

National Wholesale Rate Sheet

AL, AR, DC, DE, HI, IA, IN, KS, KY, LA, MI, MN, MO, MS, NC, ND, NE, OH, OK, SC, SD, TN, WI, WV

Improved pricing on loan amounts from \$300,000 to the conforming limit!

Purchase Special available on Conventional & Government!

Government FICOs down to 580!

Smart Series Non-QM & Jumbo Series are Back!

PRODUCT HIGHLIGHTS

Please Note: Rate Sheets are provided for pricing purposes only and do not necessarily reflect product eligibility or availability. Please refer to the Product Guidelines located in the NPF Lending Library in order to determine product eligibility and/or availability for a given loan scenario.

MARKET MOVEMENTS

Rate	Today's Price	Pricing Change	**Market movement is a result of 30-day current pricing compared to the most recent rate sheet released.**		
Conventional 30yr Fixed			Bracketed Pricing Changes and green arrows indicate improved pricing.		
3.125	(3.051)	➔ (0.042)	Rate	Today's Price	Pricing Change
3.000	(2.585)	➔ (0.028)			
Conventional 15yr Fixed			FHA 30yr Fixed		
2.500	(3.001)	➔ 0.036	2.750	(2.962)	➔ (0.010)
2.375	(2.546)	➔ 0.006	2.625	(2.534)	➔ (0.010)
Conforming 5-6 SOFR ARM (2-1-5)			VA 30yr Fixed		
3.000	(3.547)	➔ 0.012	2.875	(3.254)	➔ (0.041)
2.875	(3.240)	➔ 0.011	2.750	(2.872)	➔ (0.010)

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LOCK POLICIES

Hours: Price release - 6:59 AM EST on the following business day
Pricing on-line: www.NewRezWholesale.com
 In order to lock prior to loan submission, 3.2 file must be uploaded via our website, www.NewRezWholesale.com.
In order to remain locked, a full file must be submitted within 10 days for a 30-day lock, 15 days for a 45-day lock, or 20 days for a 60-day lock or greater.

Lock Extension Info	Expiration Dates	Relock Policy																											
<ul style="list-style-type: none"> • 1st-3rd Extension - 2 bps/day • 4th Extension or more - 4 bps/day • Extended loans cannot expire on a weekend or holiday. • Max number of days to extend is 45 days per request. 	<table style="width: 100%; border-collapse: collapse;"> <tr><td>7 Day Extension</td><td>6/11/2021</td></tr> <tr><td>15 Day Lock/Extension</td><td>6/21/2021</td></tr> <tr><td>30 Day Lock/Extension</td><td>7/5/2021</td></tr> <tr><td>45 Day Lock/Extension</td><td>7/19/2021</td></tr> <tr><td>60 Day Lock</td><td>8/3/2021</td></tr> <tr><td>90 Day Lock</td><td>9/2/2021</td></tr> </table>	7 Day Extension	6/11/2021	15 Day Lock/Extension	6/21/2021	30 Day Lock/Extension	7/5/2021	45 Day Lock/Extension	7/19/2021	60 Day Lock	8/3/2021	90 Day Lock	9/2/2021	Pricing is based on worst case pricing: current market vs locked less a relock fee. <table style="width: 100%; border-collapse: collapse;"> <tr> <td>15 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.300</td> <td>≥ 3 Prior Ext.</td> <td>0.600</td> </tr> <tr> <td>30 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.600</td> <td>≥ 3 Prior Ext.</td> <td>1.200</td> </tr> <tr> <td>45 Day Cost</td> <td>< 3 Prior Ext</td> <td>0.900</td> <td>≥ 3 Prior Ext.</td> <td>1.800</td> </tr> </table> If the market has improved by more than 50 bps and the loan is closing within 15 days, the relock fee will be waived on 15 day relocks only. (Other restrictions may apply.)	15 Day Cost	< 3 Prior Ext	0.300	≥ 3 Prior Ext.	0.600	30 Day Cost	< 3 Prior Ext	0.600	≥ 3 Prior Ext.	1.200	45 Day Cost	< 3 Prior Ext	0.900	≥ 3 Prior Ext.	1.800
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GENERAL INFORMATION

Fee Info	Agency Loan Limits																										
<table style="width: 100%; border-collapse: collapse;"> <tr><td>Lender Fees - Conforming, Government & Jumbo</td><td style="text-align: right;">\$995</td></tr> <tr><td>Lender Fees - Smart Series</td><td style="text-align: right;">\$1,295</td></tr> <tr><td>Lender Fees - FHA Streamline & VA IRRRL</td><td style="text-align: right;">\$495</td></tr> <tr><td>Desk Review - LA \$1MM-\$1.5MM</td><td style="text-align: right;">\$200</td></tr> <tr><td>Desk Review - Transferred Appraisal</td><td style="text-align: right;">\$200</td></tr> <tr><td>Risk Report - Transferred Appraisal</td><td style="text-align: right;">\$25</td></tr> <tr><td>TX Attorney Fee</td><td style="text-align: right;">\$125</td></tr> <tr><td>Flood Fee (excluded from No Lender Fee Calculation)</td><td style="text-align: right;">\$6</td></tr> <tr><td>Tax Service Fee (excluded from No Lender Fee Calculation)</td><td style="text-align: right;">\$80</td></tr> </table> <p style="font-size: small;">**Lender fees must be included in block one of the initial LE.</p>	Lender Fees - Conforming, Government & Jumbo	\$995	Lender Fees - Smart Series	\$1,295	Lender Fees - FHA Streamline & VA IRRRL	\$495	Desk Review - LA \$1MM-\$1.5MM	\$200	Desk Review - Transferred Appraisal	\$200	Risk Report - Transferred Appraisal	\$25	TX Attorney Fee	\$125	Flood Fee (excluded from No Lender Fee Calculation)	\$6	Tax Service Fee (excluded from No Lender Fee Calculation)	\$80	<table style="width: 100%; border-collapse: collapse;"> <tr><td>1 Unit</td><td style="text-align: right;">\$548,250</td></tr> <tr><td>2 Unit</td><td style="text-align: right;">\$702,000</td></tr> <tr><td>3 Unit</td><td style="text-align: right;">\$848,500</td></tr> <tr><td>4 Unit</td><td style="text-align: right;">\$1,054,500</td></tr> </table> <p style="text-align: center;">Mortgagee Clause (Wholesale) NewRez LLC ISAOA ATIMA PO Box 7050 TROY, MI 48007-7050</p>	1 Unit	\$548,250	2 Unit	\$702,000	3 Unit	\$848,500	4 Unit	\$1,054,500
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CORPORATE CONTACTS

NewRez	(888) 988-1695	NewRezWholesale@NewRez.com
Fax	(484) 594-1998	
Website		NewRezWholesale.com
Lock Desk		LockRequest@NewRez.com

* Rates are subject to change without notice

**Additional products, not on the rate sheet, are available through the portal. Contact your Relationship Manager for more details.

FHA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

VA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

USDA 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

VA 15 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

VA High Balance 30 Yr Fixed table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHA 5-1 ARM (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

VA 5-1 ARM (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

FHA 5-1 ARM High Balance (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

VA 5-1 ARM High Balance (1-1-5 Caps) table with columns: 15 Day, 30 Day, 45 Day, 60 Day and rows of interest rates.

Loan Level Price Adjustments

Table mapping Credit Score to Loan Level Price Adjustments.

Table listing various Loan Level Price Adjustments such as Purchase Special, FHA Refinances, and 90 Day Lock.

Table mapping Loan Amount to Loan Level Price Adjustments for Purchase and Refinance.

Table listing High Balance - 15 Yr Term adjustment.

Table listing Margin on all Government ARMs adjustment.

Table listing Govt Special VA IRRRL/FHA Streamline ONLY adjustment.

Table listing Max YSP adjustments for Fixed and ARM loans.

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet.

*FHA Lender ID: 2557400002*VA Lender ID: 6001710000

No Lender Fee options are available through the pricing engine online. Please view 'State Adjustments' page for additional adjustments.



Fannie Mae - conforming Fixed Rate Products

Table with columns for Term (15 Day, 30 Day, 45 Day, 60 Day) and Rate for various Fannie Mae 30yr Fixed products.

Table with columns for Term (15 Day, 30 Day, 45 Day, 60 Day) and Rate for various Fannie Mae 15yr Fixed products.

Table with columns for Term (15 Day, 30 Day, 45 Day, 60 Day) and Rate for various Fannie Mae 10yr High Balance products.

Table with columns for Term (15 Day, 30 Day, 45 Day, 60 Day) and Rate for various Fannie Mae 7yr High Balance products.

Table titled 'Loan Level Price Adjustments' showing adjustments for different loan types and terms.

Table with columns for Term (e.g., 15, 30, 45, 60, 75, 90 days) and Rate for various Lender Paid Adj. products.

Table with columns for Loan Amount and Purchase/Refinance rates for various Loan Size Adjusters.

Table with columns for Term (e.g., <=60, 60-75, 75-90, >90) and Rate for various Non Owner Occupied products.

Additional Investment Property Adjustments (applicable to terms >= 30 yr)
No Lender Fee options are available through the pricing engine online.
Please view 'State Adjustments' page for additional adjustments.
Max YSP 6.000



Freddie Mac - Conforming Fixed Rate Products

Table with multiple columns for loan terms (15 Day, 30 Day, 45 Day, 60 Day) and interest rates for various loan sizes (5.000 to 2.250).

Table with multiple columns for loan terms (15 Day, 30 Day, 45 Day, 60 Day) and interest rates for various loan sizes (4.000 to 1.750).

Table with multiple columns for loan terms (15 Day, 30 Day, 45 Day, 60 Day) and interest rates for various loan sizes (4.990 to 1.750).

Table with multiple columns for loan terms (15 Day, 30 Day, 45 Day, 60 Day) and interest rates for various loan sizes (4.000 to 1.750).

Table with columns for Loan Level Price Adjustments and interest rates for different loan levels.

Table with columns for Loan Level Price Adjustments, Loan Size Adjusters, and Super Conforming Adjustments.

Table with columns for Loan Level Price Adjustments, Loan Size Adjusters, and Super Conforming Adjustments.

No Lender Fee options are available through the pricing engine online. Please view 'State Adjustments' page for additional adjustments.



FNMA - HomeReady™ Products

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 30 Yr Fixed with rates ranging from 5.000 to 2.275.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed with rates ranging from 5.000 to 2.250.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed with rates ranging from 4.990 to 2.250.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed with rates ranging from 4.000 to 1.750.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed with rates ranging from 4.000 to 1.875.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM (2/1/5) with rates ranging from 3.250 to 2.125.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) with rates ranging from 3.375 to 2.250.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 SOFR ARM (5/1/5) with rates ranging from 3.500 to 2.375.

Loan Level Price Adjustments

Table with columns for LTV ranges (≤ 60, 60.01-70, etc.) and rows for All Fixed Conforming and Cash-Out. Values represent price adjustments.

LPMI Adjustments Applied after Cap

Table with columns for DTI ranges and LTV ranges, and rows for Premium Adjusters and Lender Paid MI Adj. Values represent LPMI adjustments.

Table with columns for LTV and CLTV ranges, and rows for Subordinate Financing and Misc Adjusters. Values represent adjustments for financing and other factors.

Table with columns for Loan Amount and Purchase, and rows for Loan Size Adjusters and Escrow Waiver. Values represent adjustments for loan size and escrow.

Table with columns for FICO and LTV, and rows for Adjustment Caps. Values represent caps based on credit score and LTV.

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet.
*Escrow Waiver penalty does not apply in DC with an LTV <= 80.00
No Lender Fee options are available through the pricing engine online.

Table with columns for Max YSP and a value of -6.000.



FNMA - HomeReady™ High Balance

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 30 Yr Fixed - High Balance with values ranging from 4.000 to 5.000.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 25 Yr Fixed - High Balance with values ranging from 4.000 to 4.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 20 Yr Fixed - High Balance with values ranging from 4.000 to 4.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 15 Yr Fixed - High Balance with values ranging from 4.000 to 4.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10 Yr Fixed - High Balance with values ranging from 4.000 to 4.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM (5/1/5) - HB with values ranging from 3.000 to 3.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 5/6 SOFR ARM (2/1/5) - HB with values ranging from 3.000 to 3.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 7/6 SOFR ARM (5/1/5) - HB with values ranging from 3.000 to 3.990.

Table with 4 columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows include FNMA HomeReady™ 10/6 ARM (5/1/5) - HB with values ranging from 3.000 to 3.990.

Loan Level Price Adjustments

Table with columns for LTV (60-100) and Rate (620-760). Rows include All Fixed Conforming and Cash-Out.

LPMI Adjustments Applied after Cap

Table with columns for LTV (60-100) and Rate (620-800). Rows include Premium Adjusters and Lender Paid MI Adj.

Table with columns for LTV (60-100) and Rate (620-720). Rows include Subordinate Financing and Misc Adjusters.

Table with columns for Loan Amount, Purchase, Refinance. Rows include Loan Size Adjusters and Escrow Waiver.

Table with columns for FICO and LTV. Rows include Adjustment Caps.

*Some adjustment details may not appear when pricing through the portal, however the final price will match the rate sheet.
*Escrow Waiver penalty does not apply in DC with an LTV <= 80.00
No Lender Fee options are available through the pricing engine online.
Please view 'State Adjustments' page for additional adjustments.

Max YSP -6.000

Freddie Mac ARM Products

Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data for various terms.

Freddie Mac 5-6 SOFR ARM (2-1-5) Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Freddie Mac SOFR 7-6 ARM (5-1-5) Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Freddie Mac 10-6 SOFR ARM (5-1-5) Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Freddie Mac 5-6 SOFR ARM (2-1-5) Super Conforming Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Freddie Mac 7-6 SOFR ARM (5-1-5) Super Conforming Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Freddie Mac 10-6 SOFR ARM (5-1-5) Super Conforming Table with columns: 15 Day, 30 Day, 45 Day, 60 Day. Rows of numerical data.

Loan Level Price Adjustments

Table for Loan Level Price Adjustments with columns for LTV and various price adjustment levels (<= 60, < 620, etc.).

Table for Lender Paid MI Adj. with columns for Premium Adjusters, LTV Adjusters, and various DTI/term categories.

Table for Subordinate Financing, Misc Adjusters, and Non Owner Occupied with columns for LTV, CLTV, and other metrics.

Table for Additional Investment Property Adjustments (applicable to terms > 20 yrs) with columns for 660-679, 680-699, 700-719, 720-739, and >= 740.

*Escrow Waiver penalty does not apply in DC with an LTV <= 80.00
No Lender Fee options are available through the pricing engine online.

Table for Loan Size Adjustments and Super Conforming with columns for Loan Amount, Purchase, Refinance, and Cash Out.

Table for Agency Adverse Market Refinance Fee (All Refinances, > \$125,000) and Purchase Special.

Table for Max YSP and Margin with values -3.000 and 3.000%.



Smart Series 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
7.500	(7.241)	(7.013)	(6.784)	(6.556)
7.375	(7.116)	(6.893)	(6.670)	(6.447)
7.250	(6.991)	(6.773)	(6.555)	(6.338)
7.125	(6.866)	(6.653)	(6.441)	(6.228)
7.000	(6.741)	(6.533)	(6.326)	(6.119)
6.875	(6.584)	(6.382)	(6.180)	(5.978)
6.750	(6.428)	(6.231)	(6.034)	(5.838)
6.625	(6.272)	(6.080)	(5.889)	(5.697)
6.500	(6.116)	(5.929)	(5.743)	(5.556)
6.375	(5.928)	(5.747)	(5.566)	(5.384)
6.250	(5.741)	(5.565)	(5.389)	(5.213)
6.125	(5.553)	(5.382)	(5.211)	(5.041)
6.000	(5.366)	(5.200)	(5.034)	(4.869)
5.875	(5.116)	(4.955)	(4.795)	(4.634)
5.750	(4.866)	(4.711)	(4.556)	(4.400)
5.625	(4.616)	(4.466)	(4.316)	(4.166)
5.500	(4.367)	(4.222)	(4.077)	(3.932)
5.375	(4.118)	(3.978)	(3.838)	(3.699)
5.250	(3.868)	(3.734)	(3.600)	(3.465)
5.125	(3.619)	(3.490)	(3.361)	(3.232)
5.000	(3.355)	(3.231)	(3.107)	(2.983)
4.875	(3.074)	(2.955)	(2.837)	(2.718)
4.750	(2.793)	(2.679)	(2.566)	(2.452)
4.625	(2.512)	(2.403)	(2.295)	(2.187)
4.500	(2.230)	(2.127)	(2.024)	(1.921)
4.375	(1.949)	(1.851)	(1.753)	(1.655)
4.250	(1.668)	(1.575)	(1.482)	(1.390)
4.125	(1.387)	(1.299)	(1.212)	(1.124)
4.000	(1.105)	(1.023)	(0.941)	(0.858)
3.875	(0.730)	(0.648)	(0.566)	(0.483)
3.750	(0.355)	(0.273)	(0.191)	(0.108)
3.625	0.020	0.102	0.184	0.267
3.500	0.395	0.477	0.559	0.642

Program Adjustments⁽¹⁻³⁾

FICO/LTV Price Adjustments								
Higher of LTV/CLTV ->	<=55%	55.01%-60%	60.01%-65%	65.01%-70%	70.01%-75%	75.01%-80%	80.01%-85%	85.01%-90%
FICO >=780	-1.500	-1.250	-0.750	-0.250	-0.250	0.000	1.250	1.500
FICO 760 - 779	-1.250	-1.000	-0.500	0.000	0.000	0.750	1.500	1.750
FICO 740 - 759	-0.500	-0.500	-0.250	0.000	0.000	0.750	1.750	2.500
FICO 720 - 739	-0.500	-0.250	0.000	0.500	0.750	1.000	2.250	2.500
FICO 700 - 719	-0.250	-0.250	0.000	0.500	0.750	1.750	2.750	N/A
FICO 680 - 699	0.250	0.250	0.750	1.250	1.750	2.500	3.750	N/A
FICO 660 - 679	0.750	1.000	1.500	2.000	2.500	3.250	4.500	N/A
FICO 640 - 659	1.750	2.000	2.500	3.250	3.750	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes:
 (1) All adjustments are cumulative.
 (2) Prepayment penalties apply to Vest only. They are not permitted in MN, NJ, & NM or in PA with a loan amount less than \$263,975. Must select no prepay in these states. Base pricing assumes 3 yr.
 (3) Guideline exceptions may require special pricing, as determined on a case-by-case basis.
 (4) Adjustment does not apply to Smart Vest.
 (5) Adjustment does not apply to Smart Edge or Self.

Other Price Adjustments								
Higher of LTV/CLTV ->	<=55%	55.01%-60%	60.01%-65%	65.01%-70%	70.01%-75%	75.01%-80%	80.01%-85%	85.01%-90%
Loan Type								
Interest Only	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Income Documentation								
Full Doc	-0.250	-0.250	-0.250	-0.250	-0.125	-0.125	-0.125	-0.125
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24 Month Bank Statement	-0.250	-0.250	-0.250	-0.250	-0.125	-0.125	-0.125	-0.125
DSCR (<=1.15) ⁽⁵⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
DSCR (>1.15) ⁽⁵⁾	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
Occupancy								
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Home ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
NOO ⁽⁴⁾	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Seasoning								
Forbearance <12 Months	0.250	0.250	0.250	0.375	0.375	0.375	0.375	0.375
BK/FC/DIL/SS < 48 Months	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.500
Purpose								
Cash Out Refi	0.250	0.250	0.300	0.350	0.400	0.450	1.000	N/A
Loan Size								
Loan Amount >=2mm	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Loan Amount <=300K	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
DTI								
DTI (>45%) ⁽⁴⁾	0.250	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Property Type								
2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Non-Warrantable Condos	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Prepayment ⁽²⁾								
2 Year	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
1 Year	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625
No Prepay	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
Other								
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

	Max Price	Lender Fee
Smart Edge	(2.500)	\$1,295
Smart Self	(2.500)	\$1,295
Smart Vest	(2.500)	\$1,295

20/25/30 Yr Fixed Rate					15 Yr Fixed Rate				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.625	(2.368)	(2.243)	(2.118)	(1.993)	3.750	(1.929)	(1.804)	(1.679)	(1.554)
4.500	(2.303)	(2.178)	(2.053)	(1.928)	3.625	(1.903)	(1.778)	(1.653)	(1.528)
4.375	(2.213)	(2.088)	(1.963)	(1.838)	3.500	(1.830)	(1.705)	(1.580)	(1.455)
4.250	(2.076)	(1.951)	(1.826)	(1.701)	3.375	(1.702)	(1.577)	(1.452)	(1.327)
4.125	(1.931)	(1.806)	(1.681)	(1.556)	3.250	(1.536)	(1.411)	(1.286)	(1.161)
4.000	(1.752)	(1.627)	(1.502)	(1.377)	3.125	(1.351)	(1.226)	(1.101)	(0.976)
3.875	(1.542)	(1.417)	(1.292)	(1.167)	3.000	(1.108)	(0.983)	(0.858)	(0.733)
3.750	(1.300)	(1.175)	(1.050)	(0.925)	2.875	(0.803)	(0.678)	(0.553)	(0.428)
3.625	(1.024)	(0.899)	(0.774)	(0.649)	2.750	(0.487)	(0.362)	(0.237)	(0.112)
3.500	(0.775)	(0.650)	(0.525)	(0.400)	2.625	(0.157)	(0.032)	0.093	0.218
3.375	(0.449)	(0.324)	(0.199)	(0.074)	2.500	0.241	0.366	0.491	0.616
3.250	(0.082)	0.043	0.168	0.293					
3.125	0.376	0.501	0.626	0.751					
3.000	0.845	0.970	1.095	1.220					
2.875	1.424	1.549	1.674	1.799					
2.750	1.978	2.103	2.228	2.353					
2.625	2.648	2.773	2.898	3.023					
2.500	3.411	3.536	3.661	3.786					

Adjustments

LTV Based Adjustments for Fixed Jumbo Products									
Higher of LTV/CLTV --->		<=55	55.01-60	60.01-65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 89.99
FICO	680 - 699	(0.125)	0.000	0.000	0.250	0.375	0.750	1.250	1.625
	700 - 719	(0.375)	(0.250)	(0.125)	0.000	0.125	0.125	0.875	1.000
	720 - 739	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.000	0.500	0.750
	740 - 759	(0.500)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500
	760-779	(0.500)	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.125	0.250
	>=780	(0.750)	(0.500)	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refinance		0.000	0.000	0.000	0.250	0.500	0.750	NA	NA
Non Owner Occupied		0.500	0.500	0.750	1.000	NA	NA	NA	NA
Self Employed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> 80 LTV No MI		NA	NA	NA	NA	NA	NA	0.500	0.750

Max Price	
20/25/30 Yr Fixed	-2.000
15 Yr Fixed	-2.000

No Lender Fee options are available through the pricing engine online.

Pricing is subject to change without notice.

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Jumbo Series D

Jumbo D - 30 Yr Fixed					Jumbo D - 20 Yr Fixed					Jumbo D - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
4.250	(3.118)	(2.993)	(2.868)	(2.743)	4.250	(2.973)	(2.848)	(2.723)	(2.598)	3.875	(2.286)	(2.161)	(2.036)	(1.911)
4.125	(2.916)	(2.791)	(2.666)	(2.541)	4.125	(2.721)	(2.596)	(2.471)	(2.346)	3.750	(2.015)	(1.890)	(1.765)	(1.640)
4.000	(2.714)	(2.589)	(2.464)	(2.339)	4.000	(2.489)	(2.364)	(2.239)	(2.114)	3.625	(1.764)	(1.639)	(1.514)	(1.389)
3.875	(2.502)	(2.377)	(2.252)	(2.127)	3.875	(2.257)	(2.132)	(2.007)	(1.882)	3.500	(1.524)	(1.399)	(1.274)	(1.149)
3.750	(2.290)	(2.165)	(2.040)	(1.915)	3.750	(2.025)	(1.900)	(1.775)	(1.650)	3.375	(1.267)	(1.142)	(1.017)	(0.892)
3.625	(2.078)	(1.953)	(1.828)	(1.703)	3.625	(1.803)	(1.678)	(1.553)	(1.428)	3.250	(1.010)	(0.885)	(0.760)	(0.635)
3.500	(1.886)	(1.761)	(1.636)	(1.511)	3.500	(1.581)	(1.456)	(1.331)	(1.206)	3.125	(0.750)	(0.625)	(0.500)	(0.375)
3.375	(1.599)	(1.474)	(1.349)	(1.224)	3.375	(1.244)	(1.119)	(0.994)	(0.869)	3.000	(0.491)	(0.366)	(0.241)	(0.116)
3.250	(1.342)	(1.217)	(1.092)	(0.967)	3.250	(0.907)	(0.782)	(0.657)	(0.532)	2.875	(0.241)	(0.116)	0.009	0.134
3.125	(0.970)	(0.845)	(0.720)	(0.595)	3.125	(0.455)	(0.330)	(0.205)	(0.080)	2.750	(0.002)	0.123	0.248	0.373
3.000	(0.641)	(0.516)	(0.391)	(0.266)	3.000	(0.086)	0.039	0.164	0.289	2.625	0.253	0.378	0.503	0.628
2.875	(0.281)	(0.156)	(0.031)	0.094	2.875	0.274	0.399	0.524	0.649	2.500	0.497	0.622	0.747	0.872
2.750	0.096	0.221	0.346	0.471	2.750	0.551	0.676	0.801	0.926	2.375	0.802	0.927	1.052	1.177
2.625	0.473	0.598	0.723	0.848	2.625	0.828	0.953	1.078	1.203	2.250	1.116	1.241	1.366	1.491

Jumbo Series D Adjustments

FICO/LTV Adjustments - Loan Amount ≤ \$1MM						
LTV% -->		< =60	60.01-65	65.01-70	70.01-75	75.01-80
FICO	>= 800	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)
	780 - 799	(0.500)	(0.500)	(0.500)	(0.125)	0.000
	760 - 779	(0.500)	(0.375)	(0.375)	0.000	0.125
	740 - 759	(0.375)	(0.250)	(0.250)	0.125	0.250
	720 - 739	(0.250)	(0.125)	0.250	0.500	0.750
	700 - 719	0.000	0.125	0.625	1.250	1.500
	680 - 699	0.000	0.375	1.250	2.375	2.625

FICO/LTV Adjustments - Loan Amount > \$1MM						
LTV% -->		< =60	60.01-65	65.01-70	70.01-75	75.01-80
FICO	>= 800	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)
	780 - 799	(0.500)	(0.500)	(0.500)	(0.125)	0.000
	760 - 779	(0.500)	(0.375)	(0.375)	0.000	0.125
	740 - 759	(0.375)	(0.250)	(0.250)	0.125	0.250
	720 - 739	(0.250)	(0.125)	0.250	0.500	0.750
	700 - 719	n/a	n/a	n/a	n/a	n/a
	680 - 699	n/a	n/a	n/a	n/a	n/a

State Adjustments					
State	LLPA	State	LLPA	State	LLPA
AK	(0.150)	KY	(0.031)	NY	(0.050)
AL	(0.150)	LA	(0.150)	OH	0.017
AR	(0.045)	MA	0.056	OK	(0.150)
AZ	0.130	MD	(0.150)	OR	(0.009)
CA	0.050	ME	0.002	PA	(0.150)
CO	0.150	MI	0.150	RI	0.021
CT	(0.150)	MN	(0.032)	SC	(0.150)
DC	0.009	MO	0.078	SD	0.150
DE	(0.150)	MS	0.000	TN	(0.095)
FL	(0.150)	MT	0.002	TX	(0.150)
GA	0.002	NC	0.004	UT	(0.006)
HI	(0.150)	ND	(0.075)	VA	(0.150)
IA	0.150	NE	0.150	VT	(0.002)
ID	0.028	NH	0.003	WA	(0.063)
IL	0.083	NJ	(0.150)	WI	0.150
IN	0.032	NM	(0.150)	WV	(0.051)
KS	(0.047)	NV	0.025	WY	(0.066)

Feature Adjustments					
LTV% -->	< =60	60.01-65	65.01-70	70.01-75	75.01-80
Condo*	0.000	0.000	0.000	0.125	0.375
2nd Home	0.000	0.250	0.375	n/a	n/a
Investment	2.000	2.500	n/a	n/a	n/a
Cashout	n/a	n/a	n/a	n/a	n/a
2-Unit	0.250	0.500	n/a	n/a	n/a
3-4 Unit	n/a	n/a	n/a	n/a	n/a
Escrow Waiver - except CA	0.250	0.250	0.250	0.250	0.250

Max Price	
20/30 Yr Fixed	-2.375
15 Yr Fixed	-2.375

* Not applicable for detached condominiums or site condominiums

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Jumbo Series I

Jumbo I - 30 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
4.125	(3.429)	(3.265)	(3.102)	(2.938)
4.000	(3.325)	(3.166)	(3.008)	(2.850)
3.875	(3.142)	(2.989)	(2.836)	(2.683)
3.750	(2.894)	(2.746)	(2.599)	(2.451)
3.625	(2.593)	(2.451)	(2.308)	(2.165)
3.500	(2.252)	(2.114)	(1.977)	(1.839)
3.375	(1.882)	(1.750)	(1.617)	(1.485)
3.250	(1.496)	(1.369)	(1.242)	(1.115)
3.125	(0.986)	(0.864)	(0.742)	(0.620)
3.000	(0.343)	(0.226)	(0.109)	0.007

Jumbo I - 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day
3.875	(3.465)	(3.312)	(3.159)	(3.006)
3.750	(3.433)	(3.285)	(3.137)	(2.989)
3.625	(3.313)	(3.170)	(3.028)	(2.885)
3.500	(3.121)	(2.984)	(2.846)	(2.709)
3.375	(2.873)	(2.741)	(2.609)	(2.476)
3.250	(2.585)	(2.458)	(2.331)	(2.204)
3.125	(2.271)	(2.149)	(2.028)	(1.906)
3.000	(1.948)	(1.832)	(1.715)	(1.598)
2.875	(1.610)	(1.498)	(1.387)	(1.275)
2.750	(1.243)	(1.137)	(1.031)	(0.924)

Jumbo Series I Adjustments

Credit Score - Purchase / Rate & Term							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.500)	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	0.000
780-799	(0.438)	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.188
760-779	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.125	0.500
740-759	(0.313)	(0.250)	(0.188)	(0.125)	0.000	0.250	0.750
720-739	(0.250)	(0.188)	(0.125)	0.000	0.250	0.500	1.125
700-719	(0.188)	(0.125)	(0.063)	0.125	0.500	0.875	1.625
680-699	(0.125)	(0.063)	0.000	0.313	NA	NA	NA

Escrow Waiver (All or None Waiver) Excluding CA, NC, DC, NY	0.125
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Non-California Special	(0.250)
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Credit Score - Cash Out							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥800	(0.375)	(0.313)	(0.250)	(0.188)	(0.125)	0.000	N/A
780-799	(0.313)	(0.250)	(0.188)	(0.125)	(0.063)	0.125	N/A
760-779	(0.250)	(0.188)	(0.125)	(0.063)	0.125	0.375	N/A
740-759	(0.188)	(0.125)	(0.063)	0.000	0.313	0.625	N/A
720-739	(0.125)	(0.063)	0.000	0.125	0.500	1.000	N/A
700-719	(0.063)	0.000	0.063	0.250	0.875	1.500	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Maximum Prices	
30 Year Fixed	(1.500)
15 Year Fixed	(1.000)

Other Adjustments							
CLTV -->	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
2nd Home	0.000	0.125	0.188	0.313	0.375	0.438	N/A
2-4 Units	0.250	0.375	0.750	1.000	1.500	2.000	3.000
Condo	0.000	0.000	0.063	0.125	0.125	0.125	0.125
DTI>40	0.000	0.000	0.125	0.188	0.188	0.250	0.375

Please view 'State Adjustments' page for additional adjustments.
No Lender Fee options are available through the pricing engine online.

State Adjustments

20-30 Yr Conv.		10-15 Yr Conv.		All FHA, VA & USDA Products		Dream Big Jumbo	
State	Adjustment	State	Adjustment	State	Adjustment	State	Adjustment
AK - Alaska	(0.163)	AK - Alaska	(0.115)	AK - Alaska	0.000	AK - Alaska	0.000
AL - Alabama	(0.018)	AL - Alabama	(0.002)	AL - Alabama	(0.050)	AL - Alabama	0.000
AR - Arkansas	(0.050)	AR - Arkansas	(0.002)	AR - Arkansas	(0.050)	AR - Arkansas	0.000
AZ - Arizona	0.030	AZ - Arizona	0.008	AZ - Arizona	0.000	AZ - Arizona	0.000
CA - California	0.000	CA - California	0.000	CA - California	0.000	CA - California	0.000
CO - Colorado	0.000	CO - Colorado	0.000	CO - Colorado	0.000	CO - Colorado	0.000
CT - Connecticut	(0.144)	CT - Connecticut	(0.149)	CT - Connecticut	(0.050)	CT - Connecticut	0.000
DC - District of Columbia	(0.075)	DC - District of Columbia	(0.058)	DC - District of Columbia	(0.050)	DC - District of Columbia	0.000
DE - Delaware	(0.132)	DE - Delaware	(0.059)	DE - Delaware	0.000	DE - Delaware	0.000
FL - Florida	0.000	FL - Florida	0.000	FL - Florida	0.000	FL - Florida	0.000
GA - Georgia	0.000	GA - Georgia	0.000	GA - Georgia	0.000	GA - Georgia	0.000
HI - Hawaii	(0.128)	HI - Hawaii	(0.041)	HI - Hawaii	(0.100)	HI - Hawaii	0.000
IA - Iowa	(0.039)	IA - Iowa	0.009	IA - Iowa	(0.100)	IA - Iowa	0.000
ID - Idaho	0.002	ID - Idaho	0.022	ID - Idaho	(0.050)	ID - Idaho	0.000
IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000	IL - Illinois	0.000
IN - Indiana	0.076	IN - Indiana	0.078	IN - Indiana	(0.050)	IN - Indiana	0.000
KS - Kansas	(0.006)	KS - Kansas	(0.002)	KS - Kansas	(0.100)	KS - Kansas	0.000
KY - Kentucky	(0.038)	KY - Kentucky	(0.034)	KY - Kentucky	(0.050)	KY - Kentucky	0.000
LA - Louisiana	(0.091)	LA - Louisiana	(0.071)	LA - Louisiana	(0.050)	LA - Louisiana	0.000
MA - Massachusetts	(0.059)	MA - Massachusetts	(0.059)	MA - Massachusetts	(0.050)	MA - Massachusetts	0.000
MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000	MD - Maryland	0.000
ME - Maine	(0.109)	ME - Maine	(0.086)	ME - Maine	(0.050)	ME - Maine	0.000
MI - Michigan	(0.070)	MI - Michigan	(0.068)	MI - Michigan	0.100	MI - Michigan	0.000
MN - Minnesota	(0.063)	MN - Minnesota	(0.036)	MN - Minnesota	(0.050)	MN - Minnesota	0.000
MO - Missouri	(0.079)	MO - Missouri	(0.069)	MO - Missouri	(0.050)	MO - Missouri	0.000
MS - Mississippi	(0.095)	MS - Mississippi	(0.077)	MS - Mississippi	(0.050)	MS - Mississippi	0.000
MT - Montana	(0.029)	MT - Montana	0.027	MT - Montana	(0.050)	MT - Montana	0.000
NC - North Carolina	(0.098)	NC - North Carolina	(0.062)	NC - North Carolina	(0.100)	NC - North Carolina	0.000
ND - North Dakota	(0.022)	ND - North Dakota	0.006	ND - North Dakota	(0.100)	ND - North Dakota	0.000
NE - Nebraska	(0.061)	NE - Nebraska	0.013	NE - Nebraska	(0.100)	NE - Nebraska	0.000
NH - New Hampshire	(0.095)	NH - New Hampshire	(0.093)	NH - New Hampshire	(0.100)	NH - New Hampshire	0.000
NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000	NJ - New Jersey	0.000
NM - New Mexico	0.004	NM - New Mexico	0.022	NM - New Mexico	(0.050)	NM - New Mexico	0.000
NV - Nevada	0.085	NV - Nevada	0.038	NV - Nevada	0.100	NV - Nevada	0.000
NY - New York	0.000	NY - New York	0.000	NY - New York	0.000	NY - New York	0.000
OH - Ohio	(0.017)	OH - Ohio	0.000	OH - Ohio	0.000	OH - Ohio	0.000
OK - Oklahoma	(0.130)	OK - Oklahoma	(0.142)	OK - Oklahoma	(0.050)	OK - Oklahoma	0.000
OR - Oregon	(0.066)	OR - Oregon	(0.074)	OR - Oregon	(0.050)	OR - Oregon	0.000
PA - Pennsylvania	0.000	PA - Pennsylvania	0.000	PA - Pennsylvania	0.000	PA - Pennsylvania	0.000
RI - Rhode Island	(0.082)	RI - Rhode Island	(0.081)	RI - Rhode Island	(0.100)	RI - Rhode Island	0.000
SC - South Carolina	(0.049)	SC - South Carolina	(0.027)	SC - South Carolina	(0.050)	SC - South Carolina	0.000
SD - South Dakota	(0.039)	SD - South Dakota	(0.011)	SD - South Dakota	(0.050)	SD - South Dakota	0.000
TN - Tennessee	(0.061)	TN - Tennessee	(0.040)	TN - Tennessee	(0.050)	TN - Tennessee	0.000
TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000	TX - Texas	0.000
UT - Utah	0.065	UT - Utah	0.068	UT - Utah	0.050	UT - Utah	0.000
VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000	VA - Virginia	0.000
VT - Vermont	0.065	VT - Vermont	0.085	VT - Vermont	(0.100)	VT - Vermont	0.000
WA - Washington	(0.077)	WA - Washington	(0.069)	WA - Washington	(0.050)	WA - Washington	0.000
WI - Wisconsin	(0.085)	WI - Wisconsin	(0.112)	WI - Wisconsin	0.050	WI - Wisconsin	0.000
WV - West Virginia	0.082	WV - West Virginia	0.107	WV - West Virginia	(0.050)	WV - West Virginia	0.000
WY - Wyoming	0.013	WY - Wyoming	0.054	WY - Wyoming	(0.050)	WY - Wyoming	0.000