

Issued:	9/8/2025 10:26 AM	15	30	45	60	75	90	120	150	180
Lock Expiration Dates:		23-Sep	8-Oct	23-Oct	7-Nov	22-Nov	7-Dec	6-Jan	5-Feb	7-Mar

File Types

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

Disclaimer

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

Title Proposed Insured & CPL Address

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

Mortgage Clause & Lender IDS

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

FHA ID	3827009995	VA ID	5650720000
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Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

Contact Notes

TPORateLocks@uhm.com

TPOCaseNumber@uhm.com

TPOClosing@uhm.com

TPOAppraisal@uhm.com

TPOPointsandFees@uhm.com

All physical mail sent to our headquarters needs to include attn TPO Admn along with our address as reads below:
 8241 Dow Circle W
 Strongsville, OH 44136
Attn: TPO Admn

Long-Term Locks

Long-term locks available with non-refundable upfront fees and additional cost to 60 day pricing (120 day lock 45bp; 150 day 70bp, and 180 day 95bp).

Please contact your AE to lock over 90 days and send borrower check payable for non-refundable upfront fee to Union Home Mortgage : Union Home Mortgage, ATTN: TPO Admin, 8241 Dow Circle, Strongsville, OH, 44136.

Check must be received within 3 business days and will show as POC at Closing.

We are pleased to offer Jumbo & High Balance Broker Products. Pricing is available only in UHMGo.

Closing Doc Turntimes

Initial CD will be issued at conditional approval as long as loan is approved and locked (appraisal & title not required)

Servicing Information

In the event you are submitting a loan back to UHM that is currently being serviced by UHM, we are currently offering a netted payoff of escrows where the escrow account credit is deducted from the actual payoff.

UHM Fees for Wholesale & NDC

Wholesale/Broker Loans – Conv & Gov: \$1135 UW Fee

Wholesale/Broker Loans – USDA/FHA Streamlines & VA IRRRL: \$650 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 620 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

TPO Portal Access & Rate Lock Policy

<https://www.uhmgo.com/>

Conventional Programs

30 Year Conventional / 21 - 30 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	105.366	105.358	105.341	105.318	105.168	105.118
8.000	105.074	105.066	105.048	105.025	104.875	104.825
7.990	105.029	105.021	105.003	104.980	104.830	104.780
7.875	104.894	104.886	104.868	104.845	104.695	104.645
7.750	104.591	104.583	104.566	104.543	104.393	104.343
7.625	104.463	104.455	104.437	104.414	104.264	104.214
7.500	104.154	104.146	104.128	104.105	103.955	103.905
7.375	103.808	103.800	103.782	103.759	103.609	103.559
7.250	103.414	103.390	103.363	103.335	103.185	103.135
7.125	103.372	103.331	103.282	103.228	103.078	103.028
7.000	103.009	102.969	102.920	102.865	102.715	102.665
6.990	102.929	102.889	102.840	102.785	102.635	102.585
6.875	102.617	102.576	102.527	102.473	102.323	102.273
6.750	102.187	102.146	102.097	102.043	101.893	101.843
6.625	102.288	102.247	102.203	102.156	102.006	101.956
6.500	101.854	101.814	101.769	101.723	101.573	101.523
6.375	101.387	101.346	101.302	101.255	101.105	101.055
6.250	100.874	100.834	100.789	100.743	100.593	100.543
6.125	100.946	100.914	100.873	100.826	100.676	100.626
6.000	100.362	100.330	100.289	100.242	100.092	100.042
5.990	100.317	100.285	100.244	100.197	100.047	99.997
5.875	99.882	99.850	99.809	99.762	99.612	99.562
5.750	99.285	99.252	99.211	99.164	99.014	98.964
5.625	99.043	99.002	98.963	98.924	98.774	98.724
5.500	98.433	98.392	98.353	98.314	98.164	98.114
5.375	97.772	97.731	97.692	97.653	97.503	97.453
5.250	97.093	97.052	97.013	96.974	96.824	96.774

Conventional Programs

15 Year Conventional / 11 - 15 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.730	104.629	104.529	104.430	104.280	104.230
7.500	104.529	104.428	104.328	104.229	104.079	104.029
7.375	104.333	104.232	104.132	104.033	103.883	103.833
7.250	104.112	104.012	103.912	103.812	103.662	103.612
7.125	104.179	104.162	104.140	104.112	103.962	103.912
7.000	104.008	103.992	103.970	103.941	103.791	103.741
6.875	103.763	103.746	103.724	103.695	103.545	103.495
6.750	103.493	103.477	103.454	103.426	103.276	103.226
6.625	103.504	103.487	103.465	103.436	103.286	103.236
6.500	103.231	103.214	103.192	103.163	103.013	102.963
6.375	102.863	102.847	102.825	102.796	102.646	102.596
6.250	102.564	102.547	102.525	102.496	102.346	102.296
6.125	102.484	102.467	102.445	102.417	102.267	102.217
6.000	102.140	102.123	102.101	102.072	101.922	101.872
5.875	101.861	101.844	101.822	101.794	101.644	101.594
5.750	101.566	101.549	101.527	101.499	101.349	101.299
5.625	101.335	101.301	101.270	101.242	101.092	101.042
5.500	101.041	101.007	100.976	100.948	100.798	100.748
5.375	100.813	100.780	100.749	100.720	100.570	100.520
5.250	100.512	100.479	100.448	100.419	100.269	100.219
5.125	100.192	100.158	100.127	100.099	99.949	99.899
5.000	99.843	99.810	99.779	99.750	99.600	99.550
4.875	99.480	99.447	99.415	99.387	99.237	99.187
4.750	99.120	99.087	99.052	99.017	98.867	98.817
4.625	98.789	98.756	98.722	98.686	98.536	98.486

Conventional Programs

20 Year Conventional / 16 - 20 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	105.951	105.943	105.926	105.902	105.752	105.702
8.000	105.681	105.673	105.656	105.632	105.482	105.432
7.875	105.520	105.512	105.494	105.471	105.321	105.271
7.750	105.248	105.240	105.223	105.199	105.049	104.999
7.625	104.948	104.940	104.923	104.899	104.749	104.699
7.500	104.618	104.610	104.592	104.569	104.419	104.369
7.375	104.258	104.250	104.232	104.209	104.059	104.009
7.250	103.863	103.855	103.837	103.814	103.664	103.614
7.125	103.874	103.801	103.730	103.660	103.510	103.460
7.000	103.545	103.473	103.401	103.331	103.181	103.131
6.875	103.184	103.111	103.040	102.970	102.820	102.770
6.750	102.791	102.718	102.647	102.577	102.427	102.377
6.625	103.401	103.328	103.252	103.174	103.024	102.974
6.500	103.009	102.936	102.860	102.782	102.632	102.582
6.375	102.580	102.508	102.432	102.354	102.204	102.154
6.250	102.119	102.047	101.971	101.892	101.742	101.692
6.125	102.682	102.618	102.545	102.467	102.317	102.267
6.000	102.141	102.077	102.004	101.926	101.776	101.726
5.875	101.729	101.665	101.592	101.514	101.364	101.314
5.750	101.202	101.138	101.065	100.987	100.837	100.787
5.625	101.401	101.328	101.248	101.162	101.012	100.962
5.500	100.874	100.801	100.720	100.635	100.485	100.435
5.375	100.306	100.233	100.152	100.066	99.916	99.866
5.250	99.713	99.640	99.559	99.473	99.323	99.273

Conventional Programs

10 Year Conventional / 8 - 10 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.603	104.502	104.402	104.303	104.153	104.103
7.500	104.446	104.345	104.245	104.146	103.996	103.946
7.375	104.288	104.188	104.088	103.989	103.839	103.789
7.250	104.110	104.010	103.910	103.810	103.660	103.610
7.125	104.017	104.000	103.978	103.950	103.800	103.750
7.000	103.841	103.825	103.802	103.774	103.624	103.574
6.875	103.648	103.631	103.609	103.581	103.431	103.381
6.750	103.431	103.414	103.392	103.364	103.214	103.164
6.625	103.249	103.223	103.197	103.168	103.018	102.968
6.500	103.030	103.005	102.978	102.950	102.800	102.750
6.375	102.736	102.711	102.684	102.656	102.506	102.456
6.250	102.497	102.472	102.445	102.417	102.267	102.217
6.125	102.658	102.624	102.587	102.544	102.394	102.344
6.000	102.381	102.348	102.310	102.267	102.117	102.067
5.875	102.158	102.124	102.086	102.044	101.894	101.844
5.750	101.921	101.888	101.850	101.808	101.658	101.608
5.625	101.784	101.734	101.687	101.645	101.495	101.445
5.500	101.548	101.498	101.451	101.408	101.258	101.208
5.375	101.368	101.317	101.271	101.228	101.078	101.028
5.250	101.128	101.078	101.031	100.988	100.838	100.788
5.125	100.871	100.821	100.774	100.731	100.581	100.531
5.000	100.593	100.542	100.496	100.453	100.303	100.253
4.875	100.302	100.251	100.205	100.162	100.012	99.962
4.750	99.998	99.948	99.901	99.859	99.709	99.659
4.625	99.435	99.384	99.334	99.285	99.135	99.085

Conventional Programs						
10-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	101.086	100.979	100.875	100.767	100.617	100.567
7.750	100.854	100.752	100.653	100.549	100.399	100.349
7.625	100.706	100.608	100.514	100.415	100.265	100.215
7.500	100.664	100.571	100.482	100.388	100.238	100.188
7.375	100.622	100.535	100.451	100.362	100.212	100.162
7.250	100.581	100.498	100.419	100.335	100.185	100.135
7.125	100.691	100.614	100.540	100.462	100.312	100.262
7.000	100.996	100.924	100.856	100.783	100.633	100.583
6.990	101.020	100.949	100.881	100.809	100.659	100.609
6.875	101.301	101.235	101.172	101.105	100.955	100.905
6.750	101.605	101.545	101.488	101.427	101.277	101.227
6.625	101.736	101.681	101.630	101.574	101.424	101.374
6.500	101.647	101.597	101.550	101.499	101.349	101.299
6.375	101.557	101.512	101.470	101.424	101.274	101.224
6.250	101.467	101.427	101.390	101.349	101.199	101.149
6.125	101.222	101.187	101.154	101.118	100.968	100.918
6.000	100.779	100.748	100.720	100.688	100.538	100.488
5.990	100.743	100.713	100.685	100.653	100.503	100.453
5.875	100.336	100.309	100.285	100.258	100.108	100.058
5.750	99.893	99.871	99.851	99.827	99.677	99.627
5.625	99.451	99.433	99.418	99.398	99.248	99.198
5.500	99.011	98.997	98.985	98.971	98.821	98.771
5.375	98.570	98.560	98.553	98.543	98.393	98.343
5.250	98.129	98.124	98.121	98.115	97.965	97.915
5.125	97.677	97.676	97.678	97.676	97.526	97.476
5.000	97.211	97.214	97.220	97.222	97.072	97.022
4.990	97.173	97.177	97.183	97.186	97.036	96.986

Conventional Programs						
5-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	103.146	103.043	102.943	102.838	102.688	102.638
7.750	102.932	102.833	102.738	102.638	102.488	102.438
7.625	102.717	102.623	102.533	102.438	102.288	102.238
7.500	102.502	102.413	102.327	102.236	102.086	102.036
7.375	102.287	102.202	102.121	102.035	101.885	101.835
7.250	102.071	101.992	101.915	101.834	101.684	101.634
7.125	101.923	101.848	101.777	101.700	101.550	101.500
7.000	101.860	101.790	101.724	101.652	101.502	101.452
6.990	101.855	101.786	101.719	101.649	101.499	101.449
6.875	101.797	101.732	101.671	101.604	101.454	101.404
6.750	101.734	101.675	101.618	101.557	101.407	101.357
6.625	101.620	101.565	101.513	101.457	101.307	101.257
6.500	101.441	101.391	101.344	101.292	101.142	101.092
6.375	101.262	101.216	101.174	101.127	100.977	100.927
6.250	101.083	101.042	101.004	100.962	100.812	100.762
6.125	100.920	100.884	100.851	100.814	100.664	100.614
6.000	100.778	100.747	100.719	100.687	100.537	100.487
5.990	100.767	100.736	100.708	100.676	100.526	100.476
5.875	100.636	100.610	100.587	100.559	100.409	100.359
5.750	100.494	100.473	100.454	100.432	100.282	100.232
5.625	100.251	100.234	100.220	100.203	100.053	100.003
5.500	99.879	99.867	99.857	99.844	99.694	99.644
5.375	99.506	99.499	99.493	99.485	99.335	99.285
5.250	99.134	99.131	99.130	99.126	98.976	98.926
5.125	98.763	98.764	98.767	98.768	98.618	98.568
5.000	98.392	98.398	98.406	98.411	98.261	98.211
4.990	98.363	98.369	98.377	98.382	98.232	98.182

Conventional Programs						
7-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	102.699	102.595	102.495	102.389	102.239	102.189
7.750	102.315	102.215	102.119	102.017	101.867	101.817
7.625	102.105	102.010	101.919	101.822	101.672	101.622
7.500	102.119	102.029	101.942	101.851	101.701	101.651
7.375	102.132	102.047	101.966	101.879	101.729	101.679
7.250	102.145	102.066	101.989	101.908	101.758	101.708
7.125	102.159	102.084	102.013	101.937	101.787	101.737
7.000	102.173	102.103	102.037	101.967	101.817	101.767
6.990	102.174	102.105	102.039	101.969	101.819	101.769
6.875	102.187	102.122	102.061	101.996	101.846	101.796
6.750	102.201	102.142	102.086	102.025	101.875	101.825
6.625	102.155	102.101	102.050	101.994	101.844	101.794
6.500	102.033	101.983	101.937	101.887	101.737	101.687
6.375	101.910	101.866	101.825	101.779	101.629	101.579
6.250	101.788	101.749	101.713	101.672	101.522	101.472
6.125	101.586	101.551	101.520	101.484	101.334	101.284
6.000	101.281	101.251	101.224	101.193	101.043	100.993
5.990	101.257	101.227	101.200	101.170	101.020	100.970
5.875	100.977	100.951	100.928	100.902	100.752	100.702
5.750	100.672	100.651	100.633	100.611	100.461	100.411
5.625	100.328	100.312	100.298	100.280	100.130	100.080
5.500	99.934	99.922	99.913	99.900	99.750	99.700
5.375	99.540	99.532	99.527	99.519	99.369	99.319
5.250	99.146	99.143	99.142	99.138	98.988	98.938
5.125	98.722	98.723	98.727	98.727	98.577	98.527
5.000	98.260	98.265	98.273	98.277	98.127	98.077
4.990	98.223	98.229	98.237	98.241	98.091	98.041

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

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

LLPAs waived

Rate and Term Refinances - *applicable for terms greater than 15 years*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.785	-2.500	-2.500
≤ 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Purchase & Limited Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinances - *applicable for all terms*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ = 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125

Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

All Products - Additional UHM Specific Adjustments

Loan Amount Adjustments	
Loan Amount:	LLPA
50,000 -74,999	-1.00

Conventional UW Buyout Fee	-\$1,135
Government UW Buyout Fee	-\$1,135
USDA/FHA Streamline & VA IRRRL UW Buyout Fee	-\$650
Conventional Waive Price Boost	-0.300
Government Waive Price Boost	-0.600

Escrows Waived LTV > 80
-0.50

State is TX	0.100
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Affordable Conventional Program				
30 Yr HomeReady or HomePossible				
Rate	15 day	30 day	45 day	60 day
8.125	105.366	105.358	105.341	105.318
8.000	105.074	105.066	105.048	105.025
7.990	105.029	105.021	105.003	104.980
7.875	104.894	104.886	104.868	104.845
7.750	104.591	104.583	104.566	104.543
7.625	104.463	104.455	104.437	104.414
7.500	104.154	104.146	104.128	104.105
7.375	103.808	103.800	103.782	103.759
7.250	103.414	103.390	103.363	103.335
7.125	103.372	103.331	103.282	103.228
7.000	103.009	102.969	102.920	102.865
6.990	102.929	102.889	102.840	102.785
6.875	102.617	102.576	102.527	102.473
6.750	102.187	102.146	102.097	102.043
6.625	102.288	102.247	102.203	102.156
6.500	101.854	101.814	101.769	101.723
6.375	101.387	101.346	101.302	101.255
6.250	100.874	100.834	100.789	100.743
6.125	100.946	100.914	100.873	100.826
6.000	100.362	100.330	100.289	100.242
5.990	100.317	100.285	100.244	100.197
5.875	99.882	99.850	99.809	99.762
5.750	99.285	99.252	99.211	99.164
5.625	99.043	99.002	98.963	98.924
5.500	98.433	98.392	98.353	98.314
5.375	97.772	97.731	97.692	97.653
5.250	97.093	97.052	97.013	96.974

CONVENTIONAL PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

Government Loan Programs				
30 Year FHA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.765	102.702	102.640	102.577
7.500	102.765	102.702	102.640	102.577
7.375	102.765	102.702	102.640	102.577
7.250	102.765	102.702	102.640	102.577
7.125	102.155	102.093	102.030	101.968
7.000	102.155	102.093	102.030	101.968
6.990	102.075	102.013	101.950	101.888
6.875	102.155	102.093	102.030	101.968
6.750	102.155	102.093	102.030	101.968
6.625	101.437	101.374	101.312	101.249
6.500	101.437	101.374	101.312	101.249
6.375	101.437	101.374	101.312	101.249
6.250	101.437	101.374	101.312	101.249
6.125	100.515	100.452	100.390	100.327
6.000	100.515	100.452	100.390	100.327
5.990	100.435	100.372	100.310	100.247
5.875	100.515	100.452	100.390	100.327
5.750	100.515	100.452	100.390	100.327
5.625	99.296	99.233	99.171	99.108
5.500	99.296	99.233	99.171	99.108
5.375	99.296	99.233	99.171	99.108
5.250	99.296	99.233	99.171	99.108
5.125	96.999	96.937	96.874	96.812
5.000	96.999	96.937	96.874	96.812
4.990	96.919	96.857	96.794	96.732

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.765	102.702	102.640	102.577
7.500	102.765	102.702	102.640	102.577
7.375	102.765	102.702	102.640	102.577
7.250	102.765	102.702	102.640	102.577
7.125	102.155	102.093	102.030	101.968
7.000	102.155	102.093	102.030	101.968
6.990	102.075	102.013	101.950	101.888
6.875	102.155	102.093	102.030	101.968
6.750	102.155	102.093	102.030	101.968
6.625	101.437	101.374	101.312	101.249
6.500	101.437	101.374	101.312	101.249
6.375	101.437	101.374	101.312	101.249
6.250	101.437	101.374	101.312	101.249
6.125	100.515	100.452	100.390	100.327
6.000	100.515	100.452	100.390	100.327
5.990	100.435	100.372	100.310	100.247
5.875	100.515	100.452	100.390	100.327
5.750	100.515	100.452	100.390	100.327
5.625	99.296	99.233	99.171	99.108
5.500	99.296	99.233	99.171	99.108
5.375	99.296	99.233	99.171	99.108
5.250	99.296	99.233	99.171	99.108

Government Loan Price Adjustments			
Applies to all, FHA/VA/USDA			
FICO>=720	0.150	VA IRRRL	0.000
700-719	0.000	VA High LTV C/O Refi	-4.000
680-699	0.000		
660 - 679	0.000		
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	-2.500		

15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
6.250	102.607	102.576	102.545	102.514
6.125	101.857	101.826	101.795	101.764
6.000	101.857	101.826	101.795	101.764
5.875	101.857	101.826	101.795	101.764
5.750	101.857	101.826	101.795	101.764
5.625	100.889	100.857	100.826	100.795
5.500	100.889	100.857	100.826	100.795
5.375	100.889	100.857	100.826	100.795
5.250	100.889	100.857	100.826	100.795
5.125	99.826	99.795	99.764	99.732
5.000	99.826	99.795	99.764	99.732
4.875	99.826	99.795	99.764	99.732
4.750	99.826	99.795	99.764	99.732

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.765	102.702	102.640	102.577
7.500	102.765	102.702	102.640	102.577
7.375	102.765	102.702	102.640	102.577
7.250	102.765	102.702	102.640	102.577
7.125	102.155	102.093	102.030	101.968
7.000	102.155	102.093	102.030	101.968
6.990	102.075	102.013	101.950	101.888
6.875	102.155	102.093	102.030	101.968
6.750	102.155	102.093	102.030	101.968
6.625	101.437	101.374	101.312	101.249
6.500	101.437	101.374	101.312	101.249
6.375	101.437	101.374	101.312	101.249
6.250	101.437	101.374	101.312	101.249
6.125	100.515	100.452	100.390	100.327
6.000	100.515	100.452	100.390	100.327
5.990	100.435	100.372	100.310	100.247
5.875	100.515	100.452	100.390	100.327
5.750	100.515	100.452	100.390	100.327
5.625	99.296	99.233	99.171	99.108
5.500	99.296	99.233	99.171	99.108
5.375	99.296	99.233	99.171	99.108
5.250	99.296	99.233	99.171	99.108

Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.463	102.455	102.437	102.414	102.264	102.214
7.500	102.154	102.146	102.128	102.105	101.955	101.905
7.375	103.408	103.400	103.382	103.359	103.209	103.159
7.250	103.014	102.990	102.963	102.935	102.785	102.735
7.125	103.172	103.131	103.082	103.028	102.878	102.828
7.000	102.809	102.769	102.720	102.665	102.515	102.465
6.990	102.729	102.689	102.640	102.585	102.435	102.385
6.875	102.417	102.376	102.327	102.273	102.123	102.073
6.750	101.987	101.946	101.897	101.843	101.693	101.643
6.625	101.888	101.847	101.803	101.756	101.606	101.556
6.500	101.454	101.414	101.369	101.323	101.173	101.123
6.375	100.987	100.946	100.902	100.855	100.705	100.655

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	99.410	99.376	99.345	99.317	99.167	99.117
5.500	99.116	99.082	99.051	99.023	98.873	98.823
5.375	98.888	98.855	98.824	98.795	98.645	98.595
5.250	98.587	98.554	98.523	98.494	98.344	98.294
5.125	97.642	97.608	97.577	97.549	97.399	97.349
5.000	97.293	97.260	97.229	97.200	97.050	97.000
4.875	96.930	96.897	96.865	96.837	96.687	96.637
4.750	96.570	96.537	96.502	96.467	96.317	96.267

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	-1.125	-1.500	-1.500	-1.750

High Balance Government Programs

30 Year High Balance Government

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	98.655	98.593	98.530	98.468	98.318	98.268
6.625	98.437	98.374	98.312	98.249	98.099	98.049
6.500	98.437	98.374	98.312	98.249	98.099	98.049
6.375	98.437	98.374	98.312	98.249	98.099	98.049
6.250	98.437	98.374	98.312	98.249	98.099	98.049
6.125	97.515	97.452	97.390	97.327	97.177	97.127
6.000	97.515	97.452	97.390	97.327	97.177	97.127
5.990	97.435	97.372	97.310	97.247	97.097	97.047
5.875	97.515	97.452	97.390	97.327	97.177	97.127

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.857	98.826	98.795	98.764	98.614	98.564
5.625	97.889	97.857	97.826	97.795	97.645	97.595
5.500	97.889	97.857	97.826	97.795	97.645	97.595
5.375	97.889	97.857	97.826	97.795	97.645	97.595
5.250	97.889	97.857	97.826	97.795	97.645	97.595

Conv fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.375	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.250	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.125	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.000	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.990	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.875	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.750	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.625	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.500	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.375	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.250	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.125	0.296	0.798	0.935	0.935	0.912	0.809	0.787	0.741	0.730	0.730
8.000	0.296	0.798	0.935	0.935	0.912	0.832	0.809	0.764	0.752	0.752
7.990	0.296	0.798	0.935	0.935	0.912	0.832	0.809	0.764	0.752	0.752
7.875	0.296	0.809	0.946	0.946	0.923	0.855	0.832	0.787	0.775	0.775
7.750	0.296	0.809	0.958	0.958	0.935	0.866	0.855	0.809	0.798	0.798
7.625	0.381	0.875	0.977	0.971	0.958	0.889	0.878	0.832	0.821	0.821
7.500	0.362	0.886	1.000	0.994	0.980	0.912	0.901	0.855	0.844	0.844
7.375	0.379	0.897	1.011	1.005	1.003	0.935	0.923	0.878	0.866	0.866
7.250	0.375	0.897	1.023	1.016	1.015	0.946	0.923	0.889	0.878	0.878
7.125	0.469	0.990	1.106	1.068	1.037	0.969	0.946	0.901	0.901	0.901
7.000	0.469	0.990	1.117	1.048	1.049	1.003	0.969	0.935	0.923	0.923
6.990	0.469	0.990	1.117	1.048	1.049	1.003	0.969	0.935	0.923	0.923
6.875	0.469	1.001	1.129	1.059	1.060	1.015	0.992	0.946	0.946	0.946
6.750	0.469	1.001	1.140	1.071	1.083	1.049	1.015	0.980	0.969	0.969
6.625	0.406	0.982	1.121	1.081	1.094	1.072	1.037	1.015	1.003	1.003
6.500	0.406	0.994	1.154	1.086	1.117	1.094	1.060	1.037	1.037	1.037
6.375	0.413	0.988	1.177	1.109	1.140	1.106	1.083	1.060	1.060	1.060
6.250	0.410	1.005	1.177	1.109	1.151	1.129	1.106	1.083	1.083	1.083
6.125	0.400	1.015	1.172	1.135	1.186	1.163	1.117	1.106	1.106	1.106
6.000	0.400	1.015	1.169	1.129	1.197	1.174	1.151	1.140	1.140	1.140
5.990	0.400	1.015	1.169	1.129	1.197	1.174	1.151	1.140	1.140	1.140
5.875	0.400	1.015	1.169	1.129	1.208	1.186	1.174	1.163	1.163	1.163
5.750	0.400	1.015	1.169	1.129	1.208	1.186	1.186	1.186	1.186	1.186
5.625	0.397	1.035	1.192	1.155	1.208	1.208	1.220	1.231	1.208	1.208
5.500	0.359	0.969	1.151	1.151	1.231	1.243	1.243	1.243	1.243	1.243

5.375	0.359	1.015	1.163	1.163	1.243	1.243	1.254	1.265	1.277	1.277
5.250	0.359	1.026	1.163	1.163	1.265	1.277	1.277	1.288	1.288	1.288
5.125	0.344	1.067	1.194	1.184	1.277	1.288	1.288	1.311	1.322	1.322
5.000	0.296	1.026	1.197	1.197	1.288	1.300	1.322	1.334	1.345	1.345
4.990	0.296	1.026	1.197	1.197	1.288	1.300	1.322	1.334	1.345	1.345
4.875	0.296	1.026	1.197	1.197	1.311	1.322	1.345	1.368	1.379	1.379
4.750	0.296	1.026	1.197	1.197	1.322	1.368	1.368	1.391	1.391	1.391
4.625	0.296	1.026	1.208	1.208	1.357	1.391	1.402	1.414	1.425	1.425
4.500	0.296	1.026	1.220	1.220	1.379	1.414	1.436	1.448	1.459	1.459
4.375	0.296	1.026	1.220	1.220	1.391	1.436	1.471	1.505	1.516	1.516
4.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.990	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.875	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.750	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.625	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.500	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.375	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.990	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.875	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.750	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.625	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.500	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.375	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562

Conv fixed 240

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.375	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.250	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.125	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.000	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.990	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.875	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.750	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744

8.625	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.500	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.375	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.250	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.125	0.312	0.840	0.984	0.984	0.960	0.852	0.828	0.780	0.768	0.768
8.000	0.312	0.840	0.984	0.984	0.960	0.876	0.852	0.804	0.792	0.792
7.990	0.312	0.840	0.984	0.984	0.960	0.876	0.852	0.804	0.792	0.792
7.875	0.312	0.852	0.996	0.996	0.972	0.900	0.876	0.828	0.816	0.816
7.750	0.312	0.852	1.008	1.008	0.984	0.912	0.900	0.852	0.840	0.840
7.625	0.441	0.953	1.014	1.008	1.008	0.936	0.924	0.876	0.864	0.864
7.500	0.453	0.977	1.050	1.032	1.032	0.960	0.948	0.900	0.888	0.888
7.375	0.466	1.002	1.075	1.044	1.056	0.984	0.972	0.924	0.912	0.912
7.250	0.472	1.008	1.093	1.056	1.068	0.996	0.972	0.936	0.924	0.924
7.125	0.458	0.999	1.124	1.068	1.092	1.020	0.996	0.948	0.948	0.948
7.000	0.458	0.999	1.136	1.080	1.104	1.056	1.020	0.984	0.972	0.972
6.990	0.458	0.999	1.136	1.080	1.104	1.056	1.020	0.984	0.972	0.972
6.875	0.458	1.011	1.148	1.092	1.116	1.068	1.044	0.996	0.996	0.996
6.750	0.458	1.011	1.160	1.104	1.140	1.104	1.068	1.032	1.020	1.020
6.625	0.426	1.009	1.157	1.104	1.152	1.128	1.092	1.068	1.056	1.056
6.500	0.426	1.033	1.193	1.140	1.176	1.152	1.116	1.092	1.092	1.092
6.375	0.426	1.033	1.217	1.164	1.200	1.164	1.140	1.116	1.116	1.116
6.250	0.426	1.057	1.217	1.164	1.212	1.188	1.164	1.140	1.140	1.140
6.125	0.371	1.027	1.164	1.164	1.248	1.224	1.176	1.164	1.164	1.164
6.000	0.370	1.027	1.188	1.188	1.260	1.236	1.212	1.200	1.200	1.200
5.990	0.370	1.027	1.188	1.188	1.260	1.236	1.212	1.200	1.200	1.200
5.875	0.368	1.027	1.188	1.188	1.272	1.248	1.236	1.224	1.224	1.224
5.750	0.367	1.027	1.188	1.188	1.272	1.248	1.248	1.248	1.248	1.248
5.625	0.312	0.996	1.188	1.188	1.272	1.272	1.284	1.296	1.272	1.272
5.500	0.312	1.020	1.212	1.212	1.296	1.308	1.308	1.308	1.308	1.308
5.375	0.312	1.068	1.224	1.224	1.308	1.308	1.320	1.332	1.344	1.344
5.250	0.312	1.080	1.224	1.224	1.332	1.344	1.344	1.356	1.356	1.356
5.125	0.312	1.080	1.236	1.236	1.344	1.356	1.356	1.380	1.392	1.392
5.000	0.312	1.080	1.260	1.260	1.356	1.368	1.392	1.404	1.416	1.416
4.990	0.312	1.080	1.260	1.260	1.356	1.368	1.392	1.404	1.416	1.416
4.875	0.312	1.080	1.260	1.260	1.380	1.392	1.416	1.440	1.452	1.452
4.750	0.312	1.080	1.260	1.260	1.392	1.440	1.440	1.464	1.464	1.464
4.625	0.312	1.080	1.272	1.272	1.428	1.464	1.476	1.488	1.500	1.500
4.500	0.312	1.080	1.284	1.284	1.452	1.488	1.512	1.524	1.536	1.536
4.375	0.312	1.080	1.284	1.284	1.464	1.512	1.548	1.584	1.596	1.596
4.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.990	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.875	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.750	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.625	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.500	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.375	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644

3.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.990	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.875	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.750	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.625	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.500	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.375	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644

Conv fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.546	1.035	1.111	1.031	0.987	0.847	0.811	0.762	0.750	0.750
8.375	0.546	1.035	1.107	1.012	0.987	0.847	0.811	0.762	0.750	0.750
8.250	0.546	1.025	1.083	1.016	0.987	0.847	0.811	0.762	0.750	0.750
8.125	0.700	1.147	1.240	1.135	1.069	0.934	0.835	0.787	0.774	0.774
8.000	0.665	1.122	1.195	1.112	1.069	0.953	0.859	0.811	0.799	0.799
7.990	0.665	1.122	1.195	1.112	1.069	0.953	0.859	0.811	0.799	0.799
7.875	0.658	1.192	1.190	1.175	1.066	0.964	0.883	0.835	0.823	0.823
7.750	0.638	1.168	1.249	1.160	1.070	0.979	0.908	0.859	0.847	0.847
7.625	0.859	1.369	1.448	1.371	1.270	1.147	0.932	0.883	0.871	0.871
7.500	0.932	1.430	1.524	1.434	1.294	1.171	0.956	0.908	0.895	0.895
7.375	0.900	1.415	1.511	1.426	1.318	1.195	0.980	0.932	0.920	0.920
7.250	0.875	1.394	1.504	1.421	1.361	1.251	0.980	0.944	0.932	0.932
7.125	0.864	1.397	1.519	1.425	1.397	1.254	1.004	0.956	0.956	0.956
7.000	0.866	1.402	1.525	1.436	1.391	1.288	1.029	0.992	0.980	0.980
6.990	0.866	1.402	1.525	1.436	1.391	1.288	1.029	0.992	0.980	0.980
6.875	0.850	1.399	1.523	1.436	1.388	1.289	1.053	1.004	1.004	1.004
6.750	0.835	1.384	1.524	1.441	1.402	1.319	1.077	1.041	1.029	1.029
6.625	0.797	1.332	1.486	1.397	1.392	1.235	1.101	1.077	1.065	1.065

6.500	0.781	1.350	1.500	1.422	1.402	1.325	1.125	1.101	1.101	1.101
6.375	0.770	1.349	1.515	1.433	1.414	1.324	1.150	1.125	1.125	1.125
6.250	0.762	1.365	1.509	1.422	1.415	1.347	1.174	1.150	1.150	1.150
6.125	0.670	1.312	1.469	1.382	1.418	1.376	1.186	1.174	1.174	1.174
6.000	0.658	1.301	1.482	1.401	1.421	1.380	1.222	1.210	1.210	1.210
5.990	0.658	1.301	1.482	1.401	1.421	1.380	1.222	1.210	1.210	1.210
5.875	0.673	1.308	1.478	1.417	1.454	1.330	1.246	1.234	1.234	1.234
5.750	0.670	1.281	1.472	1.409	1.450	1.330	1.258	1.258	1.258	1.258
5.625	0.613	1.265	1.394	1.347	1.283	1.283	1.295	1.307	1.283	1.283
5.500	0.315	1.029	1.222	1.222	1.307	1.319	1.319	1.319	1.319	1.319
5.375	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.250	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.125	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.000	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.990	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.875	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.750	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.625	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.500	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.375	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	

[illegible]

9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.375	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.250	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.125	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.000	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.990	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.875	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.750	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.625	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.500	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.375	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.250	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.125	0.274	0.775	0.912	0.912	0.889	0.787	0.764	0.718	0.707	0.707
8.000	0.274	0.775	0.912	0.912	0.889	0.809	0.787	0.741	0.730	0.730
7.990	0.274	0.775	0.912	0.912	0.889	0.809	0.787	0.741	0.730	0.730
7.875	0.274	0.787	0.923	0.923	0.901	0.832	0.809	0.764	0.752	0.752
7.750	0.274	0.787	0.935	0.935	0.912	0.844	0.832	0.787	0.775	0.775
7.625	0.359	0.852	0.954	0.948	0.935	0.866	0.855	0.809	0.798	0.798
7.500	0.339	0.863	0.977	0.971	0.958	0.889	0.878	0.832	0.821	0.821
7.375	0.356	0.875	0.988	0.982	0.980	0.912	0.901	0.855	0.844	0.844
7.250	0.352	0.875	1.000	0.994	0.992	0.923	0.901	0.866	0.855	0.855
7.125	0.446	0.967	1.083	1.046	1.025	0.956	0.933	0.888	0.888	0.878
7.000	0.446	0.967	1.094	1.025	1.036	0.990	0.956	0.922	0.911	0.901
6.990	0.446	0.967	1.094	1.025	1.036	0.990	0.956	0.922	0.911	0.901
6.875	0.446	0.979	1.106	1.036	1.047	1.002	0.979	0.933	0.933	0.923
6.750	0.446	0.979	1.117	1.048	1.070	1.036	1.002	0.968	0.956	0.946
6.625	0.384	0.959	1.099	1.058	1.072	1.049	1.015	0.992	0.980	0.980
6.500	0.384	0.972	1.131	1.070	1.104	1.082	1.047	1.025	1.025	1.015
6.375	0.390	0.966	1.154	1.093	1.127	1.093	1.070	1.047	1.047	1.037
6.250	0.387	0.982	1.154	1.093	1.139	1.116	1.093	1.070	1.070	1.060
6.125	0.377	0.992	1.149	1.112	1.173	1.150	1.104	1.093	1.093	1.083
6.000	0.377	0.992	1.146	1.116	1.184	1.161	1.139	1.127	1.127	1.117
5.990	0.377	0.992	1.146	1.116	1.184	1.161	1.139	1.127	1.127	1.117
5.875	0.377	0.992	1.146	1.116	1.196	1.173	1.161	1.150	1.150	1.140
5.750	0.377	0.992	1.146	1.116	1.196	1.173	1.173	1.173	1.173	1.163
5.625	0.375	1.012	1.169	1.132	1.196	1.196	1.207	1.218	1.196	1.186
5.500	0.336	0.956	1.139	1.139	1.218	1.230	1.230	1.230	1.230	1.220
5.375	0.337	1.002	1.150	1.150	1.230	1.230	1.241	1.253	1.264	1.254
5.250	0.336	1.003	1.140	1.140	1.243	1.254	1.254	1.265	1.265	1.265
5.125	0.321	1.044	1.171	1.161	1.264	1.275	1.275	1.298	1.310	1.300
5.000	0.282	1.011	1.182	1.182	1.273	1.285	1.308	1.319	1.330	1.322
4.990	0.282	1.011	1.182	1.182	1.273	1.285	1.308	1.319	1.330	1.322
4.875	0.274	1.003	1.174	1.174	1.288	1.300	1.322	1.345	1.357	1.357
4.750	0.274	1.003	1.174	1.174	1.300	1.345	1.345	1.368	1.368	1.368
4.625	0.274	1.003	1.186	1.186	1.334	1.368	1.379	1.391	1.402	1.402
4.500	0.274	1.003	1.197	1.197	1.357	1.391	1.414	1.425	1.436	1.436
4.375	0.274	1.003	1.197	1.197	1.368	1.414	1.448	1.482	1.493	1.493
4.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539

4.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
4.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.990	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.875	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.750	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.625	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.500	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.375	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.990	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.875	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.750	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.625	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.500	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.375	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539

Conv fixed 240 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.375	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.250	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.125	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.000	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.990	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.875	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.750	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.625	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.500	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.375	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.250	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.125	0.288	0.816	0.960	0.960	0.936	0.828	0.804	0.756	0.744	0.744
8.000	0.288	0.816	0.960	0.960	0.936	0.852	0.828	0.780	0.768	0.768
7.990	0.288	0.816	0.960	0.960	0.936	0.852	0.828	0.780	0.768	0.768
7.875	0.288	0.828	0.972	0.972	0.948	0.876	0.852	0.804	0.792	0.792
7.750	0.288	0.828	0.984	0.984	0.960	0.888	0.876	0.828	0.816	0.816
7.625	0.417	0.929	0.990	0.984	0.984	0.912	0.900	0.852	0.840	0.840
7.500	0.429	0.953	1.026	1.008	1.008	0.936	0.924	0.876	0.864	0.864
7.375	0.442	0.978	1.051	1.020	1.032	0.960	0.948	0.900	0.888	0.888

7.250	0.448	0.984	1.069	1.032	1.044	0.972	0.948	0.912	0.900	0.900
7.125	0.434	0.975	1.100	1.044	1.068	0.996	0.972	0.924	0.924	0.924
7.000	0.434	0.975	1.112	1.056	1.080	1.032	0.996	0.960	0.948	0.948
6.990	0.434	0.975	1.112	1.056	1.080	1.032	0.996	0.960	0.948	0.948
6.875	0.434	0.987	1.124	1.068	1.092	1.044	1.020	0.972	0.972	0.972
6.750	0.434	0.987	1.136	1.080	1.116	1.080	1.044	1.008	0.996	0.996
6.625	0.402	0.985	1.133	1.080	1.128	1.104	1.068	1.044	1.032	1.032
6.500	0.402	1.009	1.169	1.116	1.152	1.128	1.092	1.068	1.068	1.068
6.375	0.402	1.009	1.193	1.140	1.176	1.140	1.116	1.092	1.092	1.092
6.250	0.402	1.033	1.193	1.140	1.188	1.164	1.140	1.116	1.116	1.116
6.125	0.347	1.003	1.140	1.140	1.224	1.200	1.152	1.140	1.140	1.140
6.000	0.346	1.003	1.164	1.164	1.236	1.212	1.188	1.176	1.176	1.176
5.990	0.346	1.003	1.164	1.164	1.236	1.212	1.188	1.176	1.176	1.176
5.875	0.344	1.003	1.164	1.164	1.248	1.224	1.212	1.200	1.200	1.200
5.750	0.343	1.003	1.164	1.164	1.248	1.224	1.224	1.224	1.224	1.224
5.625	0.288	0.972	1.164	1.164	1.248	1.248	1.260	1.272	1.248	1.248
5.500	0.288	0.996	1.188	1.188	1.272	1.284	1.284	1.284	1.284	1.284
5.375	0.288	1.044	1.200	1.200	1.284	1.284	1.296	1.308	1.320	1.320
5.250	0.288	1.056	1.200	1.200	1.308	1.320	1.320	1.332	1.332	1.332
5.125	0.288	1.056	1.212	1.212	1.320	1.332	1.332	1.356	1.368	1.368
5.000	0.288	1.056	1.236	1.236	1.332	1.344	1.368	1.380	1.392	1.392
4.990	0.288	1.056	1.236	1.236	1.332	1.344	1.368	1.380	1.392	1.392
4.875	0.288	1.056	1.236	1.236	1.356	1.368	1.392	1.416	1.428	1.428
4.750	0.288	1.056	1.236	1.236	1.368	1.416	1.416	1.440	1.440	1.440
4.625	0.288	1.056	1.248	1.248	1.404	1.440	1.452	1.464	1.476	1.476
4.500	0.288	1.056	1.260	1.260	1.428	1.464	1.488	1.500	1.512	1.512
4.375	0.288	1.056	1.260	1.260	1.440	1.488	1.524	1.560	1.572	1.572
4.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.990	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.875	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.750	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.625	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.500	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.375	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.990	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.875	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.750	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.625	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.500	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.375	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620

Conv fixed 360 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.375	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.250	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.125	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.000	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.990	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.875	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.750	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.500	0.522	1.011	1.087	1.007	0.963	0.823	0.787	0.738	0.726	0.726
8.375	0.522	1.011	1.083	0.988	0.963	0.823	0.787	0.738	0.726	0.726
8.250	0.522	1.000	1.059	0.992	0.963	0.823	0.787	0.738	0.726	0.726
8.125	0.676	1.123	1.216	1.111	1.045	0.910	0.811	0.763	0.750	0.750
8.000	0.641	1.098	1.171	1.088	1.045	0.929	0.835	0.787	0.775	0.774
7.990	0.641	1.098	1.171	1.088	1.045	0.929	0.835	0.787	0.775	0.774
7.875	0.634	1.168	1.166	1.150	1.042	0.940	0.859	0.811	0.799	0.799
7.750	0.613	1.143	1.225	1.135	1.045	0.955	0.884	0.835	0.823	0.823
7.625	0.835	1.344	1.424	1.347	1.325	1.252	1.240	1.192	1.180	0.847
7.500	0.907	1.406	1.500	1.410	1.341	1.269	1.256	1.208	1.196	0.871
7.375	0.876	1.391	1.487	1.402	1.350	1.277	1.265	1.217	1.204	0.895
7.250	0.851	1.370	1.479	1.397	1.349	1.276	1.252	1.216	1.204	0.908
7.125	0.840	1.373	1.495	1.400	1.373	1.294	1.270	1.221	1.221	0.932
7.000	0.842	1.378	1.501	1.411	1.374	1.326	1.290	1.253	1.241	0.956
6.990	0.842	1.378	1.501	1.411	1.374	1.326	1.290	1.253	1.241	0.956
6.875	0.826	1.375	1.498	1.412	1.373	1.324	1.300	1.252	1.252	0.980
6.750	0.811	1.360	1.500	1.417	1.391	1.354	1.318	1.282	1.270	1.004
6.625	0.772	1.308	1.462	1.373	1.396	1.372	1.336	1.312	1.300	1.041
6.500	0.757	1.326	1.475	1.398	1.410	1.386	1.350	1.326	1.326	1.077
6.375	0.746	1.324	1.491	1.409	1.428	1.392	1.368	1.344	1.344	1.101
6.250	0.738	1.341	1.485	1.398	1.435	1.411	1.387	1.362	1.362	1.125
6.125	0.646	1.288	1.445	1.358	1.393	1.352	1.180	1.168	1.168	1.150
6.000	0.634	1.277	1.457	1.376	1.397	1.356	1.226	1.214	1.214	1.186
5.990	0.634	1.277	1.457	1.376	1.397	1.356	1.226	1.214	1.214	1.186
5.875	0.649	1.283	1.454	1.392	1.430	1.313	1.301	1.289	1.289	1.210
5.750	0.645	1.257	1.447	1.385	1.426	1.306	1.241	1.241	1.241	1.234
5.625	0.589	1.241	1.370	1.323	1.258	1.258	1.271	1.283	1.258	1.258
5.500	0.290	1.004	1.198	1.198	1.283	1.295	1.295	1.295	1.295	1.295
5.375	0.290	1.053	1.210	1.210	1.295	1.295	1.307	1.319	1.331	1.331
5.250	0.290	1.065	1.210	1.210	1.319	1.331	1.331	1.343	1.343	1.343
5.125	0.290	1.065	1.222	1.222	1.331	1.343	1.343	1.367	1.379	1.379

5.000	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404
4.990	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404
4.875	0.290	1.065	1.246	1.246	1.367	1.379	1.404	1.428	1.440	1.440
4.750	0.290	1.065	1.246	1.246	1.379	1.428	1.428	1.452	1.452	1.452
4.625	0.290	1.065	1.258	1.258	1.416	1.452	1.464	1.476	1.488	1.488
4.500	0.290	1.065	1.271	1.271	1.440	1.476	1.500	1.513	1.525	1.525
4.375	0.290	1.065	1.271	1.271	1.452	1.500	1.537	1.573	1.585	1.585
4.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.990	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.875	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.750	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.625	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.500	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.990	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.875	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.750	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.625	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.500	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634

Conv fixed 180 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.375	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.250	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.125	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.000	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.990	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.875	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.750	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.625	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.500	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.375	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.250	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650

8.125	0.239	0.741	0.878	0.878	0.855	0.752	0.730	0.684	0.673	0.673
8.000	0.239	0.741	0.878	0.878	0.855	0.775	0.752	0.707	0.695	0.695
7.990	0.239	0.741	0.878	0.878	0.855	0.775	0.752	0.707	0.695	0.695
7.875	0.239	0.752	0.889	0.889	0.866	0.798	0.775	0.730	0.718	0.718
7.750	0.239	0.752	0.901	0.901	0.878	0.809	0.798	0.752	0.741	0.741
7.625	0.324	0.818	0.920	0.914	0.901	0.832	0.821	0.775	0.764	0.764
7.500	0.305	0.829	0.943	0.937	0.923	0.855	0.844	0.798	0.787	0.787
7.375	0.322	0.840	0.954	0.948	0.946	0.878	0.866	0.821	0.809	0.809
7.250	0.318	0.840	0.966	0.959	0.958	0.889	0.866	0.832	0.821	0.821
7.125	0.412	0.933	1.049	1.011	0.980	0.912	0.889	0.844	0.844	0.844
7.000	0.412	0.933	1.060	0.991	0.992	0.946	0.912	0.878	0.866	0.866
6.990	0.412	0.933	1.060	0.991	0.992	0.946	0.912	0.878	0.866	0.866
6.875	0.412	0.944	1.072	1.002	1.003	0.958	0.935	0.889	0.889	0.889
6.750	0.412	0.944	1.083	1.014	1.026	0.992	0.958	0.923	0.912	0.912
6.625	0.349	0.925	1.064	1.024	1.037	1.015	0.980	0.958	0.946	0.946
6.500	0.349	0.937	1.097	1.029	1.060	1.037	1.003	0.980	0.980	0.980
6.375	0.356	0.931	1.120	1.052	1.083	1.049	1.026	1.003	1.003	1.003
6.250	0.353	0.948	1.120	1.052	1.094	1.072	1.049	1.026	1.026	1.026
6.125	0.343	0.958	1.115	1.078	1.129	1.106	1.060	1.049	1.049	1.049
6.000	0.343	0.958	1.112	1.072	1.140	1.117	1.094	1.083	1.083	1.083
5.990	0.343	0.958	1.112	1.072	1.140	1.117	1.094	1.083	1.083	1.083
5.875	0.343	0.958	1.112	1.072	1.151	1.129	1.117	1.106	1.106	1.106
5.750	0.343	0.958	1.112	1.072	1.151	1.129	1.129	1.129	1.129	1.129
5.625	0.340	0.978	1.135	1.098	1.151	1.151	1.163	1.174	1.151	1.151
5.500	0.302	0.912	1.094	1.094	1.174	1.186	1.186	1.186	1.186	1.186
5.375	0.302	0.958	1.106	1.106	1.186	1.186	1.197	1.208	1.220	1.220
5.250	0.302	0.969	1.106	1.106	1.208	1.220	1.220	1.231	1.231	1.231
5.125	0.287	1.010	1.137	1.127	1.220	1.231	1.231	1.254	1.265	1.265
5.000	0.239	0.969	1.140	1.140	1.231	1.243	1.265	1.277	1.288	1.288
4.990	0.239	0.969	1.140	1.140	1.231	1.243	1.265	1.277	1.288	1.288
4.875	0.239	0.969	1.140	1.140	1.254	1.265	1.288	1.311	1.322	1.322
4.750	0.239	0.969	1.140	1.140	1.265	1.311	1.311	1.334	1.334	1.334
4.625	0.239	0.969	1.151	1.151	1.300	1.334	1.345	1.357	1.368	1.368
4.500	0.239	0.969	1.163	1.163	1.322	1.357	1.379	1.391	1.402	1.402
4.375	0.239	0.969	1.163	1.163	1.334	1.379	1.414	1.448	1.459	1.459
4.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.990	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.875	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.750	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.625	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.500	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.375	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.990	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.875	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505

2.750	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.625	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.500	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.375	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505

Conv fixed 240 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.375	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.250	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.125	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.000	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.990	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.875	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.750	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.625	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.500	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.375	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.250	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.125	0.252	0.780	0.924	0.924	0.900	0.792	0.768	0.720	0.708	0.708
8.000	0.252	0.780	0.924	0.924	0.900	0.816	0.792	0.744	0.732	0.732
7.990	0.252	0.780	0.924	0.924	0.900	0.816	0.792	0.744	0.732	0.732
7.875	0.252	0.792	0.936	0.936	0.912	0.840	0.816	0.768	0.756	0.756
7.750	0.252	0.792	0.948	0.948	0.924	0.852	0.840	0.792	0.780	0.780
7.625	0.381	0.893	0.954	0.948	0.948	0.876	0.864	0.816	0.804	0.804
7.500	0.393	0.917	0.990	0.972	0.972	0.900	0.888	0.840	0.828	0.828
7.375	0.406	0.942	1.015	0.984	0.996	0.924	0.912	0.864	0.852	0.852
7.250	0.412	0.948	1.033	0.996	1.008	0.936	0.912	0.876	0.864	0.864
7.125	0.398	0.939	1.064	1.008	1.032	0.960	0.936	0.888	0.888	0.888
7.000	0.398	0.939	1.076	1.020	1.044	0.996	0.960	0.924	0.912	0.912
6.990	0.398	0.939	1.076	1.020	1.044	0.996	0.960	0.924	0.912	0.912
6.875	0.398	0.951	1.088	1.032	1.056	1.008	0.984	0.936	0.936	0.936
6.750	0.398	0.951	1.100	1.044	1.080	1.044	1.008	0.972	0.960	0.960
6.625	0.366	0.949	1.097	1.044	1.092	1.068	1.032	1.008	0.996	0.996
6.500	0.366	0.973	1.133	1.080	1.116	1.092	1.056	1.032	1.032	1.032
6.375	0.366	0.973	1.157	1.104	1.140	1.104	1.080	1.056	1.056	1.056
6.250	0.366	0.997	1.157	1.104	1.152	1.128	1.104	1.080	1.080	1.080
6.125	0.311	0.967	1.104	1.104	1.188	1.164	1.116	1.104	1.104	1.104
6.000	0.310	0.967	1.128	1.128	1.200	1.176	1.152	1.140	1.140	1.140
5.990	0.310	0.967	1.128	1.128	1.200	1.176	1.152	1.140	1.140	1.140

5.875	0.308	0.967	1.128	1.128	1.212	1.188	1.176	1.164	1.164	1.164
5.750	0.307	0.967	1.128	1.128	1.212	1.188	1.188	1.188	1.188	1.188
5.625	0.252	0.936	1.128	1.128	1.212	1.212	1.224	1.236	1.212	1.212
5.500	0.252	0.960	1.152	1.152	1.236	1.248	1.248	1.248	1.248	1.248
5.375	0.252	1.008	1.164	1.164	1.248	1.248	1.260	1.272	1.284	1.284
5.250	0.252	1.020	1.164	1.164	1.272	1.284	1.284	1.296	1.296	1.296
5.125	0.252	1.020	1.176	1.176	1.284	1.296	1.296	1.320	1.332	1.332
5.000	0.252	1.020	1.200	1.200	1.296	1.308	1.332	1.344	1.356	1.356
4.990	0.252	1.020	1.200	1.200	1.296	1.308	1.332	1.344	1.356	1.356
4.875	0.252	1.020	1.200	1.200	1.320	1.332	1.356	1.380	1.392	1.392
4.750	0.252	1.020	1.200	1.200	1.332	1.380	1.380	1.404	1.404	1.404
4.625	0.252	1.020	1.212	1.212	1.368	1.404	1.416	1.428	1.440	1.440
4.500	0.252	1.020	1.224	1.224	1.392	1.428	1.452	1.464	1.476	1.476
4.375	0.252	1.020	1.224	1.224	1.404	1.452	1.488	1.524	1.536	1.536
4.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.990	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.875	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.750	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.625	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.500	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.375	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.990	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.875	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.750	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.625	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.500	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.375	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584

Conv fixed 360 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.375	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.250	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.125	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.000	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690

8.990	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.875	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.750	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.625	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.500	0.486	0.974	1.051	0.970	0.927	0.787	0.750	0.702	0.690	0.690
8.375	0.486	0.974	1.046	0.951	0.927	0.787	0.750	0.702	0.690	0.690
8.250	0.486	0.964	1.023	0.956	0.927	0.787	0.750	0.702	0.690	0.690
8.125	0.640	1.087	1.179	1.075	1.009	0.873	0.774	0.726	0.714	0.714
8.000	0.604	1.062	1.135	1.052	1.009	0.893	0.799	0.750	0.738	0.738
7.990	0.604	1.062	1.135	1.052	1.009	0.893	0.799	0.750	0.738	0.738
7.875	0.598	1.132	1.130	1.114	1.006	0.904	0.823	0.774	0.762	0.762
7.750	0.577	1.107	1.189	1.099	1.009	0.918	0.847	0.799	0.787	0.787
7.625	0.799	1.308	1.388	1.311	1.248	1.176	1.164	1.115	1.103	0.811
7.500	0.871	1.370	1.464	1.374	1.258	1.185	1.173	1.124	1.112	0.835
7.375	0.840	1.354	1.451	1.365	1.261	1.188	1.176	1.128	1.116	0.859
7.250	0.815	1.334	1.443	1.361	1.300	1.190	1.160	1.123	1.111	0.871
7.125	0.804	1.337	1.458	1.364	1.337	1.246	1.222	1.174	1.174	0.895
7.000	0.806	1.342	1.465	1.375	1.331	1.267	1.231	1.194	1.182	0.920
6.990	0.806	1.342	1.465	1.375	1.331	1.267	1.231	1.194	1.182	0.920
6.875	0.790	1.338	1.462	1.376	1.328	1.263	1.239	1.190	1.190	0.944
6.750	0.775	1.323	1.463	1.381	1.342	1.292	1.255	1.219	1.207	0.968
6.625	0.736	1.271	1.425	1.337	1.331	1.175	1.069	1.044	1.032	1.004
6.500	0.721	1.289	1.439	1.361	1.341	1.264	1.092	1.068	1.068	1.041
6.375	0.709	1.288	1.455	1.373	1.353	1.264	1.123	1.099	1.099	1.065
6.250	0.702	1.305	1.448	1.362	1.354	1.286	1.154	1.130	1.130	1.089
6.125	0.609	1.251	1.408	1.322	1.357	1.315	1.125	1.113	1.113	1.113
6.000	0.598	1.241	1.421	1.340	1.360	1.319	1.162	1.150	1.150	1.150
5.990	0.598	1.241	1.421	1.340	1.360	1.319	1.162	1.150	1.150	1.150
5.875	0.613	1.247	1.417	1.356	1.394	1.270	1.186	1.174	1.174	1.174
5.750	0.609	1.220	1.411	1.349	1.390	1.270	1.198	1.198	1.198	1.198
5.625	0.553	1.204	1.333	1.286	1.222	1.222	1.234	1.246	1.222	1.222
5.500	0.254	0.968	1.162	1.162	1.246	1.258	1.258	1.258	1.258	1.258
5.375	0.254	1.016	1.174	1.174	1.258	1.258	1.271	1.283	1.295	1.295
5.250	0.254	1.029	1.174	1.174	1.283	1.295	1.295	1.307	1.307	1.307
5.125	0.254	1.029	1.186	1.186	1.295	1.307	1.307	1.331	1.343	1.343
5.000	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
4.990	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
4.875	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.750	0.254	1.029	1.210	1.210	1.343	1.392	1.392	1.416	1.416	1.416
4.625	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.500	0.254	1.029	1.234	1.234	1.404	1.440	1.464	1.476	1.488	1.488
4.375	0.254	1.029	1.234	1.234	1.416	1.464	1.500	1.537	1.549	1.549
4.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

3.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

Conv fixed 360 HomeReady.Possible

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.546	1.035	1.111	1.031	0.987	0.847	0.811	0.762	0.750	0.750
8.375	0.546	1.035	1.107	1.012	0.987	0.847	0.811	0.762	0.750	0.750
8.250	0.546	1.025	1.083	1.016	0.987	0.847	0.811	0.762	0.750	0.750
8.125	0.700	1.147	1.240	1.135	1.069	0.934	0.887	0.839	0.826	0.774
8.000	0.665	1.122	1.195	1.112	1.069	0.953	0.902	0.854	0.841	0.799
7.990	0.665	1.122	1.195	1.112	1.069	0.953	0.902	0.854	0.841	0.799
7.875	0.658	1.192	1.190	1.175	1.066	0.964	0.917	0.869	0.857	0.823
7.750	0.638	1.168	1.249	1.160	1.070	0.979	0.940	0.892	0.880	0.847
7.625	0.859	1.369	1.448	1.371	1.270	1.147	1.022	0.973	0.961	0.871
7.500	0.932	1.430	1.524	1.434	1.294	1.171	1.045	0.996	0.984	0.895
7.375	0.900	1.415	1.511	1.426	1.318	1.195	1.074	1.026	1.014	0.920
7.250	0.875	1.394	1.504	1.421	1.361	1.251	1.078	1.042	1.030	0.932
7.125	0.864	1.397	1.519	1.425	1.397	1.254	1.106	1.057	1.057	0.956
7.000	0.866	1.402	1.525	1.436	1.391	1.288	1.126	1.090	1.078	0.980
6.990	0.866	1.402	1.525	1.436	1.391	1.288	1.126	1.090	1.078	0.980
6.875	0.850	1.399	1.523	1.436	1.388	1.289	1.142	1.093	1.093	1.004
6.750	0.835	1.384	1.524	1.441	1.402	1.319	1.152	1.115	1.103	1.029

[illegible]

9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
7.625	0.271	1.160	1.670	1.838	1.893	1.743	1.757	1.846	1.846	1.648
7.500	0.263	1.029	1.468	1.608	1.659	1.509	1.521	1.598	1.598	1.421
7.375	0.252	0.845	1.184	1.284	1.329	1.179	1.189	1.247	1.247	1.099
7.250	0.238	0.631	0.855	0.909	0.947	0.797	0.803	0.842	0.842	0.727
7.125	0.289	1.251	1.797	1.970	1.952	1.927	1.874	1.970	1.970	1.785
7.000	0.279	1.099	1.562	1.702	1.679	1.654	1.599	1.680	1.680	1.520
6.990	0.279	1.099	1.562	1.702	1.679	1.654	1.599	1.680	1.680	1.520
6.875	0.266	0.879	1.224	1.316	1.287	1.262	1.203	1.264	1.264	1.137
6.750	0.251	0.648	0.868	0.910	0.873	0.848	0.786	0.825	0.825	0.735
6.625	0.445	1.500	2.042	2.252	2.255	2.221	2.157	2.262	2.262	1.956
6.500	0.434	1.332	1.784	1.957	1.955	1.921	1.854	1.943	1.943	1.664
6.375	0.419	1.076	1.390	1.508	1.498	1.464	1.393	1.459	1.459	1.219
6.250	0.401	0.798	0.963	1.020	1.002	0.968	0.893	0.932	0.932	0.735
6.125	0.223	1.424	2.112	2.340	2.355	2.318	2.325	2.444	2.444	2.227
6.000	0.207	1.156	1.700	1.870	1.877	1.839	1.842	1.937	1.937	1.761
5.990	0.207	1.156	1.700	1.870	1.877	1.839	1.842	1.937	1.937	1.761
5.875	0.189	0.877	1.271	1.381	1.378	1.341	1.340	1.408	1.408	1.275
5.750	0.170	0.573	0.803	0.846	0.835	0.797	0.791	0.831	0.831	0.746
5.625	0.088	1.373	2.110	2.408	2.450	2.450	2.471	2.599	2.599	2.383
5.500	0.070	1.076	1.652	1.885	1.918	1.918	1.935	2.035	2.035	1.865
5.375	0.050	0.761	1.168	1.333	1.356	1.356	1.368	1.439	1.439	1.318
5.250	0.030	0.438	0.671	0.766	0.779	0.779	0.786	0.827	0.827	0.756
5.125	0.090	1.446	2.223	2.537	2.582	2.582	2.605	2.739	2.739	2.515
5.000	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.990	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.875	0.049	0.793	1.219	1.391	1.416	1.416	1.428	1.502	1.502	1.379
4.750	0.027	0.439	0.675	0.771	0.785	0.785	0.791	0.832	0.832	0.764
4.625	0.093	1.504	2.312	2.639	2.686	2.686	2.709	2.850	2.850	2.616
4.500	0.072	1.160	1.783	2.035	2.071	2.071	2.089	2.197	2.197	2.017

4.375	0.050	0.805	1.237	1.412	1.437	1.437	1.449	1.524	1.524	1.399
4.250	0.028	0.446	0.686	0.783	0.796	0.796	0.803	0.845	0.845	0.776
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

VA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
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	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
7.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
7.875	0.229	0.277	0.404	0.528	0.604	0.611	0.636	0.642	0.631	0.562
7.750	0.162	0.197	0.287	0.374	0.428	0.433	0.451	0.456	0.447	0.399
7.625	0.447	0.541	0.789	1.031	1.179	1.193	1.241	1.254	1.231	1.097

7.500	0.365	0.443	0.646	0.843	0.964	0.976	1.015	1.026	1.007	0.898
7.375	0.283	0.343	0.500	0.654	0.747	0.756	0.787	0.795	0.781	0.696
7.250	0.199	0.241	0.352	0.460	0.526	0.532	0.554	0.559	0.549	0.490
7.125	0.448	0.543	0.792	1.034	1.182	1.196	1.244	1.258	1.235	1.101
7.000	0.397	0.481	0.702	0.916	1.048	1.060	1.103	1.115	1.094	0.976
6.990	0.397	0.481	0.702	0.916	1.048	1.060	1.103	1.115	1.094	0.976
6.875	0.312	0.378	0.551	0.720	0.824	0.834	0.867	0.876	0.860	0.767
6.750	0.224	0.272	0.396	0.518	0.592	0.599	0.623	0.630	0.618	0.551
6.625	0.540	0.654	0.955	1.247	1.426	1.443	1.501	1.517	1.489	1.327
6.500	0.449	0.544	0.793	1.035	1.184	1.198	1.246	1.260	1.237	1.103
6.375	0.350	0.424	0.618	0.807	0.923	0.934	0.972	0.982	0.964	0.860
6.250	0.229	0.278	0.405	0.529	0.604	0.612	0.636	0.643	0.631	0.563
6.125	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
6.000	0.527	0.639	0.932	1.217	1.392	1.409	1.465	1.481	1.454	1.296
5.990	0.527	0.639	0.932	1.217	1.392	1.409	1.465	1.481	1.454	1.296
5.875	0.388	0.470	0.685	0.894	1.023	1.035	1.077	1.088	1.068	0.952
5.750	0.236	0.286	0.418	0.546	0.624	0.632	0.657	0.664	0.652	0.581
5.625	0.753	0.912	1.331	1.738	1.987	2.011	2.092	2.114	2.076	1.850
5.500	0.610	0.739	1.078	1.408	1.610	1.629	1.694	1.713	1.681	1.499
5.375	0.426	0.516	0.752	0.982	1.124	1.137	1.183	1.195	1.174	1.046
5.250	0.240	0.291	0.424	0.554	0.633	0.641	0.667	0.674	0.662	0.590
5.125	0.844	1.023	1.491	1.948	2.227	2.254	2.345	2.370	2.326	2.074
5.000	0.644	0.780	1.137	1.485	1.698	1.719	1.788	1.807	1.774	1.581
4.990	0.644	0.780	1.137	1.485	1.698	1.719	1.788	1.807	1.774	1.581
4.875	0.448	0.542	0.791	1.033	1.181	1.195	1.243	1.257	1.234	1.100
4.750	0.243	0.294	0.429	0.560	0.640	0.648	0.674	0.681	0.669	0.596
4.625	0.897	1.087	1.585	2.070	2.368	2.396	2.492	2.519	2.473	2.205
4.500	0.683	0.828	1.207	1.576	1.802	1.824	1.897	1.918	1.883	1.678
4.375	0.472	0.572	0.834	1.089	1.245	1.260	1.311	1.325	1.301	1.160
4.250	0.258	0.312	0.456	0.595	0.680	0.689	0.716	0.724	0.711	0.634
4.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
4.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
2.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251

2.000 | 0.697 0.845 1.232 1.609 1.840 1.862 1.937 1.958 1.922 1.713

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
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	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
7.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
7.875	0.303	0.366	0.535	0.698	0.798	0.808	0.840	0.849	0.834	0.743
7.750	0.207	0.250	0.365	0.477	0.546	0.552	0.574	0.580	0.570	0.508
7.625	0.685	0.808	1.129	1.423	1.627	1.546	1.608	1.625	1.595	1.422
7.500	0.575	0.674	0.934	1.168	1.336	1.251	1.301	1.315	1.291	1.151
7.375	0.463	0.539	0.737	0.911	1.042	0.953	0.991	1.002	0.984	0.877
7.250	0.350	0.402	0.537	0.650	0.743	0.651	0.677	0.684	0.672	0.599
7.125	0.693	0.815	1.135	1.423	1.590	1.596	1.611	1.629	1.599	1.426
7.000	0.612	0.718	0.993	1.238	1.379	1.382	1.389	1.404	1.378	1.229
6.990	0.612	0.718	0.993	1.238	1.379	1.382	1.389	1.404	1.378	1.229
6.875	0.498	0.580	0.791	0.975	1.077	1.077	1.072	1.083	1.063	0.948
6.750	0.381	0.438	0.584	0.705	0.769	0.765	0.747	0.755	0.741	0.661
6.625	0.860	1.002	1.345	1.691	1.898	1.902	1.868	1.888	1.853	1.652
6.500	0.739	0.856	1.131	1.412	1.579	1.580	1.532	1.549	1.521	1.356
6.375	0.611	0.701	0.905	1.116	1.241	1.237	1.176	1.189	1.167	1.041
6.250	0.461	0.519	0.640	0.770	0.845	0.837	0.760	0.768	0.754	0.672
6.125	0.857	1.023	1.459	1.858	2.105	2.112	2.180	2.203	2.163	1.928
6.000	0.702	0.836	1.186	1.501	1.698	1.699	1.751	1.770	1.737	1.549
5.990	0.702	0.836	1.186	1.501	1.698	1.699	1.751	1.770	1.737	1.549
5.875	0.533	0.631	0.887	1.111	1.252	1.248	1.281	1.295	1.271	1.133
5.750	0.353	0.412	0.568	0.695	0.776	0.766	0.780	0.789	0.774	0.690
5.625	0.885	1.073	1.564	2.043	2.336	2.365	2.459	2.486	2.440	2.175
5.500	0.713	0.864	1.260	1.645	1.881	1.904	1.980	2.002	1.965	1.752
5.375	0.499	0.605	0.883	1.153	1.318	1.334	1.387	1.402	1.377	1.227
5.250	0.284	0.345	0.503	0.656	0.751	0.760	0.790	0.799	0.784	0.699

5.125	0.976	1.183	1.725	2.253	2.576	2.607	2.712	2.741	2.691	2.399
5.000	0.746	0.904	1.319	1.723	1.970	1.994	2.074	2.096	2.058	1.834
4.990	0.746	0.904	1.319	1.723	1.970	1.994	2.074	2.096	2.058	1.834
4.875	0.521	0.632	0.921	1.203	1.376	1.392	1.448	1.464	1.437	1.281
4.750	0.287	0.348	0.507	0.662	0.757	0.767	0.797	0.806	0.791	0.705
4.625	1.029	1.247	1.819	2.376	2.716	2.749	2.859	2.890	2.837	2.529
4.500	0.786	0.952	1.389	1.814	2.074	2.099	2.183	2.207	2.167	1.931
4.375	0.546	0.661	0.964	1.259	1.440	1.457	1.516	1.532	1.504	1.341
4.250	0.302	0.366	0.534	0.698	0.798	0.808	0.840	0.849	0.833	0.743
4.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
4.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966

USDA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
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	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967

8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
7.625	0.271	1.160	1.670	1.838	1.893	1.693	1.707	1.796	1.796	1.648
7.500	0.263	1.029	1.468	1.608	1.659	1.459	1.471	1.548	1.548	1.421
7.375	0.252	0.845	1.184	1.284	1.329	1.129	1.139	1.197	1.197	1.099
7.250	0.238	0.631	0.855	0.909	0.947	0.747	0.753	0.792	0.792	0.727
7.125	0.551	1.514	2.065	2.289	2.320	2.320	2.336	2.432	2.432	1.785
7.000	0.542	1.361	1.831	2.021	2.048	2.048	2.062	2.143	2.143	1.520
6.990	0.542	1.361	1.831	2.021	2.048	2.048	2.062	2.143	2.143	1.520
6.875	0.528	1.142	1.493	1.635	1.655	1.655	1.666	1.726	1.726	1.137
6.750	0.514	0.910	1.137	1.229	1.242	1.242	1.249	1.288	1.288	0.735
6.625	0.495	1.550	2.154	2.398	2.433	2.433	2.451	2.556	2.556	1.956
6.500	0.484	1.382	1.896	2.104	2.133	2.133	2.148	2.237	2.237	1.664
6.375	0.469	1.126	1.502	1.654	1.676	1.676	1.687	1.752	1.752	1.219
6.250	0.451	0.848	1.075	1.167	1.180	1.180	1.187	1.226	1.226	0.735
6.125	0.223	1.424	2.112	2.340	2.355	2.318	2.306	2.426	2.426	2.227
6.000	0.207	1.156	1.700	1.870	1.877	1.839	1.824	1.918	1.918	1.761
5.990	0.207	1.156	1.700	1.870	1.877	1.839	1.824	1.918	1.918	1.761
5.875	0.189	0.877	1.271	1.381	1.378	1.341	1.321	1.389	1.389	1.275
5.750	0.170	0.573	0.803	0.846	0.835	0.797	0.773	0.812	0.812	0.746
5.625	0.085	1.370	2.107	2.404	2.447	2.447	2.468	2.596	2.596	2.383
5.500	0.067	1.073	1.649	1.882	1.915	1.915	1.932	2.032	2.032	1.865
5.375	0.047	0.758	1.165	1.330	1.353	1.353	1.365	1.436	1.436	1.318
5.250	0.027	0.435	0.668	0.763	0.776	0.776	0.783	0.824	0.824	0.756
5.125	0.090	1.446	2.223	2.537	2.582	2.582	2.605	2.739	2.739	2.515
5.000	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.990	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.875	0.049	0.793	1.219	1.391	1.416	1.416	1.428	1.502	1.502	1.379
4.750	0.027	0.439	0.675	0.771	0.785	0.785	0.791	0.832	0.832	0.764
4.625	0.093	1.504	2.312	2.639	2.686	2.686	2.709	2.850	2.850	2.616
4.500	0.072	1.160	1.783	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.375	0.050	0.805	1.237	1.412	1.437	1.437	1.449	1.524	1.524	1.399
4.250	0.028	0.446	0.686	0.783	0.796	0.796	0.803	0.845	0.845	0.776
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

Conv ARM 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.125	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.000	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.990	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.875	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.125	0.260	0.700	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.000	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
7.990	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
7.875	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
7.750	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
7.625	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.500	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.375	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.250	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.125	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.000	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
6.990	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
6.875	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
6.750	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
6.625	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.500	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.375	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.250	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.125	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970

6.000	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
5.990	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
5.875	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
5.750	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
5.625	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.500	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090
5.375	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
5.250	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
5.125	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
5.000	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
4.990	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
4.875	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
4.750	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
4.625	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.500	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
4.375	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
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