-699	0.710	0.710	0.835	1.210	1.710	2.210	2.710	3.000	3.000
660-679	0.960	0.960	1.085	1.460	2.095	n/a	n/a	n/a	n/a
Non-Owner Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.040)	(0.040)	(0.040)	0.335	0.960	1.460	n/a	n/a	n/a
780-799	(0.040)	(0.040)	(0.040)	0.335	0.960	1.460	n/a	n/a	n/a
760-779	(0.040)	(0.040)	0.085	0.460	0.835	1.085	n/a	n/a	n/a
740-759	0.085	0.085	0.210	0.585	1.210	1.710	n/a	n/a	n/a
720-739	0.210	0.210	0.335	0.710	1.085	1.460	n/a	n/a	n/a
700-719	0.460	0.460	0.585	0.960	1.335	1.835	n/a	n/a	n/a
680-699	0.710	0.710	0.835	1.210	1.710	2.210	n/a	n/a	n/a
660-679	0.960	0.960	1.085	1.460	2.095	n/a	n/a	n/a	n/a

Applies to ALL Ruby A1 Loans:
Self-Employed Borrower 0.000
>80 LTV No MI and LTV 80.01-85% 1.000
>80 LTV No MI and LTV 85.01-90% 1.375
****Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing**
**** Rate changes .25% (increasing/decreasing) in interest rate will be subject to worse case pricing**

Maximum Rebate/Price Cap
(Price cap is after all LLPAs but before Lender Paid Comp)
*Ruby A1 Jumbo Fixed 102.240

Ruby A2 Fixed Adjustments

Primary Purchase		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.540)	(0.540)	(0.540)	(0.290)	(0.290)	(0.290)	1.085	1.585	1.585
780-799	(0.540)	(0.540)	(0.540)	(0.290)	(0.290)	(0.290)	1.085	1.585	1.585
760-779	(0.415)	(0.415)	(0.415)	(0.290)	(0.290)	(0.290)	1.210	1.710	1.710
740-759	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	(0.040)	1.460	1.960	1.960
720-739	(0.290)	(0.290)	(0.290)	(0.165)	0.085	0.210	1.710	2.210	2.210
700-719	(0.165)	(0.165)	(0.040)	0.460	0.710	n/a	n/a	n/a	n/a
Primary No Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.165)	(0.165)	(0.165)	(0.040)	(0.040)	(0.040)	n/a	n/a	n/a
780-799	(0.165)	(0.165)	(0.165)	(0.040)	(0.040)	(0.040)	n/a	n/a	n/a
760-779	(0.040)	(0.040)	(0.040)	(0.040)	(0.040)	(0.040)	n/a	n/a	n/a
740-759	(0.040)	(0.040)	0.085	0.210	0.210	0.210	n/a	n/a	n/a
720-739	0.085	0.085	0.085	0.085	0.335	0.460	n/a	n/a	n/a
700-719	0.210	0.210	0.210	0.210	0.710	0.960	n/a	n/a	n/a
Primary Cash-out Refi		CLTV							
Credit Score		0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.085	0.085	0.210	0.460	0.710	0.960	n/a	n/a	n/a
780-799	0.085	0.085	0.210	0.460	0.710	0.960	n/a	n/a	n/a
760-779	0.210	0.210	0.335	0.460	0.710	0.960	n/a	n/a	n/a
740-759	0.210	0.210	0.460	0.585	0.960	1.210	n/a	n/a	n/a
720-739	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	n/a	n/a	n/a	n/a					



Wednesday, December 22, 2021 7:30AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

EXPANDED ACCESS PRIME CONNECT/EXPANDED ACCESS FLEX CONNECT PRIME EXPANDED ACCESS ASSET CONNECT PRIME

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
7.500%	(9.625)	(9.375)	7.500%	(9.625)	(9.375)	7.500%	(9.625)	(9.375)			
7.375%	(9.375)	(9.125)	7.375%	(9.375)	(9.125)	7.375%	(9.375)	(9.125)			
7.250%	(9.125)	(8.875)	7.250%	(9.125)	(8.875)	7.250%	(9.125)	(8.875)			
7.125%	(8.875)	(8.625)	7.125%	(8.875)	(8.625)	7.125%	(8.875)	(8.625)			
7.000%	(8.625)	(8.375)	7.000%	(8.625)	(8.375)	7.000%	(8.625)	(8.375)			
6.875%	(8.375)	(8.125)	6.875%	(8.375)	(8.125)	6.875%	(8.375)	(8.125)			
6.750%	(8.125)	(7.875)	6.750%	(8.125)	(7.875)	6.750%	(8.125)	(7.875)			
6.625%	(7.875)	(7.625)	6.625%	(7.875)	(7.625)	6.625%	(7.875)	(7.625)			
6.500%	(7.625)	(7.375)	6.500%	(7.625)	(7.375)	6.500%	(7.625)	(7.375)			
6.375%	(7.375)	(7.125)	6.375%	(7.375)	(7.125)	6.375%	(7.375)	(7.125)			
6.250%	(7.125)	(6.875)	6.250%	(7.125)	(6.875)	6.250%	(7.125)	(6.875)			
6.125%	(6.875)	(6.625)	6.125%	(6.875)	(6.625)	6.125%	(6.875)	(6.625)			
6.000%	(6.625)	(6.375)	6.000%	(6.625)	(6.375)	6.000%	(6.625)	(6.375)			
5.875%	(6.375)	(6.125)	5.875%	(6.375)	(6.125)	5.875%	(6.375)	(6.125)			
5.750%	(6.125)	(5.875)	5.750%	(6.125)	(5.875)	5.750%	(6.125)	(5.875)			
5.625%	(5.875)	(5.625)	5.625%	(5.875)	(5.625)	5.625%	(5.875)	(5.625)			
5.500%	(5.625)	(5.375)	5.500%	(5.625)	(5.375)	5.500%	(5.625)	(5.375)			
5.375%	(5.250)	(5.000)	5.375%	(5.250)	(5.000)	5.375%	(5.250)	(5.000)			
5.250%	(4.875)	(4.625)	5.250%	(4.875)	(4.625)	5.250%	(4.875)	(4.625)			
5.125%	(4.500)	(4.250)	5.125%	(4.500)	(4.250)	5.125%	(4.500)	(4.250)			
5.000%	(4.125)	(3.875)	5.000%	(4.125)	(3.875)	5.000%	(4.125)	(3.875)			
4.875%	(3.750)	(3.500)	4.875%	(3.750)	(3.500)	4.875%	(3.750)	(3.500)			
4.750%	(3.375)	(3.125)									
			4.00 Margin, 2/2/5 Caps			4.00 Margin, 5/2/5 Caps					

EXPANDED ACCESS PLUS CONNECT/EXPANDED ACCESS FLEX CONNECT PLUS

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
9.750%	(13.375)	(13.125)	9.750%	(13.375)	(13.125)	9.750%	(13.375)	(13.125)			
9.625%	(13.125)	(12.875)	9.625%	(13.125)	(12.875)	9.625%	(13.125)	(12.875)			
9.500%	(12.875)	(12.625)	9.500%	(12.875)	(12.625)	9.500%	(12.875)	(12.625)			
9.375%	(12.625)	(12.375)	9.375%	(12.625)	(12.375)	9.375%	(12.625)	(12.375)			
9.250%	(12.375)	(12.125)	9.250%	(12.375)	(12.125)	9.250%	(12.375)	(12.125)			
9.125%	(12.125)	(11.875)	9.125%	(12.125)	(11.875)	9.125%	(12.125)	(11.875)			
9.000%	(11.875)	(11.625)	9.000%	(11.875)	(11.625)	9.000%	(11.875)	(11.625)			
8.875%	(11.625)	(11.375)	8.875%	(11.625)	(11.375)	8.875%	(11.625)	(11.375)			
8.750%	(11.375)	(11.125)	8.750%	(11.375)	(11.125)	8.750%	(11.375)	(11.125)			
8.625%	(11.125)	(10.875)	8.625%	(11.125)	(10.875)	8.625%	(11.125)	(10.875)			
8.500%	(10.875)	(10.625)	8.500%	(10.875)	(10.625)	8.500%	(10.875)	(10.625)			
8.375%	(10.625)	(10.375)	8.375%	(10.625)	(10.375)	8.375%	(10.625)	(10.375)			
8.250%	(10.375)	(10.125)	8.250%	(10.375)	(10.125)	8.250%	(10.375)	(10.125)			
8.125%	(10.125)	(9.875)	8.125%	(10.125)	(9.875)	8.125%	(10.125)	(9.875)			
8.000%	(9.875)	(9.625)	8.000%	(9.875)	(9.625)	8.000%	(9.875)	(9.625)			
7.875%	(9.625)	(9.375)	7.875%	(9.625)	(9.375)	7.875%	(9.625)	(9.375)			
7.750%	(9.375)	(9.125)	7.750%	(9.375)	(9.125)	7.750%	(9.375)	(9.125)			
7.625%	(9.125)	(8.875)	7.625%	(9.125)	(8.875)	7.625%	(9.125)	(8.875)			
7.500%	(8.875)	(8.625)	7.500%	(8.875)	(8.625)	7.500%	(8.875)	(8.625)			
7.375%	(8.625)	(8.375)	7.375%	(8.625)	(8.375)	7.375%	(8.625)	(8.375)			
7.250%	(8.375)	(8.125)	7.250%	(8.375)	(8.125)	7.250%	(8.375)	(8.125)			
7.125%	(8.125)	(7.875)	7.125%	(8.125)	(7.875)	7.125%	(8.125)	(7.875)			
7.000%	(7.875)	(7.625)	7.000%	(7.875)	(7.625)	7.000%	(7.875)	(7.625)			
6.875%	(7.625)	(7.375)	6.875%	(7.625)	(7.375)	6.875%	(7.625)	(7.375)			
6.750%	(7.375)	(7.125)									
			4.00 Margin, 2/2/5 Caps			4.00 Margin, 5/2/5 Caps					

INVESTOR SOLUTION

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
7.375%	(8.250)	(8.000)	7.375%	(8.250)	(8.000)	7.375%	(7.875)	(7.625)			
7.250%	(7.875)	(7.625)	7.250%	(7.875)	(7.625)	7.250%	(7.500)	(7.250)			
7.125%	(7.500)	(7.250)	7.125%	(7.500)	(7.250)	7.125%	(7.125)	(6.875)			
7.000%	(7.125)	(6.875)	7.000%	(7.125)	(6.875)	7.000%	(6.750)	(6.500)			
6.875%	(6.750)	(6.500)	6.875%	(6.750)	(6.500)	6.875%	(6.375)	(6.125)			
6.750%	(6.375)	(6.125)	6.750%	(6.375)	(6.125)	6.750%	(6.000)	(5.750)			
6.625%	(6.000)	(5.750)	6.625%	(6.000)	(5.750)	6.625%	(5.625)	(5.375)			
6.500%	(5.625)	(5.375)	6.500%	(5.625)	(5.375)	6.500%	(5.250)	(5.000)			
6.375%	(5.250)	(5.000)	6.375%	(5.250)	(5.000)	6.375%	(4.875)	(4.625)			
6.250%	(4.875)	(4.625)	6.250%	(4.875)	(4.625)	6.250%	(4.500)	(4.250)			
6.125%	(4.500)	(4.250)	6.125%	(4.500)	(4.250)	6.125%	(4.125)	(3.875)			
6.000%	(4.125)	(3.875)	6.000%	(4.125)	(3.875)	6.000%	(3.750)	(3.500)			
5.875%	(3.750)	(3.500)	5.875%	(3.750)	(3.500)	5.875%	(3.375)	(3.125)			
5.750%	(3.375)	(3.125)	5.750%	(3.375)	(3.125)	5.750%	(3.000)	(2.750)			
5.625%	(3.000)	(2.750)	5.625%	(3.000)	(2.750)	5.625%	(2.625)	(2.375)			
5.500%	(2.625)	(2.375)	5.500%	(2.625)	(2.375)	5.500%	(2.250)	(2.000)			
5.375%	(2.250)	(2.000)	5.375%	(2.250)	(2.000)	5.375%	(1.875)	(1.625)			
5.250%	(1.875)	(1.625)									
			5.00 Margin, 2/2/5 Caps			5.00 Margin, 5/2/5 Caps					

