

Issued: 9/26/2025 10:11 AM 15 30 45 60 75 90 120 150 180
Lock Expiration Dates: 11-Oct 26-Oct 10-Nov 25-Nov 10-Dec 25-Dec 24-Jan 23-Feb 25-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

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
7.875	104.203	104.196	104.180	104.157	104.007	103.957
7.750	103.942	103.934	103.919	103.896	103.746	103.696
7.625	103.858	103.848	103.833	103.809	103.659	103.609
7.500	103.607	103.591	103.576	103.552	103.402	103.352
7.375	103.380	103.364	103.348	103.325	103.175	103.125
7.250	103.047	103.031	103.016	102.992	102.842	102.792
7.125	102.929	102.904	102.880	102.829	102.679	102.629
7.000	102.605	102.580	102.557	102.505	102.355	102.305
6.990	102.525	102.500	102.477	102.425	102.275	102.225
6.875	102.224	102.199	102.175	102.124	101.974	101.924
6.750	101.800	101.775	101.752	101.700	101.550	101.500
6.625	101.862	101.824	101.785	101.731	101.581	101.531
6.500	101.433	101.396	101.357	101.302	101.152	101.102
6.375	100.957	100.919	100.880	100.826	100.676	100.626
6.250	100.441	100.403	100.364	100.309	100.159	100.109
6.125	100.444	100.414	100.383	100.329	100.179	100.129
6.000	99.850	99.820	99.789	99.736	99.586	99.536
5.990	99.805	99.775	99.744	99.691	99.541	99.491
5.875	99.365	99.335	99.304	99.251	99.101	99.051
5.750	98.767	98.738	98.706	98.653	98.503	98.453
5.625	98.576	98.548	98.516	98.470	98.320	98.270
5.500	97.966	97.938	97.906	97.860	97.710	97.660
5.375	97.310	97.281	97.250	97.204	97.054	97.004
5.250	96.641	96.613	96.581	96.535	96.385	96.335
5.125	95.991	95.973	95.949	95.904	95.754	95.704
5.000	95.315	95.296	95.273	95.228	95.078	95.028
4.990	95.235	95.216	95.193	95.148	94.998	94.948

Conventional Programs

15 Year Conventional / 11 - 15 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.262	103.247	103.226	103.199	103.049	102.999
6.625	103.020	103.010	102.995	102.968	102.818	102.768
6.500	102.807	102.797	102.783	102.756	102.606	102.556
6.375	102.519	102.509	102.495	102.468	102.318	102.268
6.250	102.258	102.248	102.234	102.207	102.057	102.007
6.125	101.989	101.979	101.965	101.938	101.788	101.738
6.000	101.725	101.716	101.701	101.674	101.524	101.474
5.990	101.615	101.606	101.591	101.564	101.414	101.364
5.875	101.434	101.425	101.411	101.383	101.233	101.183
5.750	101.164	101.155	101.141	101.113	100.963	100.913
5.625	100.755	100.745	100.731	100.704	100.554	100.504
5.500	100.476	100.467	100.453	100.425	100.275	100.225
5.375	100.183	100.173	100.159	100.132	99.982	99.932
5.250	99.871	99.861	99.847	99.820	99.670	99.620
5.125	99.540	99.523	99.501	99.470	99.320	99.270
5.000	99.235	99.218	99.197	99.166	99.016	98.966
4.990	99.125	99.108	99.087	99.056	98.906	98.856
4.875	98.920	98.903	98.882	98.851	98.701	98.651
4.750	98.592	98.575	98.553	98.523	98.373	98.323
4.625	97.957	97.942	97.921	97.890	97.740	97.690
4.500	97.628	97.614	97.593	97.562	97.412	97.362
4.375	97.292	97.278	97.257	97.226	97.076	97.026
4.250	96.948	96.934	96.913	96.882	96.732	96.682
4.125	96.436	96.432	96.418	96.395	96.245	96.195
4.000	96.091	96.088	96.073	96.050	95.900	95.850

Conventional Programs

20 Year Conventional / 16 - 20 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.287	104.284	104.276	104.261	104.111	104.061
7.500	103.991	103.984	103.977	103.962	103.812	103.762
7.375	103.705	103.695	103.688	103.673	103.523	103.473
7.250	103.398	103.389	103.381	103.366	103.216	103.166
7.125	103.366	103.322	103.276	103.213	103.063	103.013
7.000	103.063	103.019	102.972	102.909	102.759	102.709
6.990	102.953	102.909	102.862	102.799	102.649	102.599
6.875	102.715	102.671	102.624	102.561	102.411	102.361
6.750	102.327	102.283	102.237	102.174	102.024	101.974
6.625	102.773	102.712	102.641	102.554	102.404	102.354
6.500	102.384	102.323	102.252	102.165	102.015	101.965
6.375	101.947	101.886	101.816	101.728	101.578	101.528
6.250	101.483	101.422	101.351	101.264	101.114	101.064
6.125	101.892	101.842	101.780	101.694	101.544	101.494
6.000	101.302	101.252	101.189	101.103	100.953	100.903
5.990	101.347	101.297	101.234	101.148	100.998	100.948
5.875	100.935	100.885	100.823	100.737	100.587	100.537
5.750	100.414	100.364	100.302	100.215	100.065	100.015
5.625	100.675	100.626	100.564	100.471	100.321	100.271
5.500	100.151	100.102	100.040	99.947	99.797	99.747
5.375	99.596	99.547	99.485	99.392	99.242	99.192
5.250	99.018	98.970	98.908	98.815	98.665	98.615
5.125	98.419	98.370	98.308	98.215	98.065	98.015
5.000	97.671	97.623	97.560	97.468	97.318	97.268
4.990	97.716	97.668	97.605	97.513	97.363	97.313
4.875	96.912	96.864	96.801	96.708	96.558	96.508
4.750	96.262	96.214	96.152	96.059	95.909	95.859

Conventional Programs

10 Year Conventional / 8 - 10 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.211	103.197	103.175	103.148	102.998	102.948
6.625	103.018	103.003	102.982	102.955	102.805	102.755
6.500	102.801	102.786	102.765	102.738	102.588	102.538
6.375	102.595	102.581	102.560	102.533	102.383	102.333
6.250	102.373	102.359	102.338	102.311	102.161	102.111
6.125	101.987	101.973	101.951	101.920	101.770	101.720
6.000	101.775	101.761	101.740	101.709	101.559	101.509
5.990	101.675	101.661	101.640	101.609	101.459	101.409
5.875	101.542	101.528	101.507	101.476	101.326	101.276
5.750	101.327	101.313	101.291	101.261	101.111	101.061
5.625	100.987	100.968	100.940	100.897	100.747	100.697
5.500	100.765	100.746	100.717	100.675	100.525	100.475
5.375	100.544	100.518	100.483	100.438	100.288	100.238
5.250	100.320	100.294	100.258	100.212	100.062	100.012
5.125	100.084	100.058	100.022	99.976	99.826	99.776
5.000	99.841	99.814	99.779	99.732	99.582	99.532
4.990	99.716	99.689	99.654	99.607	99.457	99.407
4.875	99.587	99.561	99.525	99.479	99.329	99.279
4.750	99.324	99.297	99.262	99.215	99.065	99.015
4.625	98.598	98.574	98.539	98.492	98.342	98.292
4.500	98.336	98.312	98.276	98.230	98.080	98.030
4.375	98.066	98.042	98.007	97.960	97.810	97.760
4.250	97.792	97.768	97.733	97.687	97.537	97.487
4.125	96.483	96.480	96.465	96.442	96.292	96.242
4.000	96.207	96.204	96.189	96.166	96.016	95.966

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	100.485	100.389	100.270	100.157	100.007	99.957
7.750	100.251	100.159	100.045	99.937	99.787	99.737
7.625	100.100	100.012	99.903	99.799	99.649	99.599
7.500	100.054	99.971	99.867	99.768	99.618	99.568
7.375	100.009	99.929	99.831	99.737	99.587	99.537
7.250	99.963	99.888	99.795	99.705	99.555	99.505
7.125	100.068	99.998	99.910	99.826	99.676	99.626
7.000	100.366	100.300	100.217	100.139	99.989	99.939
6.990	100.389	100.324	100.242	100.164	100.014	99.964
6.875	100.663	100.602	100.525	100.452	100.302	100.252
6.750	100.960	100.904	100.833	100.765	100.615	100.565
6.625	101.085	101.034	100.968	100.905	100.755	100.705
6.500	100.992	100.945	100.884	100.826	100.676	100.626
6.375	100.899	100.856	100.801	100.747	100.597	100.547
6.250	100.806	100.768	100.717	100.668	100.518	100.468
6.125	100.559	100.525	100.479	100.435	100.285	100.235
6.000	100.117	100.086	100.045	100.004	99.854	99.804
5.990	100.082	100.051	100.010	99.970	99.820	99.770
5.875	99.675	99.647	99.610	99.574	99.424	99.374
5.750	99.232	99.209	99.176	99.144	98.994	98.944
5.625	98.791	98.771	98.743	98.715	98.565	98.515
5.500	98.351	98.335	98.311	98.288	98.138	98.088
5.375	97.911	97.899	97.879	97.860	97.710	97.660
5.250	97.471	97.462	97.447	97.432	97.282	97.232
5.125	97.020	97.015	97.004	96.993	96.843	96.793
5.000	96.554	96.553	96.547	96.540	96.390	96.340
4.990	96.517	96.516	96.510	96.503	96.353	96.303

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	102.583	102.491	102.376	102.266	102.116	102.066
7.750	102.367	102.278	102.168	102.063	101.913	101.863
7.625	102.150	102.066	101.960	101.860	101.710	101.660
7.500	101.933	101.852	101.752	101.656	101.506	101.456
7.375	101.715	101.639	101.543	101.452	101.302	101.252
7.250	101.498	101.426	101.335	101.248	101.098	101.048
7.125	101.347	101.279	101.193	101.111	100.961	100.911
7.000	101.281	101.217	101.136	101.059	100.909	100.859
6.990	101.276	101.212	101.131	101.054	100.904	100.854
6.875	101.215	101.155	101.079	101.006	100.856	100.806
6.750	101.148	101.093	101.022	100.954	100.804	100.754
6.625	101.031	100.980	100.914	100.851	100.701	100.651
6.500	100.850	100.802	100.742	100.683	100.533	100.483
6.375	100.668	100.625	100.569	100.515	100.365	100.315
6.250	100.486	100.447	100.396	100.347	100.197	100.147
6.125	100.321	100.286	100.240	100.195	100.045	99.995
6.000	100.177	100.146	100.105	100.064	99.914	99.864
5.990	100.165	100.135	100.094	100.054	99.904	99.854
5.875	100.032	100.006	99.969	99.934	99.784	99.734
5.750	99.888	99.865	99.834	99.803	99.653	99.603
5.625	99.643	99.624	99.597	99.571	99.421	99.371
5.500	99.270	99.255	99.233	99.211	99.061	99.011
5.375	98.897	98.886	98.868	98.850	98.700	98.650
5.250	98.524	98.517	98.504	98.490	98.340	98.290
5.125	98.152	98.149	98.140	98.131	97.981	97.931
5.000	97.781	97.782	97.777	97.772	97.622	97.572
4.990	97.751	97.752	97.748	97.744	97.594	97.544

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	102.073	101.980	101.864	101.754	101.604	101.554
7.750	101.688	101.598	101.487	101.381	101.231	101.181
7.625	101.476	101.391	101.284	101.183	101.033	100.983
7.500	101.485	101.404	101.303	101.206	101.056	101.006
7.375	101.494	101.417	101.321	101.230	101.080	101.030
7.250	101.503	101.430	101.340	101.253	101.103	101.053
7.125	101.512	101.444	101.358	101.276	101.126	101.076
7.000	101.522	101.458	101.377	101.300	101.150	101.100
6.990	101.522	101.459	101.379	101.302	101.152	101.102
6.875	101.531	101.472	101.396	101.324	101.174	101.124
6.750	101.541	101.486	101.416	101.348	101.198	101.148
6.625	101.491	101.440	101.375	101.313	101.163	101.113
6.500	101.366	101.319	101.259	101.202	101.052	101.002
6.375	101.241	101.198	101.143	101.090	100.940	100.890
6.250	101.116	101.077	101.027	100.979	100.829	100.779
6.125	100.911	100.877	100.832	100.788	100.638	100.588
6.000	100.605	100.575	100.535	100.495	100.345	100.295
5.990	100.581	100.551	100.511	100.472	100.322	100.272
5.875	100.300	100.273	100.237	100.202	100.052	100.002
5.750	99.994	99.972	99.940	99.910	99.760	99.710
5.625	99.657	99.639	99.612	99.586	99.436	99.386
5.500	99.281	99.266	99.244	99.222	99.072	99.022
5.375	98.904	98.893	98.875	98.858	98.708	98.658
5.250	98.528	98.520	98.507	98.494	98.344	98.294
5.125	98.129	98.125	98.117	98.107	97.957	97.907
5.000	97.702	97.702	97.698	97.693	97.543	97.493
4.990	97.667	97.668	97.664	97.659	97.509	97.459

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
7.875	104.203	104.196	104.180	104.157
7.750	103.942	103.934	103.919	103.896
7.625	103.858	103.848	103.833	103.809
7.500	103.607	103.591	103.576	103.552
7.375	103.380	103.364	103.348	103.325
7.250	103.047	103.031	103.016	102.992
7.125	102.929	102.904	102.880	102.829
7.000	102.605	102.580	102.557	102.505
6.990	102.525	102.500	102.477	102.425
6.875	102.224	102.199	102.175	102.124
6.750	101.800	101.775	101.752	101.700
6.625	101.862	101.824	101.785	101.731
6.500	101.433	101.396	101.357	101.302
6.375	100.957	100.919	100.880	100.826
6.250	100.441	100.403	100.364	100.309
6.125	100.444	100.414	100.383	100.329
6.000	99.850	99.820	99.789	99.736
5.990	99.805	99.775	99.744	99.691
5.875	99.365	99.335	99.304	99.251
5.750	98.767	98.738	98.706	98.653
5.625	98.576	98.548	98.516	98.470
5.500	97.966	97.938	97.906	97.860
5.375	97.310	97.281	97.250	97.204
5.250	96.641	96.613	96.581	96.535
5.125	95.991	95.973	95.949	95.904
5.000	95.315	95.296	95.273	95.228
4.990	95.235	95.216	95.193	95.148

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	102.045	101.983	101.920	101.858
7.500	102.045	101.983	101.920	101.858
7.375	102.045	101.983	101.920	101.858
7.250	102.045	101.983	101.920	101.858
7.125	102.092	102.030	101.967	101.905
7.000	102.092	102.030	101.967	101.905
6.990	102.012	101.950	101.887	101.825
6.875	102.092	102.030	101.967	101.905
6.750	102.092	102.030	101.967	101.905
6.625	101.123	101.061	100.998	100.936
6.500	101.123	101.061	100.998	100.936
6.375	101.123	101.061	100.998	100.936
6.250	101.123	101.061	100.998	100.936
6.125	100.092	100.030	99.967	99.905
6.000	100.092	100.030	99.967	99.905
5.990	100.012	99.950	99.887	99.825
5.875	100.092	100.030	99.967	99.905
5.750	100.092	100.030	99.967	99.905
5.625	98.748	98.686	98.623	98.561
5.500	98.748	98.686	98.623	98.561
5.375	98.748	98.686	98.623	98.561
5.250	98.748	98.686	98.623	98.561
5.125	96.405	96.342	96.280	96.217
5.000	96.405	96.342	96.280	96.217
4.990	96.325	96.262	96.200	96.137

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.045	101.983	101.920	101.858
7.500	102.045	101.983	101.920	101.858
7.375	102.045	101.983	101.920	101.858
7.250	102.045	101.983	101.920	101.858
7.125	102.092	102.030	101.967	101.905
7.000	102.092	102.030	101.967	101.905
6.990	102.012	101.950	101.887	101.825
6.875	102.092	102.030	101.967	101.905
6.750	102.092	102.030	101.967	101.905
6.625	101.123	101.061	100.998	100.936
6.500	101.123	101.061	100.998	100.936
6.375	101.123	101.061	100.998	100.936
6.250	101.123	101.061	100.998	100.936
6.125	100.092	100.030	99.967	99.905
6.000	100.092	100.030	99.967	99.905
5.990	100.012	99.950	99.887	99.825
5.875	100.092	100.030	99.967	99.905
5.750	100.092	100.030	99.967	99.905
5.625	98.748	98.686	98.623	98.561
5.500	98.748	98.686	98.623	98.561
5.375	98.748	98.686	98.623	98.561
5.250	98.748	98.686	98.623	98.561

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	101.959	101.927	101.896	101.865
6.125	101.412	101.381	101.349	101.318
6.000	101.412	101.381	101.349	101.318
5.875	101.412	101.381	101.349	101.318
5.750	101.412	101.381	101.349	101.318
5.625	100.318	100.287	100.256	100.224
5.500	100.318	100.287	100.256	100.224
5.375	100.318	100.287	100.256	100.224
5.250	100.318	100.287	100.256	100.224
5.125	99.240	99.209	99.177	99.146
5.000	99.240	99.209	99.177	99.146
4.875	99.240	99.209	99.177	99.146
4.750	99.240	99.209	99.177	99.146

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.045	101.983	101.920	101.858
7.500	102.045	101.983	101.920	101.858
7.375	102.045	101.983	101.920	101.858
7.250	102.045	101.983	101.920	101.858
7.125	102.092	102.030	101.967	101.905
7.000	102.092	102.030	101.967	101.905
6.990	102.012	101.950	101.887	101.825
6.875	102.092	102.030	101.967	101.905
6.750	102.092	102.030	101.967	101.905
6.625	101.123	101.061	100.998	100.936
6.500	101.123	101.061	100.998	100.936
6.375	101.123	101.061	100.998	100.936
6.250	101.123	101.061	100.998	100.936
6.125	100.092	100.030	99.967	99.905
6.000	100.092	100.030	99.967	99.905
5.990	100.012	99.950	99.887	99.825
5.875	100.092	100.030	99.967	99.905
5.750	100.092	100.030	99.967	99.905
5.625	98.748	98.686	98.623	98.561
5.500	98.748	98.686	98.623	98.561
5.375	98.748	98.686	98.623	98.561
5.250	98.748	98.686	98.623	98.561

Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	101.858	101.848	101.833	101.809	101.659	101.609
7.500	102.807	102.791	102.776	102.752	102.602	102.552
7.375	102.580	102.564	102.548	102.525	102.375	102.325
7.250	102.247	102.231	102.216	102.192	102.042	101.992
7.125	102.679	102.654	102.630	102.579	102.429	102.379
7.000	102.355	102.330	102.307	102.255	102.105	102.055
6.990	102.275	102.250	102.227	102.175	102.025	101.975
6.875	101.974	101.949	101.925	101.874	101.724	101.674
6.750	101.550	101.525	101.502	101.450	101.300	101.250
6.625	101.612	101.574	101.535	101.481	101.331	101.281
6.500	101.183	101.146	101.107	101.052	100.902	100.852
6.375	100.707	100.669	100.630	100.576	100.426	100.376

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	98.830	98.820	98.806	98.779	98.629	98.579
5.500	98.551	98.542	98.528	98.500	98.350	98.300
5.375	98.258	98.248	98.234	98.207	98.057	98.007
5.250	97.946	97.936	97.922	97.895	97.745	97.695
5.125	97.615	97.598	97.576	97.545	97.395	97.345
5.000	97.310	97.293	97.272	97.241	97.091	97.041
4.875	96.995	96.978	96.957	96.926	96.776	96.726
4.750	96.042	96.025	96.003	95.973	95.823	95.773

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	98.592	98.530	98.467	98.405	98.255	98.205
6.625	98.123	98.061	97.998	97.936	97.786	97.736
6.500	98.123	98.061	97.998	97.936	97.786	97.736
6.375	98.123	98.061	97.998	97.936	97.786	97.736
6.250	98.123	98.061	97.998	97.936	97.786	97.736
6.125	97.092	97.030	96.967	96.905	96.755	96.705
6.000	97.092	97.030	96.967	96.905	96.755	96.705
5.990	97.012	96.950	96.887	96.825	96.675	96.625
5.875	97.092	97.030	96.967	96.905	96.755	96.705

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.412	98.381	98.349	98.318	98.168	98.118
5.625	97.318	97.287	97.256	97.224	97.074	97.024
5.500	97.318	97.287	97.256	97.224	97.074	97.024
5.375	97.318	97.287	97.256	97.224	97.074	97.024
5.250	97.318	97.287	97.256	97.224	97.074	97.024

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	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.250	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.125	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.000	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.990	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.875	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.750	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.625	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.250	0.221	0.595	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
8.125	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
8.000	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.990	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.875	0.221	0.604	0.714	0.714	0.697	0.646	0.638	0.604	0.595	0.595
7.750	0.221	0.612	0.714	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.625	0.275	0.649	0.744	0.741	0.731	0.680	0.672	0.638	0.629	0.629
7.500	0.275	0.658	0.753	0.740	0.748	0.697	0.689	0.655	0.646	0.646
7.375	0.275	0.658	0.761	0.748	0.757	0.706	0.689	0.663	0.655	0.655
7.250	0.275	0.666	0.770	0.757	0.774	0.723	0.706	0.672	0.672	0.672
7.125	0.362	0.766	0.888	0.844	0.782	0.748	0.723	0.697	0.689	0.689
7.000	0.362	0.771	0.889	0.852	0.791	0.757	0.740	0.706	0.706	0.706
6.990	0.362	0.771	0.889	0.852	0.791	0.757	0.740	0.706	0.706	0.706
6.875	0.362	0.775	0.898	0.860	0.808	0.782	0.757	0.731	0.723	0.723
6.750	0.362	0.783	0.898	0.860	0.816	0.799	0.774	0.757	0.748	0.748
6.625	0.362	0.800	0.923	0.886	0.833	0.816	0.791	0.774	0.774	0.774
6.500	0.356	0.787	0.909	0.890	0.850	0.825	0.808	0.791	0.791	0.791
6.375	0.356	0.812	0.909	0.890	0.859	0.842	0.825	0.808	0.808	0.808
6.250	0.356	0.809	0.909	0.890	0.884	0.867	0.833	0.825	0.825	0.825
6.125	0.343	0.808	0.943	0.907	0.893	0.876	0.859	0.850	0.850	0.850
6.000	0.331	0.795	0.929	0.867	0.901	0.884	0.876	0.867	0.867	0.867
5.990	0.331	0.795	0.929	0.867	0.901	0.884	0.876	0.867	0.867	0.867
5.875	0.334	0.798	0.929	0.842	0.901	0.884	0.884	0.884	0.884	0.884
5.750	0.342	0.817	0.929	0.842	0.901	0.901	0.910	0.918	0.901	0.901
5.625	0.330	0.825	0.946	0.900	0.918	0.927	0.927	0.927	0.927	0.927
5.500	0.292	0.803	0.867	0.867	0.927	0.927	0.935	0.944	0.952	0.952

5.375	0.292	0.812	0.867	0.867	0.944	0.952	0.952	0.961	0.961	0.961
5.250	0.292	0.812	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
5.125	0.284	0.819	0.934	0.909	0.961	0.969	0.986	0.995	1.003	1.003
5.000	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.990	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.875	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
4.750	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
4.625	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
4.500	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
4.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165

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	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.250	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.125	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.000	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.990	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.875	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.750	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527

8.625	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.250	0.221	0.595	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
8.125	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
8.000	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.990	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.875	0.221	0.604	0.714	0.714	0.697	0.646	0.638	0.604	0.595	0.595
7.750	0.221	0.612	0.714	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.625	0.375	0.735	0.754	0.731	0.731	0.680	0.672	0.638	0.629	0.629
7.500	0.380	0.749	0.768	0.740	0.748	0.697	0.689	0.655	0.646	0.646
7.375	0.383	0.751	0.779	0.748	0.757	0.706	0.689	0.663	0.655	0.655
7.250	0.383	0.760	0.787	0.757	0.774	0.723	0.706	0.672	0.672	0.672
7.125	0.385	0.754	0.821	0.765	0.782	0.748	0.723	0.697	0.689	0.689
7.000	0.385	0.763	0.829	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.990	0.385	0.763	0.829	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.875	0.385	0.763	0.838	0.782	0.808	0.782	0.757	0.731	0.723	0.723
6.750	0.385	0.771	0.838	0.782	0.816	0.799	0.774	0.757	0.748	0.748
6.625	0.368	0.802	0.885	0.808	0.833	0.816	0.791	0.774	0.774	0.774
6.500	0.368	0.802	0.902	0.825	0.850	0.825	0.808	0.791	0.791	0.791
6.375	0.364	0.819	0.908	0.825	0.859	0.842	0.825	0.808	0.808	0.808
6.250	0.367	0.819	0.903	0.825	0.884	0.867	0.833	0.825	0.825	0.825
6.125	0.293	0.754	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850
6.000	0.293	0.754	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.990	0.293	0.754	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.875	0.293	0.754	0.842	0.842	0.901	0.884	0.884	0.884	0.884	0.884
5.750	0.293	0.771	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
5.625	0.221	0.723	0.859	0.859	0.918	0.927	0.927	0.927	0.927	0.927
5.500	0.221	0.757	0.867	0.867	0.927	0.927	0.935	0.944	0.952	0.952
5.375	0.221	0.765	0.867	0.867	0.944	0.952	0.952	0.961	0.961	0.961
5.250	0.221	0.765	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
5.125	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
5.000	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.990	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.875	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
4.750	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
4.625	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
4.500	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
4.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165

3.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165

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	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
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	0.495	0.984	1.078	1.018	0.968	0.847	0.811	0.762	0.750	0.750
8.375	0.495	0.984	1.078	1.018	0.968	0.847	0.811	0.762	0.750	0.750
8.250	0.495	0.984	1.101	1.042	0.980	0.859	0.835	0.787	0.774	0.774
8.125	0.625	1.093	1.177	1.119	1.025	0.893	0.859	0.811	0.799	0.799
8.000	0.585	1.076	1.161	1.113	1.038	0.918	0.883	0.835	0.823	0.823
7.990	0.585	1.076	1.161	1.113	1.038	0.918	0.883	0.835	0.823	0.823
7.875	0.571	1.073	1.162	1.110	1.050	0.930	0.908	0.859	0.847	0.847
7.750	0.553	1.051	1.140	1.121	1.098	0.954	0.932	0.883	0.871	0.871
7.625	0.931	1.414	1.500	1.420	1.267	1.171	0.956	0.908	0.895	0.895
7.500	0.927	1.433	1.529	1.431	1.311	1.215	0.980	0.932	0.920	0.920
7.375	0.893	1.399	1.510	1.417	1.323	1.250	0.980	0.944	0.932	0.932
7.250	0.869	1.387	1.500	1.411	1.356	1.259	1.004	0.956	0.956	0.956
7.125	0.880	1.413	1.542	1.456	1.413	1.306	1.029	0.992	0.980	0.980
7.000	0.860	1.403	1.537	1.450	1.408	1.304	1.053	1.004	1.004	1.004
6.990	0.860	1.403	1.537	1.450	1.408	1.304	1.053	1.004	1.004	1.004
6.875	0.842	1.384	1.532	1.447	1.417	1.327	1.077	1.041	1.029	1.029
6.750	0.819	1.374	1.511	1.429	1.411	1.337	1.101	1.077	1.065	1.065
6.625	0.848	1.420	1.576	1.472	1.442	1.359	1.125	1.101	1.101	1.101

6.500	0.829	1.401	1.581	1.480	1.451	1.362	1.150	1.125	1.125	1.125
6.375	0.803	1.400	1.555	1.457	1.439	1.368	1.174	1.150	1.150	1.150
6.250	0.785	1.381	1.537	1.442	1.461	1.392	1.186	1.174	1.174	1.174
6.125	0.755	1.395	1.563	1.467	1.473	1.371	1.222	1.210	1.210	1.210
6.000	0.733	1.374	1.541	1.449	1.468	1.375	1.246	1.234	1.234	1.234
5.990	0.733	1.374	1.541	1.449	1.468	1.375	1.246	1.234	1.234	1.234
5.875	0.719	1.360	1.529	1.443	1.461	1.324	1.258	1.258	1.258	1.258
5.750	0.710	1.322	1.518	1.435	1.454	1.348	1.295	1.307	1.283	1.283
5.625	0.586	1.225	1.385	1.322	1.334	1.319	1.319	1.319	1.319	1.319
5.500	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.375	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.250	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.125	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.000	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.990	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.875	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.750	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.625	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.500	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
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	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.250	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.125	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.000	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.990	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.875	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.750	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.625	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.250	0.204	0.578	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
8.125	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
8.000	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.990	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.875	0.204	0.587	0.697	0.697	0.680	0.629	0.621	0.587	0.578	0.578
7.750	0.204	0.595	0.697	0.697	0.697	0.646	0.638	0.604	0.595	0.595
7.625	0.258	0.632	0.727	0.724	0.714	0.663	0.655	0.621	0.612	0.612
7.500	0.258	0.641	0.736	0.723	0.731	0.680	0.672	0.638	0.629	0.629
7.375	0.258	0.641	0.744	0.731	0.740	0.689	0.672	0.646	0.638	0.638
7.250	0.258	0.649	0.753	0.740	0.757	0.706	0.689	0.655	0.655	0.655
7.125	0.345	0.749	0.871	0.827	0.771	0.737	0.712	0.686	0.678	0.672
7.000	0.345	0.754	0.872	0.835	0.783	0.749	0.732	0.698	0.698	0.689
6.990	0.345	0.754	0.872	0.835	0.783	0.749	0.732	0.698	0.698	0.689
6.875	0.345	0.758	0.881	0.843	0.800	0.775	0.749	0.724	0.715	0.706
6.750	0.345	0.766	0.881	0.843	0.809	0.792	0.766	0.749	0.741	0.731
6.625	0.345	0.783	0.906	0.869	0.826	0.809	0.783	0.766	0.766	0.757
6.500	0.339	0.770	0.892	0.873	0.842	0.817	0.800	0.783	0.783	0.774
6.375	0.339	0.795	0.892	0.873	0.851	0.834	0.817	0.800	0.800	0.791
6.250	0.339	0.792	0.892	0.873	0.877	0.860	0.826	0.817	0.817	0.808
6.125	0.326	0.791	0.926	0.890	0.885	0.868	0.851	0.843	0.843	0.833
6.000	0.314	0.778	0.912	0.850	0.884	0.867	0.859	0.850	0.850	0.850
5.990	0.314	0.778	0.912	0.850	0.884	0.867	0.859	0.850	0.850	0.850
5.875	0.317	0.781	0.912	0.830	0.889	0.872	0.872	0.872	0.872	0.867
5.750	0.325	0.800	0.912	0.834	0.894	0.894	0.902	0.911	0.894	0.884
5.625	0.313	0.808	0.929	0.883	0.911	0.919	0.919	0.919	0.919	0.910
5.500	0.275	0.786	0.850	0.850	0.910	0.910	0.918	0.927	0.935	0.935
5.375	0.275	0.795	0.850	0.850	0.927	0.935	0.935	0.944	0.944	0.944
5.250	0.275	0.795	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
5.125	0.267	0.802	0.917	0.892	0.951	0.959	0.976	0.985	0.993	0.986
5.000	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.990	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.875	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
4.750	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
4.625	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
4.500	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
4.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148

4.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148

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	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.250	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.125	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.000	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.990	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.875	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.750	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.625	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.250	0.204	0.578	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
8.125	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
8.000	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.990	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.875	0.204	0.587	0.697	0.697	0.680	0.629	0.621	0.587	0.578	0.578
7.750	0.204	0.595	0.697	0.697	0.697	0.646	0.638	0.604	0.595	0.595
7.625	0.358	0.718	0.737	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.500	0.363	0.732	0.751	0.723	0.731	0.680	0.672	0.638	0.629	0.629
7.375	0.366	0.734	0.762	0.731	0.740	0.689	0.672	0.646	0.638	0.638

7.250	0.366	0.743	0.770	0.740	0.757	0.706	0.689	0.655	0.655	0.655
7.125	0.368	0.737	0.804	0.748	0.765	0.731	0.706	0.680	0.672	0.672
7.000	0.368	0.746	0.812	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.990	0.368	0.746	0.812	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.875	0.368	0.746	0.821	0.765	0.791	0.765	0.740	0.714	0.706	0.706
6.750	0.368	0.754	0.821	0.765	0.799	0.782	0.757	0.740	0.731	0.731
6.625	0.351	0.785	0.868	0.791	0.816	0.799	0.774	0.757	0.757	0.757
6.500	0.351	0.785	0.885	0.808	0.833	0.808	0.791	0.774	0.774	0.774
6.375	0.347	0.802	0.891	0.808	0.842	0.825	0.808	0.791	0.791	0.791
6.250	0.350	0.802	0.886	0.808	0.867	0.850	0.816	0.808	0.808	0.808
6.125	0.276	0.737	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
6.000	0.276	0.737	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.990	0.276	0.737	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.875	0.276	0.737	0.825	0.825	0.884	0.867	0.867	0.867	0.867	0.867
5.750	0.276	0.754	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
5.625	0.204	0.706	0.842	0.842	0.901	0.910	0.910	0.910	0.910	0.910
5.500	0.204	0.740	0.850	0.850	0.910	0.910	0.918	0.927	0.935	0.935
5.375	0.204	0.748	0.850	0.850	0.927	0.935	0.935	0.944	0.944	0.944
5.250	0.204	0.748	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
5.125	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
5.000	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.990	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.875	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
4.750	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
4.625	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
4.500	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
4.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148

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	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
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	0.471	0.959	1.054	0.993	0.944	0.823	0.787	0.738	0.726	0.726
8.375	0.471	0.959	1.054	0.993	0.944	0.823	0.787	0.738	0.726	0.726
8.250	0.471	0.959	1.077	1.018	0.956	0.835	0.811	0.762	0.750	0.750
8.125	0.601	1.069	1.153	1.094	1.001	0.878	0.853	0.805	0.793	0.774
8.000	0.560	1.052	1.137	1.089	1.013	0.902	0.878	0.829	0.817	0.799
7.990	0.560	1.052	1.137	1.089	1.013	0.902	0.878	0.829	0.817	0.799
7.875	0.547	1.049	1.138	1.086	1.025	0.914	0.902	0.854	0.842	0.823
7.750	0.529	1.027	1.116	1.097	1.073	0.938	0.926	0.878	0.866	0.847
7.625	0.906	1.390	1.476	1.396	1.330	1.257	1.245	1.197	1.185	0.871
7.500	0.903	1.409	1.505	1.406	1.367	1.294	1.282	1.234	1.221	0.895
7.375	0.869	1.375	1.485	1.393	1.358	1.285	1.261	1.225	1.213	0.908
7.250	0.845	1.363	1.476	1.387	1.367	1.294	1.270	1.222	1.222	0.932
7.125	0.856	1.389	1.518	1.432	1.389	1.336	1.300	1.264	1.252	0.956
7.000	0.836	1.379	1.513	1.426	1.389	1.340	1.316	1.268	1.268	0.980
6.990	0.836	1.379	1.513	1.426	1.389	1.340	1.316	1.268	1.268	0.980
6.875	0.818	1.360	1.508	1.423	1.404	1.367	1.331	1.295	1.283	1.004
6.750	0.795	1.349	1.487	1.405	1.402	1.378	1.342	1.318	1.306	1.041
6.625	0.823	1.396	1.552	1.448	1.452	1.428	1.392	1.368	1.368	1.077
6.500	0.804	1.377	1.557	1.456	1.465	1.428	1.404	1.380	1.380	1.101
6.375	0.779	1.376	1.531	1.433	1.459	1.435	1.411	1.387	1.387	1.125
6.250	0.760	1.357	1.513	1.418	1.484	1.459	1.411	1.399	1.399	1.150
6.125	0.730	1.371	1.539	1.443	1.449	1.347	1.217	1.205	1.205	1.186
6.000	0.709	1.349	1.517	1.425	1.444	1.351	1.222	1.210	1.210	1.210
5.990	0.709	1.349	1.517	1.425	1.444	1.351	1.222	1.210	1.210	1.210
5.875	0.695	1.336	1.505	1.419	1.437	1.300	1.288	1.288	1.288	1.234
5.750	0.685	1.298	1.494	1.411	1.430	1.324	1.271	1.283	1.258	1.258
5.625	0.562	1.201	1.361	1.298	1.310	1.295	1.295	1.295	1.295	1.295
5.500	0.290	1.053	1.210	1.210	1.295	1.295	1.307	1.319	1.331	1.331
5.375	0.290	1.065	1.210	1.210	1.319	1.331	1.331	1.343	1.343	1.343
5.250	0.290	1.065	1.222	1.222	1.331	1.343	1.343	1.367	1.379	1.379
5.125	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404

5.000	0.290	1.065	1.246	1.246	1.367	1.379	1.404	1.428	1.440	1.440
4.990	0.290	1.065	1.246	1.246	1.367	1.379	1.404	1.428	1.440	1.440
4.875	0.290	1.065	1.246	1.246	1.379	1.428	1.428	1.452	1.452	1.452
4.750	0.290	1.065	1.258	1.258	1.416	1.452	1.464	1.476	1.488	1.488
4.625	0.290	1.065	1.271	1.271	1.440	1.476	1.500	1.513	1.525	1.525
4.500	0.290	1.065	1.271	1.271	1.452	1.500	1.537	1.573	1.585	1.585
4.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
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	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.250	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.125	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.000	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.990	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.875	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.750	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.625	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.250	0.179	0.553	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502

8.125	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
8.000	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.990	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.875	0.179	0.561	0.672	0.672	0.655	0.604	0.595	0.561	0.553	0.553
7.750	0.179	0.570	0.672	0.672	0.672	0.621	0.612	0.578	0.570	0.570
7.625	0.232	0.607	0.702	0.698	0.689	0.638	0.629	0.595	0.587	0.587
7.500	0.232	0.615	0.710	0.697	0.706	0.655	0.646	0.612	0.604	0.604
7.375	0.232	0.615	0.719	0.706	0.714	0.663	0.646	0.621	0.612	0.612
7.250	0.232	0.624	0.727	0.714	0.731	0.680	0.663	0.629	0.629	0.629
7.125	0.320	0.724	0.845	0.801	0.740	0.706	0.680	0.655	0.646	0.646
7.000	0.320	0.729	0.847	0.809	0.748	0.714	0.697	0.663	0.663	0.663
6.990	0.320	0.729	0.847	0.809	0.748	0.714	0.697	0.663	0.663	0.663
6.875	0.320	0.732	0.855	0.818	0.765	0.740	0.714	0.689	0.680	0.680
6.750	0.320	0.741	0.855	0.818	0.774	0.757	0.731	0.714	0.706	0.706
6.625	0.320	0.758	0.881	0.844	0.791	0.774	0.748	0.731	0.731	0.731
6.500	0.313	0.745	0.866	0.847	0.808	0.782	0.765	0.748	0.748	0.748
6.375	0.313	0.769	0.867	0.848	0.816	0.799	0.782	0.765	0.765	0.765
6.250	0.313	0.767	0.867	0.848	0.842	0.825	0.791	0.782	0.782	0.782
6.125	0.300	0.765	0.901	0.865	0.850	0.833	0.816	0.808	0.808	0.808
6.000	0.288	0.752	0.886	0.824	0.859	0.842	0.833	0.825	0.825	0.825
5.990	0.288	0.752	0.886	0.824	0.859	0.842	0.833	0.825	0.825	0.825
5.875	0.291	0.755	0.886	0.800	0.859	0.842	0.842	0.842	0.842	0.842
5.750	0.300	0.775	0.886	0.799	0.859	0.859	0.867	0.876	0.859	0.859
5.625	0.287	0.783	0.903	0.857	0.876	0.884	0.884	0.884	0.884	0.884
5.500	0.250	0.761	0.825	0.825	0.884	0.884	0.893	0.901	0.910	0.910
5.375	0.250	0.769	0.825	0.825	0.901	0.910	0.910	0.918	0.918	0.918
5.250	0.250	0.769	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
5.125	0.242	0.776	0.891	0.866	0.918	0.927	0.944	0.952	0.961	0.961
5.000	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.990	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.875	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
4.750	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
4.625	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
4.500	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
4.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122

2.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122

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	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.250	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.125	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.000	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.990	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.875	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.750	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.625	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.250	0.179	0.553	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502
8.125	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
8.000	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.990	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.875	0.179	0.561	0.672	0.672	0.655	0.604	0.595	0.561	0.553	0.553
7.750	0.179	0.570	0.672	0.672	0.672	0.621	0.612	0.578	0.570	0.570
7.625	0.333	0.693	0.712	0.689	0.689	0.638	0.629	0.595	0.587	0.587
7.500	0.338	0.706	0.725	0.697	0.706	0.655	0.646	0.612	0.604	0.604
7.375	0.340	0.709	0.736	0.706	0.714	0.663	0.646	0.621	0.612	0.612
7.250	0.340	0.717	0.745	0.714	0.731	0.680	0.663	0.629	0.629	0.629
7.125	0.342	0.712	0.778	0.723	0.740	0.706	0.680	0.655	0.646	0.646
7.000	0.342	0.720	0.787	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.990	0.342	0.720	0.787	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.875	0.342	0.720	0.795	0.740	0.765	0.740	0.714	0.689	0.680	0.680
6.750	0.342	0.729	0.795	0.740	0.774	0.757	0.731	0.714	0.706	0.706
6.625	0.325	0.760	0.843	0.765	0.791	0.774	0.748	0.731	0.731	0.731
6.500	0.325	0.760	0.860	0.782	0.808	0.782	0.765	0.748	0.748	0.748
6.375	0.322	0.777	0.866	0.782	0.816	0.799	0.782	0.765	0.765	0.765
6.250	0.324	0.777	0.860	0.782	0.842	0.825	0.791	0.782	0.782	0.782
6.125	0.250	0.712	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
6.000	0.250	0.712	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.990	0.250	0.712	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825

5.875	0.250	0.711	0.799	0.799	0.859	0.842	0.842	0.842	0.842	0.842
5.750	0.250	0.728	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
5.625	0.179	0.680	0.816	0.816	0.876	0.884	0.884	0.884	0.884	0.884
5.500	0.179	0.714	0.825	0.825	0.884	0.884	0.893	0.901	0.910	0.910
5.375	0.179	0.723	0.825	0.825	0.901	0.910	0.910	0.918	0.918	0.918
5.250	0.179	0.723	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
5.125	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
5.000	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.990	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.875	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
4.750	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
4.625	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
4.500	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
4.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122

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	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
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	0.434	0.923	1.018	0.957	0.908	0.787	0.750	0.702	0.690	0.690
8.375	0.434	0.923	1.018	0.957	0.908	0.787	0.750	0.702	0.690	0.690
8.250	0.434	0.923	1.040	0.981	0.920	0.799	0.774	0.726	0.714	0.714
8.125	0.565	1.033	1.117	1.058	0.965	0.833	0.805	0.756	0.744	0.738
8.000	0.524	1.016	1.101	1.053	0.977	0.857	0.829	0.781	0.768	0.762
7.990	0.524	1.016	1.101	1.053	0.977	0.857	0.829	0.781	0.768	0.762
7.875	0.510	1.012	1.102	1.050	0.989	0.869	0.853	0.805	0.793	0.787
7.750	0.493	0.991	1.080	1.061	1.037	0.894	0.878	0.829	0.817	0.811
7.625	0.870	1.354	1.439	1.360	1.239	1.166	1.154	1.106	1.094	0.835
7.500	0.867	1.373	1.468	1.370	1.275	1.203	1.191	1.142	1.130	0.859
7.375	0.832	1.338	1.449	1.357	1.263	1.190	1.165	1.129	1.117	0.871
7.250	0.808	1.326	1.440	1.351	1.296	1.199	1.171	1.123	1.123	0.895
7.125	0.820	1.353	1.482	1.396	1.353	1.288	1.252	1.216	1.204	0.920
7.000	0.800	1.342	1.477	1.389	1.347	1.292	1.267	1.219	1.219	0.944
6.990	0.800	1.342	1.477	1.389	1.347	1.292	1.267	1.219	1.219	0.944
6.875	0.781	1.324	1.472	1.387	1.357	1.321	1.284	1.248	1.236	0.968
6.750	0.758	1.313	1.451	1.368	1.354	1.329	1.293	1.269	1.257	1.004
6.625	0.787	1.360	1.516	1.412	1.382	1.298	1.121	1.097	1.097	1.041
6.500	0.768	1.341	1.521	1.420	1.390	1.301	1.114	1.090	1.090	1.065
6.375	0.743	1.339	1.494	1.396	1.378	1.308	1.132	1.108	1.108	1.089
6.250	0.724	1.321	1.477	1.382	1.400	1.332	1.144	1.132	1.132	1.113
6.125	0.694	1.335	1.502	1.406	1.413	1.311	1.162	1.150	1.150	1.150
6.000	0.673	1.313	1.481	1.389	1.407	1.315	1.186	1.174	1.174	1.174
5.990	0.673	1.313	1.481	1.389	1.407	1.315	1.186	1.174	1.174	1.174
5.875	0.659	1.299	1.468	1.382	1.401	1.263	1.198	1.198	1.198	1.198
5.750	0.649	1.261	1.457	1.375	1.393	1.288	1.234	1.246	1.222	1.222
5.625	0.526	1.165	1.324	1.261	1.273	1.258	1.258	1.258	1.258	1.258
5.500	0.254	1.016	1.174	1.174	1.258	1.258	1.271	1.283	1.295	1.295
5.375	0.254	1.029	1.174	1.174	1.283	1.295	1.295	1.307	1.307	1.307
5.250	0.254	1.029	1.186	1.186	1.295	1.307	1.307	1.331	1.343	1.343
5.125	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
5.000	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.990	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.875	0.254	1.029	1.210	1.210	1.343	1.392	1.392	1.416	1.416	1.416
4.750	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.625	0.254	1.029	1.234	1.234	1.404	1.440	1.464	1.476	1.488	1.488
4.500	0.254	1.029	1.234	1.234	1.416	1.464	1.500	1.537	1.549	1.549
4.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
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	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
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	0.495	0.984	1.078	1.018	0.968	0.847	0.811	0.762	0.750	0.750
8.375	0.495	0.984	1.078	1.018	0.968	0.847	0.811	0.762	0.750	0.750
8.250	0.495	0.984	1.101	1.042	0.980	0.859	0.835	0.787	0.774	0.774
8.125	0.625	1.093	1.177	1.119	1.025	0.931	0.906	0.858	0.846	0.799
8.000	0.585	1.076	1.161	1.113	1.038	0.955	0.931	0.882	0.870	0.823
7.990	0.585	1.076	1.161	1.113	1.038	0.955	0.931	0.882	0.870	0.823
7.875	0.571	1.073	1.162	1.110	1.050	0.934	0.922	0.874	0.862	0.847
7.750	0.553	1.051	1.140	1.121	1.098	0.954	0.932	0.883	0.871	0.871
7.625	0.931	1.414	1.500	1.420	1.267	1.171	1.044	0.996	0.984	0.895
7.500	0.927	1.433	1.529	1.431	1.311	1.215	1.088	1.040	1.027	0.920
7.375	0.893	1.399	1.510	1.417	1.323	1.250	1.096	1.060	1.048	0.932
7.250	0.869	1.387	1.500	1.411	1.356	1.259	1.104	1.056	1.056	0.956
7.125	0.880	1.413	1.542	1.456	1.413	1.306	1.160	1.124	1.112	0.980
7.000	0.860	1.403	1.537	1.450	1.408	1.304	1.177	1.129	1.129	1.004
6.990	0.860	1.403	1.537	1.450	1.408	1.304	1.177	1.129	1.129	1.004
6.875	0.842	1.384	1.532	1.447	1.417	1.327	1.194	1.158	1.146	1.029
6.750	0.819	1.374	1.511	1.429	1.411	1.337	1.207	1.183	1.170	1.065

6.625	0.848	1.420	1.576	1.472	1.442	1.359	1.191	1.167	1.167	1.101
6.500	0.829	1.401	1.581	1.480	1.451	1.362	1.209	1.185	1.185	1.125
6.375	0.803	1.400	1.555	1.457	1.439	1.368	1.231	1.206	1.206	1.150
6.250	0.785	1.381	1.537	1.442	1.461	1.392	1.243	1.231	1.231	1.174
6.125	0.755	1.395	1.563	1.467	1.473	1.371	1.251	1.239	1.239	1.210
6.000	0.733	1.374	1.541	1.449	1.468	1.375	1.275	1.263	1.263	1.234
5.990	0.733	1.374	1.541	1.449	1.468	1.375	1.275	1.263	1.263	1.234
5.875	0.719	1.360	1.529	1.443	1.461	1.324	1.287	1.287	1.287	1.258
5.750	0.710	1.322	1.518	1.435	1.454	1.348	1.324	1.336	1.311	1.283
5.625	0.586	1.225	1.385	1.322	1.334	1.319	1.319	1.319	1.319	1.319
5.500	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.375	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.250	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.125	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.000	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.990	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.875	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.750	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.625	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.500	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
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	1.658
2.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658

FHA Fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967

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	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.990	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.024	0.390	0.600	0.684	0.697	0.697	0.703	0.739	0.739	0.678
7.625	0.486	1.400	1.924	2.136	2.166	2.166	2.181	2.272	2.272	1.696
7.500	0.478	1.273	1.729	1.913	1.939	1.939	1.953	2.032	2.032	1.475
7.375	0.464	1.060	1.401	1.539	1.559	1.559	1.569	1.628	1.628	1.104
7.250	0.451	0.847	1.074	1.166	1.179	1.179	1.186	1.225	1.225	0.735
7.125	0.591	1.572	2.087	2.197	2.198	2.154	2.090	2.187	2.187	1.818
7.000	0.582	1.412	1.842	1.916	1.913	1.869	1.802	1.885	1.885	1.540
6.990	0.582	1.412	1.842	1.916	1.913	1.869	1.802	1.885	1.885	1.540
6.875	0.568	1.193	1.505	1.532	1.522	1.478	1.408	1.470	1.470	1.159
6.750	0.553	0.949	1.130	1.104	1.086	1.042	0.968	1.007	1.007	0.735
6.625	0.586	1.674	2.264	2.441	2.433	2.384	2.290	2.398	2.398	2.017
6.500	0.575	1.493	1.986	2.124	2.111	2.062	1.964	2.055	2.055	1.703
6.375	0.558	1.215	1.559	1.637	1.615	1.566	1.464	1.529	1.529	1.220
6.250	0.541	0.942	1.140	1.158	1.127	1.078	0.972	1.012	1.012	0.745
6.125	0.306	1.528	2.227	2.511	2.476	2.457	2.434	2.555	2.555	2.265
6.000	0.289	1.263	1.821	2.046	2.003	1.985	1.957	2.054	2.054	1.805
5.990	0.289	1.263	1.821	2.046	2.003	1.985	1.957	2.054	2.054	1.805
5.875	0.271	0.964	1.361	1.522	1.470	1.451	1.419	1.488	1.488	1.286
5.750	0.252	0.658	0.891	0.985	0.923	0.905	0.867	0.908	0.908	0.753
5.625	0.154	1.448	2.189	2.489	2.532	2.513	2.525	2.654	2.654	2.399
5.500	0.136	1.150	1.731	1.966	2.000	1.981	1.988	2.089	2.089	1.881
5.375	0.116	0.833	1.244	1.410	1.434	1.415	1.417	1.489	1.489	1.329
5.250	0.096	0.504	0.737	0.832	0.845	0.827	0.824	0.864	0.864	0.756
5.125	0.092	1.482	2.278	2.600	2.646	2.646	2.669	2.807	2.807	2.577
5.000	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.990	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.875	0.049	0.797	1.225	1.398	1.423	1.423	1.435	1.509	1.509	1.385
4.750	0.027	0.442	0.679	0.775	0.789	0.789	0.795	0.837	0.837	0.768
4.625	0.093	1.505	2.313	2.640	2.687	2.687	2.710	2.850	2.850	2.617
4.500	0.072	1.165	1.791	2.044	2.081	2.081	2.099	2.207	2.207	2.026

4.375	0.050	0.809	1.243	1.419	1.444	1.444	1.456	1.532	1.532	1.406
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
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	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
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	0.293	0.355	0.518	0.677	0.774	0.783	0.815	0.823	0.808	0.721
7.990	0.293	0.355	0.518	0.677	0.774	0.783	0.815	0.823	0.808	0.721
7.875	0.229	0.277	0.404	0.528	0.604	0.611	0.636	0.642	0.631	0.562
7.750	0.199	0.241	0.351	0.459	0.524	0.531	0.552	0.558	0.548	0.488
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	0.284	0.344	0.501	0.655	0.748	0.758	0.788	0.796	0.782	0.697
7.250	0.199	0.241	0.352	0.460	0.526	0.532	0.554	0.559	0.549	0.490
7.125	0.487	0.589	0.860	1.123	1.284	1.300	1.351	1.366	1.341	1.196
7.000	0.406	0.492	0.718	0.937	1.072	1.085	1.128	1.140	1.119	0.998
6.990	0.406	0.492	0.718	0.937	1.072	1.085	1.128	1.140	1.119	0.998
6.875	0.327	0.396	0.578	0.755	0.863	0.874	0.909	0.918	0.902	0.804
6.750	0.224	0.272	0.396	0.518	0.592	0.599	0.623	0.630	0.618	0.551
6.625	0.561	0.679	0.991	1.294	1.480	1.498	1.558	1.575	1.546	1.378
6.500	0.475	0.575	0.839	1.096	1.253	1.268	1.319	1.333	1.309	1.167
6.375	0.364	0.441	0.643	0.840	0.960	0.972	1.011	1.022	1.003	0.894
6.250	0.230	0.279	0.407	0.532	0.608	0.615	0.640	0.647	0.635	0.566
6.125	0.673	0.816	1.190	1.554	1.777	1.798	1.870	1.890	1.856	1.654
6.000	0.539	0.653	0.952	1.243	1.422	1.439	1.496	1.512	1.485	1.324
5.990	0.539	0.653	0.952	1.243	1.422	1.439	1.496	1.512	1.485	1.324
5.875	0.399	0.483	0.705	0.920	1.052	1.065	1.108	1.120	1.099	0.980
5.750	0.238	0.289	0.421	0.550	0.628	0.636	0.661	0.669	0.656	0.585
5.625	0.796	0.964	1.406	1.837	2.100	2.126	2.211	2.235	2.194	1.956
5.500	0.612	0.742	1.082	1.413	1.616	1.636	1.701	1.719	1.688	1.505
5.375	0.434	0.525	0.766	1.001	1.145	1.158	1.205	1.218	1.195	1.066
5.250	0.243	0.294	0.429	0.560	0.640	0.648	0.674	0.681	0.669	0.596
5.125	0.844	1.023	1.491	1.948	2.227	2.254	2.345	2.370	2.326	2.074
5.000	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
4.990	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
4.875	0.448	0.542	0.791	1.033	1.181	1.195	1.243	1.257	1.234	1.100
4.750	0.254	0.308	0.449	0.586	0.670	0.678	0.705	0.713	0.700	0.624
4.625	0.897	1.087	1.586	2.071	2.368	2.397	2.493	2.520	2.474	2.205
4.500	0.688	0.833	1.215	1.587	1.815	1.837	1.910	1.931	1.896	1.690
4.375	0.475	0.576	0.840	1.097	1.254	1.269	1.320	1.334	1.310	1.168
4.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
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	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
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	0.396	0.480	0.700	0.914	1.046	1.058	1.101	1.112	1.092	0.974
7.990	0.396	0.480	0.700	0.914	1.046	1.058	1.101	1.112	1.092	0.974
7.875	0.303	0.366	0.535	0.698	0.798	0.808	0.840	0.849	0.834	0.743
7.750	0.243	0.295	0.430	0.561	0.642	0.650	0.676	0.683	0.670	0.598
7.625	0.782	0.904	1.226	1.539	1.731	1.546	1.608	1.625	1.595	1.422
7.500	0.671	0.770	1.031	1.284	1.439	1.251	1.301	1.315	1.291	1.151
7.375	0.560	0.636	0.835	1.028	1.146	0.954	0.993	1.003	0.985	0.878
7.250	0.447	0.498	0.634	0.766	0.846	0.651	0.677	0.684	0.672	0.599
7.125	0.882	1.013	1.334	1.609	1.798	1.796	1.719	1.737	1.706	1.520
7.000	0.772	0.880	1.140	1.356	1.509	1.503	1.414	1.429	1.403	1.251
6.990	0.772	0.880	1.140	1.356	1.509	1.503	1.414	1.429	1.403	1.251
6.875	0.664	0.749	0.949	1.106	1.223	1.214	1.113	1.125	1.105	0.985
6.750	0.532	0.589	0.715	0.802	0.875	0.862	0.747	0.755	0.741	0.661
6.625	0.950	1.097	1.465	1.802	2.010	2.008	1.925	1.946	1.910	1.703
6.500	0.835	0.957	1.262	1.537	1.706	1.700	1.605	1.622	1.593	1.420
6.375	0.695	0.787	1.014	1.213	1.336	1.325	1.215	1.228	1.206	1.075
6.250	0.532	0.590	0.726	0.837	0.907	0.891	0.763	0.772	0.758	0.675
6.125	0.918	1.088	1.536	1.971	2.200	2.217	2.237	2.261	2.220	1.979
6.000	0.754	0.890	1.246	1.593	1.768	1.779	1.782	1.802	1.769	1.577
5.990	0.754	0.890	1.246	1.593	1.768	1.779	1.782	1.802	1.769	1.577
5.875	0.585	0.685	0.947	1.203	1.322	1.328	1.312	1.327	1.302	1.161
5.750	0.395	0.455	0.612	0.765	0.821	0.820	0.785	0.793	0.779	0.694
5.625	0.962	1.159	1.674	2.176	2.484	2.504	2.578	2.606	2.558	2.281
5.500	0.750	0.901	1.298	1.685	1.922	1.936	1.987	2.009	1.972	1.758
5.375	0.542	0.649	0.931	1.205	1.373	1.380	1.409	1.425	1.399	1.247
5.250	0.321	0.382	0.542	0.697	0.792	0.792	0.797	0.806	0.791	0.705

5.125	0.976	1.183	1.725	2.253	2.576	2.607	2.712	2.741	2.691	2.399
5.000	0.756	0.915	1.335	1.744	1.994	2.018	2.099	2.121	2.083	1.857
4.990	0.756	0.915	1.335	1.744	1.994	2.018	2.099	2.121	2.083	1.857
4.875	0.521	0.632	0.921	1.203	1.376	1.392	1.448	1.464	1.437	1.281
4.750	0.298	0.362	0.527	0.689	0.787	0.797	0.829	0.838	0.823	0.733
4.625	1.030	1.247	1.819	2.376	2.717	2.750	2.860	2.891	2.838	2.530
4.500	0.791	0.958	1.397	1.825	2.087	2.112	2.196	2.220	2.180	1.943
4.375	0.549	0.665	0.970	1.267	1.449	1.466	1.525	1.541	1.513	1.349
4.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
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	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
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	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.990	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.024	0.390	0.600	0.684	0.697	0.697	0.703	0.739	0.739	0.678
7.625	0.467	1.381	1.905	2.117	2.148	1.741	1.756	1.847	1.847	1.696
7.500	0.459	1.254	1.710	1.894	1.921	1.514	1.528	1.607	1.607	1.475
7.375	0.446	1.041	1.382	1.520	1.540	1.134	1.144	1.203	1.203	1.104
7.250	0.432	0.829	1.056	1.147	1.161	0.754	0.761	0.800	0.800	0.735
7.125	0.921	1.902	2.463	2.691	2.723	2.723	2.739	2.837	2.837	1.818
7.000	0.911	1.742	2.218	2.410	2.438	2.438	2.451	2.534	2.534	1.540
6.990	0.911	1.742	2.218	2.410	2.438	2.438	2.451	2.534	2.534	1.540
6.875	0.898	1.523	1.881	2.026	2.047	2.047	2.057	2.119	2.119	1.159
6.750	0.882	1.279	1.506	1.598	1.611	1.611	1.617	1.657	1.657	0.735
6.625	0.741	1.828	2.451	2.703	2.740	2.740	2.758	2.866	2.866	2.017
6.500	0.730	1.648	2.174	2.387	2.417	2.417	2.432	2.523	2.523	1.703
6.375	0.712	1.370	1.747	1.899	1.921	1.921	1.932	1.997	1.997	1.220
6.250	0.695	1.097	1.327	1.420	1.434	1.434	1.440	1.480	1.480	0.745
6.125	0.397	1.618	2.318	2.601	2.642	2.642	2.662	2.783	2.783	2.265
6.000	0.380	1.354	1.911	2.137	2.169	2.169	2.185	2.282	2.282	1.805
5.990	0.380	1.354	1.911	2.137	2.169	2.169	2.185	2.282	2.282	1.805
5.875	0.362	1.055	1.452	1.613	1.636	1.636	1.647	1.716	1.716	1.286
5.750	0.343	0.749	0.981	1.075	1.089	1.089	1.096	1.136	1.136	0.753
5.625	0.154	1.448	2.189	2.489	2.532	2.513	2.485	2.613	2.613	2.399
5.500	0.136	1.150	1.731	1.966	2.000	1.981	1.948	2.048	2.048	1.881
5.375	0.116	0.833	1.244	1.410	1.434	1.415	1.377	1.448	1.448	1.329
5.250	0.096	0.504	0.737	0.832	0.845	0.827	0.783	0.824	0.824	0.756
5.125	0.092	1.482	2.278	2.600	2.646	2.646	2.669	2.807	2.807	2.577
5.000	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.990	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.875	0.049	0.797	1.225	1.398	1.423	1.423	1.435	1.509	1.509	1.385
4.750	0.027	0.442	0.679	0.775	0.789	0.789	0.795	0.837	0.837	0.768
4.625	0.093	1.505	2.313	2.640	2.687	2.687	2.710	2.850	2.850	2.617
4.500	0.072	1.165	1.791	2.044	2.081	2.081	2.099	2.207	2.207	2.026
4.375	0.050	0.809	1.243	1.419	1.444	1.444	1.456	1.532	1.532	1.406
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
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	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.125	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.000	0.260	0.700	0.800	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	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.125	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.000	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
7.990	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
7.875	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
7.750	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.625	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.500	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.375	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.250	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.125	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.000	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
6.990	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
6.875	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
6.750	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.625	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.500	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.375	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.250	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
6.125	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000

6.000	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
5.990	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
5.875	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040
5.750	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.625	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090
5.500	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
5.375	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
5.250	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
5.125	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.000	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
4.990	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
4.875	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
4.750	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.625	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
4.500	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
4.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370