

Issued: 10/31/2025 3:36 PM 15 30 45 60 75 90 120 150 180
Lock Expiration Dates: 15-Nov 30-Nov 15-Dec 30-Dec 14-Jan 29-Jan 28-Feb 30-Mar 29-Apr

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
7.625	104.099	104.091	104.079	104.058	103.908	103.858
7.500	103.889	103.881	103.869	103.848	103.698	103.648
7.375	103.736	103.728	103.716	103.696	103.546	103.496
7.250	103.424	103.416	103.404	103.383	103.233	103.183
7.125	103.190	103.165	103.136	103.095	102.945	102.895
7.000	102.883	102.858	102.828	102.787	102.637	102.587
6.990	102.803	102.778	102.748	102.707	102.557	102.507
6.875	102.533	102.508	102.478	102.437	102.287	102.237
6.750	102.140	102.115	102.086	102.045	101.895	101.845
6.625	102.111	102.069	102.026	101.978	101.828	101.778
6.500	101.720	101.678	101.635	101.586	101.436	101.386
6.375	101.289	101.247	101.203	101.155	101.005	100.955
6.250	100.810	100.768	100.725	100.676	100.526	100.476
6.125	100.850	100.808	100.767	100.725	100.575	100.525
6.000	100.286	100.244	100.203	100.161	100.011	99.961
5.990	100.241	100.199	100.158	100.116	99.966	99.916
5.875	99.845	99.803	99.762	99.720	99.570	99.520
5.750	99.279	99.237	99.195	99.154	99.004	98.954
5.625	98.909	98.875	98.838	98.790	98.640	98.590
5.500	98.345	98.311	98.274	98.226	98.076	98.026
5.375	97.714	97.680	97.643	97.595	97.445	97.395
5.250	97.067	97.034	96.997	96.948	96.798	96.748
5.125	96.474	96.440	96.405	96.363	96.213	96.163
5.000	95.814	95.780	95.745	95.703	95.553	95.503
4.990	95.734	95.700	95.665	95.623	95.473	95.423
4.875	95.015	94.981	94.946	94.905	94.755	94.705
4.750	94.311	94.278	94.242	94.201	94.051	94.001

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.420	103.405	103.388	103.356	103.206	103.156
6.625	103.159	103.144	103.128	103.095	102.945	102.895
6.500	102.872	102.858	102.841	102.808	102.658	102.608
6.375	102.587	102.580	102.572	102.540	102.390	102.340
6.250	102.303	102.296	102.288	102.256	102.106	102.056
6.125	102.156	102.150	102.142	102.110	101.960	101.910
6.000	101.859	101.853	101.845	101.813	101.663	101.613
5.990	101.749	101.743	101.735	101.703	101.553	101.503
5.875	101.524	101.518	101.510	101.478	101.328	101.278
5.750	101.187	101.181	101.173	101.141	100.991	100.941
5.625	101.116	101.103	101.086	101.054	100.904	100.854
5.500	100.776	100.762	100.745	100.713	100.563	100.513
5.375	100.417	100.404	100.387	100.355	100.205	100.155
5.250	100.046	100.033	100.016	99.984	99.834	99.784
5.125	99.813	99.778	99.736	99.696	99.546	99.496
5.000	99.439	99.404	99.362	99.322	99.172	99.122
4.990	99.329	99.294	99.252	99.212	99.062	99.012
4.875	99.076	99.041	98.999	98.959	98.809	98.759
4.750	98.668	98.634	98.592	98.551	98.401	98.351
4.625	98.284	98.279	98.270	98.239	98.089	98.039
4.500	97.892	97.887	97.878	97.847	97.697	97.647
4.375	97.477	97.472	97.464	97.432	97.282	97.232
4.250	97.050	97.045	97.036	97.005	96.855	96.805
4.125	96.610	96.605	96.597	96.565	96.415	96.365
4.000	96.159	96.154	96.146	96.114	95.964	95.914

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.385	104.385	104.379	104.359	104.209	104.159
7.500	104.102	104.102	104.098	104.084	103.934	103.884
7.375	103.839	103.839	103.836	103.822	103.672	103.622
7.250	103.544	103.544	103.541	103.527	103.377	103.327
7.125	103.426	103.376	103.328	103.287	103.137	103.087
7.000	103.131	103.081	103.033	102.992	102.842	102.792
6.990	103.021	102.971	102.923	102.882	102.732	102.682
6.875	102.808	102.758	102.710	102.669	102.519	102.469
6.750	102.445	102.395	102.347	102.306	102.156	102.106
6.625	102.744	102.668	102.593	102.517	102.367	102.317
6.500	102.382	102.307	102.232	102.156	102.006	101.956
6.375	101.978	101.902	101.827	101.751	101.601	101.551
6.250	101.538	101.463	101.387	101.312	101.162	101.112
6.125	101.811	101.735	101.662	101.593	101.443	101.393
6.000	101.245	101.170	101.096	101.027	100.877	100.827
5.990	101.290	101.215	101.141	101.072	100.922	100.872
5.875	100.893	100.817	100.744	100.675	100.525	100.475
5.750	100.383	100.307	100.234	100.165	100.015	99.965
5.625	100.648	100.581	100.508	100.418	100.268	100.218
5.500	100.139	100.072	99.999	99.909	99.759	99.709
5.375	99.593	99.526	99.453	99.364	99.214	99.164
5.250	99.022	98.955	98.882	98.793	98.643	98.593
5.125	98.428	98.361	98.288	98.198	98.048	97.998
5.000	97.683	97.616	97.543	97.454	97.304	97.254
4.990	97.728	97.661	97.588	97.499	97.349	97.299
4.875	96.874	96.807	96.734	96.644	96.494	96.444
4.750	96.222	96.155	96.082	95.993	95.843	95.793

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.315	103.301	103.284	103.252	103.102	103.052
6.625	103.107	103.092	103.076	103.043	102.893	102.843
6.500	102.878	102.863	102.846	102.814	102.664	102.614
6.375	102.628	102.613	102.596	102.564	102.414	102.364
6.250	102.351	102.336	102.319	102.287	102.137	102.087
6.125	102.025	102.007	101.982	101.936	101.786	101.736
6.000	101.787	101.768	101.743	101.698	101.548	101.498
5.990	101.687	101.668	101.643	101.598	101.448	101.398
5.875	101.521	101.502	101.477	101.432	101.282	101.232
5.750	101.250	101.231	101.206	101.161	101.011	100.961
5.625	101.242	101.216	101.182	101.136	100.986	100.936
5.500	100.970	100.943	100.910	100.864	100.714	100.664
5.375	100.683	100.656	100.623	100.577	100.427	100.377
5.250	100.384	100.357	100.324	100.278	100.128	100.078
5.125	100.078	100.051	100.018	99.972	99.822	99.772
5.000	99.763	99.736	99.703	99.657	99.507	99.457
4.990	99.638	99.611	99.578	99.532	99.382	99.332
4.875	99.426	99.399	99.366	99.320	99.170	99.120
4.750	99.093	99.066	99.032	98.986	98.836	98.786
4.625	98.705	98.657	98.599	98.545	98.395	98.345
4.500	98.363	98.315	98.256	98.203	98.053	98.003
4.375	98.011	97.963	97.904	97.850	97.700	97.650
4.250	97.652	97.604	97.546	97.492	97.342	97.292
4.125	96.657	96.651	96.643	96.611	96.461	96.411
4.000	96.296	96.290	96.282	96.250	96.100	96.050

Conventional Programs

10-Year 6-Month SOFR ARM - 30 Yr

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	100.285	100.183	100.089	99.988	99.838	99.788
7.500	100.241	100.144	100.054	99.958	99.808	99.758
7.375	100.197	100.105	100.020	99.928	99.778	99.728
7.250	100.153	100.065	99.985	99.899	99.749	99.699
7.125	100.260	100.178	100.102	100.021	99.871	99.821
7.000	100.561	100.484	100.413	100.338	100.188	100.138
6.990	100.585	100.508	100.438	100.363	100.213	100.163
6.875	100.861	100.789	100.724	100.654	100.504	100.454
6.750	101.161	101.095	101.035	100.971	100.821	100.771
6.625	101.289	101.228	101.173	101.114	100.964	100.914
6.500	101.197	101.141	101.091	101.036	100.886	100.836
6.375	101.106	101.054	101.008	100.959	100.809	100.759
6.250	101.014	100.967	100.926	100.881	100.731	100.681
6.125	100.781	100.738	100.701	100.662	100.512	100.462
6.000	100.367	100.329	100.296	100.261	100.111	100.061
5.990	100.334	100.296	100.264	100.229	100.079	100.029
5.875	99.954	99.920	99.891	99.860	99.710	99.660
5.750	99.541	99.511	99.486	99.459	99.309	99.259
5.625	99.115	99.089	99.069	99.046	98.896	98.846
5.500	98.674	98.652	98.636	98.618	98.468	98.418
5.375	98.233	98.216	98.203	98.189	98.039	97.989
5.250	97.792	97.779	97.770	97.760	97.610	97.560
5.125	97.340	97.330	97.326	97.320	97.170	97.120
5.000	96.873	96.868	96.867	96.866	96.716	96.666
4.990	96.836	96.830	96.830	96.829	96.679	96.629
4.875	96.406	96.405	96.408	96.411	96.261	96.211
4.750	95.939	95.942	95.949	95.956	95.806	95.756

Conventional Programs

5-Year 6-Month SOFR ARM - 30 Yr

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.240	102.142	102.051	101.953	101.803	101.753
7.500	102.023	101.930	101.843	101.750	101.600	101.550
7.375	101.807	101.717	101.635	101.546	101.396	101.346
7.250	101.590	101.505	101.427	101.343	101.193	101.143
7.125	101.439	101.359	101.286	101.207	101.057	101.007
7.000	101.374	101.298	101.230	101.156	101.006	100.956
6.990	101.369	101.294	101.225	101.151	101.001	100.951
6.875	101.309	101.238	101.173	101.104	100.954	100.904
6.750	101.243	101.177	101.117	101.053	100.903	100.853
6.625	101.127	101.065	101.010	100.951	100.801	100.751
6.500	100.946	100.889	100.838	100.784	100.634	100.584
6.375	100.765	100.712	100.666	100.616	100.466	100.416
6.250	100.584	100.536	100.494	100.449	100.299	100.249
6.125	100.436	100.393	100.355	100.315	100.165	100.115
6.000	100.330	100.292	100.259	100.224	100.074	100.024
5.990	100.322	100.284	100.251	100.216	100.066	100.016
5.875	100.225	100.191	100.163	100.132	99.982	99.932
5.750	100.119	100.090	100.066	100.041	99.891	99.841
5.625	99.896	99.871	99.852	99.831	99.681	99.631
5.500	99.523	99.502	99.487	99.470	99.320	99.270
5.375	99.150	99.133	99.122	99.110	98.960	98.910
5.250	98.776	98.764	98.757	98.749	98.599	98.549
5.125	98.404	98.396	98.393	98.390	98.240	98.190
5.000	98.033	98.029	98.030	98.031	97.881	97.831
4.990	98.003	98.000	98.001	98.003	97.853	97.803
4.875	97.662	97.662	97.667	97.673	97.523	97.473
4.750	97.290	97.295	97.305	97.315	97.165	97.115

Conventional Programs

7-Year 6-Month SOFR ARM - 30 Yr

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	101.614	101.515	101.422	101.324	101.174	101.124
7.500	101.624	101.530	101.442	101.348	101.198	101.148
7.375	101.634	101.545	101.462	101.373	101.223	101.173
7.250	101.644	101.560	101.482	101.398	101.248	101.198
7.125	101.635	101.555	101.482	101.403	101.253	101.203
7.000	101.601	101.526	101.457	101.384	101.234	101.184
6.990	101.593	101.519	101.451	101.379	101.229	101.179
6.875	101.562	101.492	101.429	101.361	101.211	101.161
6.750	101.525	101.460	101.402	101.340	101.190	101.140
6.625	101.359	101.298	101.244	101.186	101.036	100.986
6.500	101.100	101.044	100.994	100.941	100.791	100.741
6.375	100.841	100.790	100.745	100.696	100.546	100.496
6.250	100.572	100.526	100.485	100.441	100.291	100.241
6.125	100.367	100.324	100.287	100.247	100.097	100.047
6.000	100.152	100.114	100.081	100.045	99.895	99.845
5.990	100.152	100.114	100.081	100.045	99.895	99.845
5.875	99.954	99.920	99.891	99.860	99.710	99.660
5.750	99.790	99.759	99.734	99.706	99.556	99.506
5.625	99.484	99.458	99.438	99.416	99.266	99.216
5.500	99.179	99.158	99.142	99.125	98.975	98.925
5.375	98.874	98.857	98.845	98.833	98.683	98.633
5.250	98.568	98.556	98.549	98.541	98.391	98.341
5.125	98.217	98.209	98.206	98.202	98.052	98.002
5.000	97.808	97.804	97.804	97.805	97.655	97.605
4.990	97.775	97.771	97.772	97.773	97.623	97.573
4.875	97.398	97.398	97.403	97.408	97.258	97.208
4.750	96.988	96.993	97.001	97.011	96.861	96.811

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
7.625	104.099	104.091	104.079	104.058
7.500	103.889	103.881	103.869	103.848
7.375	103.736	103.728	103.716	103.696
7.250	103.424	103.416	103.404	103.383
7.125	103.190	103.165	103.136	103.095
7.000	102.883	102.858	102.828	102.787
6.990	102.803	102.778	102.748	102.707
6.875	102.533	102.508	102.478	102.437
6.750	102.140	102.115	102.086	102.045
6.625	102.111	102.069	102.026	101.978
6.500	101.720	101.678	101.635	101.586
6.375	101.289	101.247	101.203	101.155
6.250	100.810	100.768	100.725	100.676
6.125	100.850	100.808	100.767	100.725
6.000	100.286	100.244	100.203	100.161
5.990	100.241	100.199	100.158	100.116
5.875	99.845	99.803	99.762	99.720
5.750	99.279	99.237	99.195	99.154
5.625	98.909	98.875	98.838	98.790
5.500	98.345	98.311	98.274	98.226
5.375	97.714	97.680	97.643	97.595
5.250	97.067	97.034	96.997	96.948
5.125	96.474	96.440	96.405	96.363
5.000	95.814	95.780	95.745	95.703
4.990	95.734	95.700	95.665	95.623
4.875	95.015	94.981	94.946	94.905
4.750	94.311	94.278	94.242	94.201

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	102.013	101.942	101.872	101.802
7.500	102.013	101.942	101.872	101.802
7.375	102.013	101.942	101.872	101.802
7.250	102.013	101.942	101.872	101.802
7.125	102.372	102.302	102.231	102.161
7.000	102.372	102.302	102.231	102.161
6.990	102.292	102.222	102.151	102.081
6.875	102.372	102.302	102.231	102.161
6.750	102.372	102.302	102.231	102.161
6.625	101.122	101.052	100.981	100.911
6.500	101.122	101.052	100.981	100.911
6.375	101.122	101.052	100.981	100.911
6.250	101.122	101.052	100.981	100.911
6.125	100.106	100.036	99.966	99.895
6.000	100.106	100.036	99.966	99.895
5.990	100.026	99.956	99.886	99.815
5.875	100.106	100.036	99.966	99.895
5.750	100.106	100.036	99.966	99.895
5.625	98.950	98.880	98.810	98.739
5.500	98.950	98.880	98.810	98.739
5.375	98.950	98.880	98.810	98.739
5.250	98.950	98.880	98.810	98.739
5.125	96.794	96.724	96.653	96.583
5.000	96.794	96.724	96.653	96.583
4.990	96.714	96.644	96.573	96.503

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.013	101.942	101.872	101.802
7.500	102.013	101.942	101.872	101.802
7.375	102.013	101.942	101.872	101.802
7.250	102.013	101.942	101.872	101.802
7.125	102.372	102.302	102.231	102.161
7.000	102.372	102.302	102.231	102.161
6.990	102.292	102.222	102.151	102.081
6.875	102.372	102.302	102.231	102.161
6.750	102.372	102.302	102.231	102.161
6.625	101.122	101.052	100.981	100.911
6.500	101.122	101.052	100.981	100.911
6.375	101.122	101.052	100.981	100.911
6.250	101.122	101.052	100.981	100.911
6.125	100.106	100.036	99.966	99.895
6.000	100.106	100.036	99.966	99.895
5.990	100.026	99.956	99.886	99.815
5.875	100.106	100.036	99.966	99.895
5.750	100.106	100.036	99.966	99.895
5.625	98.950	98.880	98.810	98.739
5.500	98.950	98.880	98.810	98.739
5.375	98.950	98.880	98.810	98.739
5.250	98.950	98.880	98.810	98.739

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 FHA / 15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
5.500	100.097	100.066	100.035	100.003
5.375	100.097	100.066	100.035	100.003
5.250	100.097	100.066	100.035	100.003
5.125	99.050	99.019	98.988	98.956
5.000	99.050	99.019	98.988	98.956
4.875	99.050	99.019	98.988	98.956
4.750	99.050	99.019	98.988	98.956
4.625	97.535	97.503	97.472	97.441
4.500	97.535	97.503	97.472	97.441
4.375	97.535	97.503	97.472	97.441
4.250	97.535	97.503	97.472	97.441
4.125	95.972	95.941	95.910	95.878
4.000	95.972	95.941	95.910	95.878

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.013	101.942	101.872	101.802
7.500	102.013	101.942	101.872	101.802
7.375	102.013	101.942	101.872	101.802
7.250	102.013	101.942	101.872	101.802
7.125	102.372	102.302	102.231	102.161
7.000	102.372	102.302	102.231	102.161
6.990	102.292	102.222	102.151	102.081
6.875	102.372	102.302	102.231	102.161
6.750	102.372	102.302	102.231	102.161
6.625	101.122	101.052	100.981	100.911
6.500	101.122	101.052	100.981	100.911
6.375	101.122	101.052	100.981	100.911
6.250	101.122	101.052	100.981	100.911
6.125	100.106	100.036	99.966	99.895
6.000	100.106	100.036	99.966	99.895
5.990	100.026	99.956	99.886	99.815
5.875	100.106	100.036	99.966	99.895
5.750	100.106	100.036	99.966	99.895
5.625	98.950	98.880	98.810	98.739
5.500	98.950	98.880	98.810	98.739
5.375	98.950	98.880	98.810	98.739
5.250	98.950	98.880	98.810	98.739



Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.099	102.091	102.079	102.058	101.908	101.858
7.500	101.889	101.881	101.869	101.848	101.698	101.648
7.375	102.936	102.928	102.916	102.896	102.746	102.696
7.250	102.624	102.616	102.604	102.583	102.433	102.383
7.125	102.940	102.915	102.886	102.845	102.695	102.645
7.000	102.633	102.608	102.578	102.537	102.387	102.337
6.990	102.553	102.528	102.498	102.457	102.307	102.257
6.875	102.283	102.258	102.228	102.187	102.037	101.987
6.750	101.890	101.865	101.836	101.795	101.645	101.595
6.625	101.861	101.819	101.776	101.728	101.578	101.528
6.500	101.470	101.428	101.385	101.336	101.186	101.136
6.375	101.039	100.997	100.953	100.905	100.755	100.705

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	99.191	99.178	99.161	99.129	98.979	98.929
5.500	98.851	98.837	98.820	98.788	98.638	98.588
5.375	98.492	98.479	98.462	98.430	98.280	98.230
5.250	98.121	98.108	98.091	98.059	97.909	97.859
5.125	97.263	97.228	97.186	97.146	96.996	96.946
5.000	96.889	96.854	96.812	96.772	96.622	96.572
4.875	96.526	96.491	96.449	96.409	96.259	96.209
4.750	96.118	96.084	96.042	96.001	95.851	95.801

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	98.872	98.802	98.731	98.661	98.511	98.461
6.625	98.122	98.052	97.981	97.911	97.761	97.711
6.500	98.122	98.052	97.981	97.911	97.761	97.711
6.375	98.122	98.052	97.981	97.911	97.761	97.711
6.250	98.122	98.052	97.981	97.911	97.761	97.711
6.125	97.106	97.036	96.966	96.895	96.745	96.695
6.000	97.106	97.036	96.966	96.895	96.745	96.695
5.990	97.026	96.956	96.886	96.815	96.665	96.615
5.875	97.106	97.036	96.966	96.895	96.745	96.695

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.081	98.050	98.019	97.988	97.838	97.788
5.625	97.097	97.066	97.035	97.003	96.853	96.803
5.500	97.097	97.066	97.035	97.003	96.853	96.803
5.375	97.097	97.066	97.035	97.003	96.853	96.803
5.250	97.097	97.066	97.035	97.003	96.853	96.803

Conv fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.125	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.000	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.990	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.875	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.750	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.625	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
7.375	0.221	0.595	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
7.250	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
7.125	0.387	0.761	0.847	0.803	0.689	0.638	0.621	0.587	0.578	0.578
7.000	0.383	0.731	0.826	0.780	0.697	0.646	0.638	0.604	0.595	0.595
6.990	0.383	0.731	0.826	0.780	0.697	0.646	0.638	0.604	0.595	0.595
6.875	0.383	0.749	0.826	0.780	0.714	0.663	0.655	0.621	0.612	0.612
6.750	0.383	0.758	0.843	0.797	0.731	0.680	0.672	0.638	0.629	0.629
6.625	0.383	0.766	0.852	0.805	0.748	0.697	0.689	0.655	0.646	0.646
6.500	0.359	0.747	0.838	0.820	0.757	0.706	0.689	0.663	0.655	0.655
6.375	0.352	0.761	0.847	0.828	0.774	0.723	0.706	0.672	0.672	0.672
6.250	0.352	0.759	0.856	0.837	0.782	0.748	0.723	0.697	0.689	0.689
6.125	0.353	0.769	0.877	0.838	0.791	0.757	0.740	0.706	0.706	0.706
6.000	0.347	0.764	0.872	0.816	0.808	0.782	0.757	0.731	0.723	0.723
5.990	0.347	0.764	0.872	0.816	0.808	0.782	0.757	0.731	0.723	0.723
5.875	0.350	0.772	0.873	0.791	0.816	0.799	0.774	0.757	0.748	0.748
5.750	0.356	0.792	0.898	0.808	0.833	0.816	0.791	0.774	0.774	0.774
5.625	0.304	0.742	0.883	0.853	0.850	0.825	0.808	0.791	0.791	0.791
5.500	0.300	0.723	0.825	0.825	0.859	0.842	0.825	0.808	0.808	0.808
5.375	0.300	0.723	0.825	0.825	0.884	0.867	0.833	0.825	0.825	0.825

5.250	0.300	0.723	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850
5.125	0.269	0.724	0.864	0.851	0.901	0.884	0.876	0.867	0.867	0.867
5.000	0.221	0.689	0.842	0.842	0.901	0.884	0.884	0.884	0.884	0.884
4.990	0.221	0.689	0.842	0.842	0.901	0.884	0.884	0.884	0.884	0.884
4.875	0.221	0.706	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
4.750	0.221	0.723	0.859	0.859	0.918	0.927	0.927	0.927	0.927	0.927
4.625	0.231	0.766	0.877	0.877	0.927	0.927	0.935	0.944	0.952	0.952
4.500	0.221	0.765	0.867	0.867	0.944	0.952	0.952	0.961	0.961	0.961
4.375	0.221	0.765	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
4.250	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
4.125	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.000	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
3.990	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
3.875	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
3.750	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
3.625	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.125	0.221	0.595	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
8.000	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
7.990	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
7.875	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.750	0.221	0.604	0.714	0.714	0.697	0.646	0.638	0.604	0.595	0.595
7.625	0.328	0.698	0.735	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.500	0.331	0.710	0.755	0.731	0.731	0.680	0.672	0.638	0.629	0.629
7.375	0.331	0.718	0.764	0.740	0.748	0.697	0.689	0.655	0.646	0.646
7.250	0.331	0.718	0.772	0.748	0.757	0.706	0.689	0.663	0.655	0.655
7.125	0.359	0.723	0.811	0.757	0.774	0.723	0.706	0.672	0.672	0.672
7.000	0.359	0.723	0.820	0.765	0.782	0.748	0.723	0.697	0.689	0.689
6.990	0.359	0.723	0.820	0.765	0.782	0.748	0.723	0.697	0.689	0.689
6.875	0.359	0.731	0.828	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.750	0.359	0.731	0.837	0.782	0.808	0.782	0.757	0.731	0.723	0.723
6.625	0.382	0.787	0.859	0.782	0.816	0.799	0.774	0.757	0.748	0.748
6.500	0.382	0.804	0.884	0.808	0.833	0.816	0.791	0.774	0.774	0.774
6.375	0.382	0.804	0.901	0.825	0.850	0.825	0.808	0.791	0.791	0.791
6.250	0.382	0.821	0.901	0.825	0.859	0.842	0.825	0.808	0.808	0.808
6.125	0.293	0.754	0.825	0.825	0.884	0.867	0.833	0.825	0.825	0.825
6.000	0.293	0.754	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850
5.990	0.293	0.754	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850
5.875	0.293	0.754	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.750	0.293	0.754	0.842	0.842	0.901	0.884	0.884	0.884	0.884	0.884
5.625	0.221	0.706	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
5.500	0.221	0.723	0.859	0.859	0.918	0.927	0.927	0.927	0.927	0.927
5.375	0.221	0.757	0.867	0.867	0.927	0.927	0.935	0.944	0.952	0.952
5.250	0.221	0.765	0.867	0.867	0.944	0.952	0.952	0.961	0.961	0.961
5.125	0.221	0.765	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
5.000	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
4.990	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
4.875	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.750	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
4.625	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
4.500	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
4.375	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.536	1.055	1.125	1.081	1.038	0.847	0.811	0.762	0.750	0.750
8.375	0.535	1.055	1.100	1.062	1.028	0.847	0.811	0.762	0.750	0.750
8.250	0.536	1.031	1.077	1.043	1.010	0.847	0.811	0.762	0.750	0.750
8.125	0.596	1.101	1.216	1.171	1.126	0.969	0.835	0.787	0.774	0.774
8.000	0.576	1.087	1.194	1.161	1.126	0.994	0.859	0.811	0.799	0.799
7.990	0.576	1.087	1.194	1.161	1.126	0.994	0.859	0.811	0.799	0.799
7.875	0.569	1.078	1.202	1.159	1.138	1.018	0.883	0.835	0.823	0.823
7.750	0.541	1.064	1.215	1.174	1.140	1.030	0.908	0.859	0.847	0.847
7.625	0.978	1.452	1.549	1.470	1.320	1.185	0.932	0.883	0.871	0.871
7.500	0.953	1.441	1.545	1.475	1.344	1.209	0.956	0.908	0.895	0.895
7.375	0.909	1.409	1.515	1.449	1.369	1.233	0.980	0.932	0.920	0.920
7.250	0.887	1.387	1.506	1.444	1.412	1.249	0.980	0.944	0.932	0.932
7.125	0.875	1.412	1.507	1.436	1.416	1.256	1.004	0.956	0.956	0.956
7.000	0.854	1.390	1.500	1.433	1.413	1.297	1.029	0.992	0.980	0.980
6.990	0.854	1.390	1.500	1.433	1.413	1.297	1.029	0.992	0.980	0.980
6.875	0.835	1.384	1.496	1.431	1.411	1.298	1.053	1.004	1.004	1.004
6.750	0.815	1.364	1.489	1.426	1.419	1.320	1.077	1.041	1.029	1.029
6.625	0.809	1.376	1.495	1.433	1.419	1.330	1.101	1.077	1.065	1.065
6.500	0.789	1.380	1.513	1.453	1.427	1.341	1.125	1.101	1.101	1.101

6.375	0.767	1.358	1.514	1.455	1.429	1.334	1.150	1.125	1.125	1.125
6.250	0.750	1.365	1.496	1.440	1.426	1.345	1.174	1.150	1.150	1.150
6.125	0.721	1.331	1.486	1.423	1.458	1.402	1.186	1.174	1.174	1.174
6.000	0.704	1.309	1.494	1.432	1.456	1.402	1.222	1.210	1.210	1.210
5.990	0.704	1.309	1.494	1.432	1.456	1.402	1.222	1.210	1.210	1.210
5.875	0.686	1.299	1.477	1.419	1.453	1.403	1.246	1.234	1.234	1.234
5.750	0.675	1.288	1.464	1.408	1.443	1.393	1.258	1.258	1.258	1.258
5.625	0.581	1.262	1.407	1.366	1.424	1.387	1.295	1.307	1.283	1.283
5.500	0.315	1.029	1.222	1.222	1.307	1.319	1.319	1.319	1.319	1.319
5.375	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.250	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.125	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.000	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.990	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.875	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.750	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.625	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.500	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.375	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	

[illegible]

9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.125	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.000	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.990	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.875	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.750	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.625	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
7.375	0.204	0.578	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
7.250	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
7.125	0.370	0.744	0.830	0.786	0.675	0.624	0.607	0.573	0.564	0.561
7.000	0.366	0.714	0.809	0.763	0.690	0.639	0.630	0.596	0.588	0.578
6.990	0.366	0.714	0.809	0.763	0.690	0.639	0.630	0.596	0.588	0.578
6.875	0.366	0.732	0.809	0.763	0.707	0.656	0.648	0.614	0.605	0.595
6.750	0.366	0.741	0.826	0.780	0.724	0.673	0.664	0.630	0.622	0.612
6.625	0.366	0.749	0.835	0.788	0.741	0.690	0.681	0.647	0.639	0.629
6.500	0.342	0.730	0.821	0.803	0.746	0.695	0.678	0.653	0.644	0.638
6.375	0.335	0.744	0.830	0.811	0.766	0.715	0.698	0.664	0.664	0.655
6.250	0.335	0.742	0.839	0.820	0.775	0.741	0.716	0.690	0.682	0.672
6.125	0.336	0.751	0.860	0.821	0.780	0.746	0.729	0.695	0.695	0.689
6.000	0.330	0.747	0.855	0.799	0.800	0.775	0.749	0.724	0.715	0.706
5.990	0.330	0.747	0.855	0.799	0.800	0.775	0.749	0.724	0.715	0.706
5.875	0.333	0.755	0.856	0.775	0.809	0.792	0.766	0.749	0.741	0.731
5.750	0.339	0.775	0.881	0.800	0.826	0.809	0.783	0.766	0.766	0.757
5.625	0.287	0.725	0.866	0.836	0.840	0.814	0.797	0.780	0.780	0.774
5.500	0.283	0.706	0.808	0.808	0.842	0.825	0.808	0.791	0.791	0.791
5.375	0.283	0.706	0.808	0.808	0.867	0.850	0.816	0.808	0.808	0.808
5.250	0.283	0.706	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
5.125	0.252	0.707	0.847	0.834	0.891	0.874	0.866	0.857	0.857	0.850
5.000	0.204	0.672	0.825	0.825	0.884	0.867	0.867	0.867	0.867	0.867
4.990	0.204	0.672	0.825	0.825	0.884	0.867	0.867	0.867	0.867	0.867
4.875	0.204	0.689	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
4.750	0.204	0.706	0.842	0.842	0.901	0.910	0.910	0.910	0.910	0.910
4.625	0.214	0.749	0.860	0.860	0.910	0.910	0.918	0.927	0.935	0.935
4.500	0.204	0.748	0.850	0.850	0.927	0.935	0.935	0.944	0.944	0.944
4.375	0.204	0.748	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
4.250	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
4.125	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012

4.000	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
3.990	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
3.875	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
3.750	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
3.625	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.125	0.204	0.578	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
8.000	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
7.990	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
7.875	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.750	0.204	0.587	0.697	0.697	0.680	0.629	0.621	0.587	0.578	0.578
7.625	0.311	0.681	0.718	0.697	0.697	0.646	0.638	0.604	0.595	0.595
7.500	0.314	0.693	0.738	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.375	0.314	0.701	0.747	0.723	0.731	0.680	0.672	0.638	0.629	0.629
7.250	0.314	0.701	0.755	0.731	0.740	0.689	0.672	0.646	0.638	0.638

7.125	0.342	0.706	0.794	0.740	0.757	0.706	0.689	0.655	0.655	0.655
7.000	0.342	0.706	0.803	0.748	0.765	0.731	0.706	0.680	0.672	0.672
6.990	0.342	0.706	0.803	0.748	0.765	0.731	0.706	0.680	0.672	0.672
6.875	0.342	0.714	0.811	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.750	0.342	0.714	0.820	0.765	0.791	0.765	0.740	0.714	0.706	0.706
6.625	0.365	0.770	0.842	0.765	0.799	0.782	0.757	0.740	0.731	0.731
6.500	0.365	0.787	0.867	0.791	0.816	0.799	0.774	0.757	0.757	0.757
6.375	0.365	0.787	0.884	0.808	0.833	0.808	0.791	0.774	0.774	0.774
6.250	0.365	0.804	0.884	0.808	0.842	0.825	0.808	0.791	0.791	0.791
6.125	0.276	0.737	0.808	0.808	0.867	0.850	0.816	0.808	0.808	0.808
6.000	0.276	0.737	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
5.990	0.276	0.737	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
5.875	0.276	0.737	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.750	0.276	0.737	0.825	0.825	0.884	0.867	0.867	0.867	0.867	0.867
5.625	0.204	0.689	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
5.500	0.204	0.706	0.842	0.842	0.901	0.910	0.910	0.910	0.910	0.910
5.375	0.204	0.740	0.850	0.850	0.910	0.910	0.918	0.927	0.935	0.935
5.250	0.204	0.748	0.850	0.850	0.927	0.935	0.935	0.944	0.944	0.944
5.125	0.204	0.748	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
5.000	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
4.990	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
4.875	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.750	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
4.625	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
4.500	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
4.375	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
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

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.375	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.250	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.125	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.000	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.990	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.875	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.750	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.500	0.511	1.031	1.101	1.057	1.013	0.823	0.787	0.738	0.726	0.726
8.375	0.511	1.031	1.076	1.037	1.004	0.823	0.787	0.738	0.726	0.726
8.250	0.511	1.007	1.053	1.019	0.985	0.823	0.787	0.738	0.726	0.726
8.125	0.571	1.077	1.192	1.147	1.101	0.945	0.842	0.793	0.781	0.750
8.000	0.551	1.062	1.170	1.137	1.102	0.969	0.866	0.818	0.806	0.774
7.990	0.551	1.062	1.170	1.137	1.102	0.969	0.866	0.818	0.806	0.774
7.875	0.545	1.054	1.177	1.135	1.114	0.994	0.890	0.842	0.830	0.799
7.750	0.517	1.040	1.191	1.150	1.115	1.006	0.915	0.866	0.854	0.823
7.625	0.953	1.428	1.525	1.446	1.376	1.303	1.291	1.243	1.230	0.847
7.500	0.929	1.416	1.521	1.451	1.375	1.303	1.291	1.242	1.230	0.871
7.375	0.885	1.384	1.491	1.425	1.364	1.292	1.280	1.231	1.219	0.895
7.250	0.863	1.362	1.482	1.419	1.388	1.290	1.266	1.230	1.218	0.908
7.125	0.851	1.388	1.483	1.412	1.392	1.313	1.288	1.240	1.240	0.932
7.000	0.830	1.366	1.475	1.408	1.389	1.335	1.299	1.263	1.251	0.956
6.990	0.830	1.366	1.475	1.408	1.389	1.335	1.299	1.263	1.251	0.956
6.875	0.811	1.360	1.472	1.407	1.387	1.336	1.312	1.264	1.264	0.980
6.750	0.791	1.340	1.465	1.402	1.395	1.358	1.322	1.286	1.274	1.004
6.625	0.785	1.352	1.471	1.409	1.424	1.399	1.363	1.339	1.327	1.041
6.500	0.764	1.356	1.489	1.429	1.434	1.410	1.374	1.350	1.350	1.077
6.375	0.743	1.334	1.490	1.431	1.440	1.404	1.380	1.356	1.356	1.101
6.250	0.725	1.341	1.472	1.416	1.439	1.415	1.391	1.367	1.367	1.125
6.125	0.697	1.307	1.462	1.399	1.434	1.378	1.317	1.305	1.305	1.150
6.000	0.680	1.285	1.469	1.407	1.431	1.378	1.341	1.329	1.329	1.186
5.990	0.680	1.285	1.469	1.407	1.431	1.378	1.341	1.329	1.329	1.186
5.875	0.662	1.274	1.453	1.394	1.429	1.379	1.354	1.342	1.342	1.210
5.750	0.650	1.264	1.440	1.384	1.418	1.369	1.357	1.357	1.357	1.234
5.625	0.556	1.238	1.383	1.342	1.400	1.363	1.318	1.330	1.306	1.258
5.500	0.290	1.004	1.198	1.198	1.283	1.295	1.295	1.295	1.295	1.295
5.375	0.290	1.053	1.210	1.210	1.295	1.295	1.307	1.319	1.331	1.331
5.250	0.290	1.065	1.210	1.210	1.319	1.331	1.331	1.343	1.343	1.343
5.125	0.290	1.065	1.222	1.222	1.331	1.343	1.343	1.367	1.379	1.379
5.000	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404
4.990	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404

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

Conv fixed 180 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.125	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.000	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485

7.990	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
7.875	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
7.750	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
7.625	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
7.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
7.375	0.179	0.553	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502
7.250	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
7.125	0.345	0.719	0.804	0.761	0.646	0.595	0.578	0.544	0.536	0.536
7.000	0.341	0.689	0.784	0.737	0.655	0.604	0.595	0.561	0.553	0.553
6.990	0.341	0.689	0.784	0.737	0.655	0.604	0.595	0.561	0.553	0.553
6.875	0.341	0.707	0.784	0.737	0.672	0.621	0.612	0.578	0.570	0.570
6.750	0.341	0.715	0.801	0.754	0.689	0.638	0.629	0.595	0.587	0.587
6.625	0.341	0.724	0.809	0.762	0.706	0.655	0.646	0.612	0.604	0.604
6.500	0.317	0.705	0.796	0.777	0.714	0.663	0.646	0.621	0.612	0.612
6.375	0.310	0.718	0.804	0.786	0.731	0.680	0.663	0.629	0.629	0.629
6.250	0.310	0.716	0.813	0.794	0.740	0.706	0.680	0.655	0.646	0.646
6.125	0.310	0.726	0.835	0.796	0.748	0.714	0.697	0.663	0.663	0.663
6.000	0.305	0.721	0.830	0.774	0.765	0.740	0.714	0.689	0.680	0.680
5.990	0.305	0.721	0.830	0.774	0.765	0.740	0.714	0.689	0.680	0.680
5.875	0.308	0.730	0.830	0.748	0.774	0.757	0.731	0.714	0.706	0.706
5.750	0.313	0.749	0.855	0.765	0.791	0.774	0.748	0.731	0.731	0.731
5.625	0.262	0.700	0.840	0.811	0.808	0.782	0.765	0.748	0.748	0.748
5.500	0.257	0.680	0.782	0.782	0.816	0.799	0.782	0.765	0.765	0.765
5.375	0.257	0.680	0.782	0.782	0.842	0.825	0.791	0.782	0.782	0.782
5.250	0.257	0.680	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
5.125	0.226	0.681	0.822	0.809	0.859	0.842	0.833	0.825	0.825	0.825
5.000	0.179	0.646	0.799	0.799	0.859	0.842	0.842	0.842	0.842	0.842
4.990	0.179	0.646	0.799	0.799	0.859	0.842	0.842	0.842	0.842	0.842
4.875	0.179	0.663	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
4.750	0.179	0.680	0.816	0.816	0.876	0.884	0.884	0.884	0.884	0.884
4.625	0.188	0.724	0.834	0.834	0.884	0.884	0.893	0.901	0.910	0.910
4.500	0.179	0.723	0.825	0.825	0.901	0.910	0.910	0.918	0.918	0.918
4.375	0.179	0.723	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
4.250	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
4.125	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.000	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
3.990	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
3.875	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
3.750	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
3.625	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
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	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.125	0.179	0.553	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502
8.000	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
7.990	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
7.875	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.750	0.179	0.561	0.672	0.672	0.655	0.604	0.595	0.561	0.553	0.553
7.625	0.285	0.655	0.692	0.672	0.672	0.621	0.612	0.578	0.570	0.570
7.500	0.289	0.667	0.713	0.689	0.689	0.638	0.629	0.595	0.587	0.587
7.375	0.289	0.676	0.721	0.697	0.706	0.655	0.646	0.612	0.604	0.604
7.250	0.289	0.676	0.730	0.706	0.714	0.663	0.646	0.621	0.612	0.612
7.125	0.317	0.680	0.769	0.714	0.731	0.680	0.663	0.629	0.629	0.629
7.000	0.317	0.680	0.777	0.723	0.740	0.706	0.680	0.655	0.646	0.646
6.990	0.317	0.680	0.777	0.723	0.740	0.706	0.680	0.655	0.646	0.646
6.875	0.317	0.689	0.786	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.750	0.317	0.689	0.794	0.740	0.765	0.740	0.714	0.689	0.680	0.680
6.625	0.339	0.745	0.816	0.740	0.774	0.757	0.731	0.714	0.706	0.706
6.500	0.339	0.762	0.842	0.765	0.791	0.774	0.748	0.731	0.731	0.731
6.375	0.339	0.762	0.859	0.782	0.808	0.782	0.765	0.748	0.748	0.748
6.250	0.339	0.779	0.859	0.782	0.816	0.799	0.782	0.765	0.765	0.765
6.125	0.250	0.712	0.782	0.782	0.842	0.825	0.791	0.782	0.782	0.782
6.000	0.250	0.712	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
5.990	0.250	0.712	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
5.875	0.251	0.712	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.750	0.250	0.712	0.799	0.799	0.859	0.842	0.842	0.842	0.842	0.842

5.625	0.179	0.663	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
5.500	0.179	0.680	0.816	0.816	0.876	0.884	0.884	0.884	0.884	0.884
5.375	0.179	0.714	0.825	0.825	0.884	0.884	0.893	0.901	0.910	0.910
5.250	0.179	0.723	0.825	0.825	0.901	0.910	0.910	0.918	0.918	0.918
5.125	0.179	0.723	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
5.000	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
4.990	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
4.875	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.750	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
4.625	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
4.500	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
4.375	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.375	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.250	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.125	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.000	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.990	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.875	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690

8.750	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.625	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.500	0.475	0.994	1.064	1.021	0.977	0.787	0.750	0.702	0.690	0.690
8.375	0.475	0.994	1.040	1.001	0.968	0.787	0.750	0.702	0.690	0.690
8.250	0.475	0.970	1.016	0.983	0.949	0.787	0.750	0.702	0.690	0.690
8.125	0.535	1.041	1.155	1.110	1.065	0.909	0.799	0.751	0.739	0.714
8.000	0.515	1.026	1.134	1.101	1.065	0.933	0.824	0.775	0.763	0.738
7.990	0.515	1.026	1.134	1.101	1.065	0.933	0.824	0.775	0.763	0.738
7.875	0.509	1.018	1.141	1.099	1.077	0.957	0.848	0.799	0.787	0.762
7.750	0.480	1.004	1.155	1.114	1.079	0.969	0.872	0.824	0.812	0.787
7.625	0.917	1.392	1.489	1.410	1.309	1.236	1.224	1.176	1.164	0.811
7.500	0.893	1.380	1.484	1.414	1.319	1.247	1.234	1.186	1.174	0.835
7.375	0.849	1.348	1.454	1.388	1.308	1.234	1.222	1.173	1.161	0.859
7.250	0.827	1.326	1.446	1.383	1.351	1.229	1.205	1.168	1.156	0.871
7.125	0.815	1.351	1.447	1.375	1.356	1.271	1.246	1.198	1.198	0.895
7.000	0.793	1.330	1.439	1.372	1.353	1.292	1.255	1.219	1.207	0.920
6.990	0.793	1.330	1.439	1.372	1.353	1.292	1.255	1.219	1.207	0.920
6.875	0.775	1.324	1.435	1.370	1.351	1.290	1.266	1.217	1.217	0.944
6.750	0.755	1.303	1.428	1.366	1.358	1.310	1.273	1.237	1.225	0.968
6.625	0.748	1.315	1.434	1.372	1.358	1.269	1.163	1.139	1.127	1.004
6.500	0.728	1.319	1.453	1.392	1.366	1.280	1.136	1.112	1.112	1.041
6.375	0.707	1.298	1.453	1.395	1.369	1.274	1.166	1.142	1.142	1.065
6.250	0.689	1.305	1.436	1.379	1.365	1.285	1.148	1.123	1.123	1.089
6.125	0.661	1.270	1.426	1.363	1.398	1.342	1.150	1.138	1.138	1.113
6.000	0.644	1.249	1.433	1.371	1.395	1.341	1.187	1.175	1.175	1.150
5.990	0.644	1.249	1.433	1.371	1.395	1.341	1.187	1.175	1.175	1.150
5.875	0.626	1.238	1.417	1.358	1.393	1.342	1.211	1.199	1.199	1.174
5.750	0.614	1.227	1.404	1.347	1.382	1.333	1.223	1.223	1.223	1.198
5.625	0.520	1.201	1.347	1.306	1.364	1.327	1.234	1.246	1.222	1.222
5.500	0.254	0.968	1.162	1.162	1.246	1.258	1.258	1.258	1.258	1.258
5.375	0.254	1.016	1.174	1.174	1.258	1.258	1.271	1.283	1.295	1.295
5.250	0.254	1.029	1.174	1.174	1.283	1.295	1.295	1.307	1.307	1.307
5.125	0.254	1.029	1.186	1.186	1.295	1.307	1.307	1.331	1.343	1.343
5.000	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
4.990	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
4.875	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.750	0.254	1.029	1.210	1.210	1.343	1.392	1.392	1.416	1.416	1.416
4.625	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.500	0.254	1.029	1.234	1.234	1.404	1.440	1.464	1.476	1.488	1.488
4.375	0.254	1.029	1.234	1.234	1.416	1.464	1.500	1.537	1.549	1.549
4.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

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

Conv fixed 360 HomeReady.Possible

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.536	1.055	1.125	1.081	1.038	0.847	0.811	0.762	0.750	0.750
8.375	0.535	1.055	1.100	1.062	1.028	0.847	0.811	0.762	0.750	0.750
8.250	0.536	1.031	1.077	1.043	1.010	0.847	0.811	0.762	0.750	0.750
8.125	0.596	1.101	1.216	1.171	1.126	0.969	0.882	0.834	0.821	0.774
8.000	0.576	1.087	1.194	1.161	1.126	0.994	0.891	0.842	0.830	0.799
7.990	0.576	1.087	1.194	1.161	1.126	0.994	0.891	0.842	0.830	0.799
7.875	0.569	1.078	1.202	1.159	1.138	1.018	0.899	0.851	0.839	0.823
7.750	0.541	1.064	1.215	1.174	1.140	1.030	0.909	0.860	0.848	0.847
7.625	0.978	1.452	1.549	1.470	1.320	1.185	1.080	1.031	1.019	0.871
7.500	0.953	1.441	1.545	1.475	1.344	1.209	1.091	1.043	1.031	0.895
7.375	0.909	1.409	1.515	1.449	1.369	1.233	1.080	1.032	1.020	0.920
7.250	0.887	1.387	1.506	1.444	1.412	1.249	1.066	1.030	1.018	0.932
7.125	0.875	1.412	1.507	1.436	1.416	1.256	1.133	1.084	1.084	0.956
7.000	0.854	1.390	1.500	1.433	1.413	1.297	1.143	1.107	1.095	0.980
6.990	0.854	1.390	1.500	1.433	1.413	1.297	1.143	1.107	1.095	0.980
6.875	0.835	1.384	1.496	1.431	1.411	1.298	1.156	1.108	1.108	1.004
6.750	0.815	1.364	1.489	1.426	1.419	1.320	1.166	1.130	1.118	1.029
6.625	0.809	1.376	1.495	1.433	1.419	1.330	1.189	1.164	1.152	1.065
6.500	0.789	1.380	1.513	1.453	1.427	1.341	1.199	1.175	1.175	1.101

6.375	0.767	1.358	1.514	1.455	1.429	1.334	1.205	1.181	1.181	1.125
6.250	0.750	1.365	1.496	1.440	1.426	1.345	1.216	1.192	1.192	1.150
6.125	0.721	1.331	1.486	1.423	1.458	1.402	1.243	1.230	1.230	1.174
6.000	0.704	1.309	1.494	1.432	1.456	1.402	1.266	1.254	1.254	1.210
5.990	0.704	1.309	1.494	1.432	1.456	1.402	1.266	1.254	1.254	1.210
5.875	0.686	1.299	1.477	1.419	1.453	1.403	1.280	1.267	1.267	1.234
5.750	0.675	1.288	1.464	1.408	1.443	1.393	1.282	1.282	1.282	1.258
5.625	0.581	1.262	1.407	1.366	1.424	1.387	1.295	1.307	1.283	1.283
5.500	0.315	1.029	1.222	1.222	1.307	1.319	1.319	1.319	1.319	1.319
5.375	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.250	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.125	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.000	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.990	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
4.875	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.750	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.625	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.500	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.375	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	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	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475

9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
7.625	0.271	1.160	1.670	1.876	1.786	1.786	1.801	1.889	1.889	1.648
7.500	0.263	1.029	1.468	1.646	1.553	1.553	1.565	1.641	1.641	1.421
7.375	0.252	0.845	1.184	1.322	1.223	1.223	1.232	1.291	1.291	1.099
7.250	0.238	0.631	0.855	0.946	0.840	0.840	0.847	0.886	0.886	0.727
7.125	0.439	1.401	1.936	2.095	2.089	2.027	2.005	2.101	2.101	1.785
7.000	0.429	1.249	1.701	1.827	1.817	1.754	1.730	1.812	1.812	1.520
6.990	0.429	1.249	1.701	1.827	1.817	1.754	1.730	1.812	1.812	1.520
6.875	0.416	1.029	1.363	1.441	1.424	1.362	1.334	1.395	1.395	1.137
6.750	0.401	0.798	1.007	1.035	1.011	0.948	0.917	0.957	0.957	0.735
6.625	0.427	1.482	2.086	2.302	2.300	2.269	2.206	2.311	2.311	1.956
6.500	0.416	1.314	1.828	2.007	2.000	1.968	1.904	1.993	1.993	1.664
6.375	0.401	1.058	1.434	1.558	1.543	1.511	1.443	1.508	1.508	1.219
6.250	0.383	0.780	1.007	1.071	1.047	1.015	0.942	0.982	0.982	0.735
6.125	0.242	1.443	2.131	2.409	2.411	2.366	2.386	2.505	2.505	2.227
6.000	0.225	1.175	1.719	1.939	1.933	1.888	1.903	1.998	1.998	1.761
5.990	0.225	1.175	1.719	1.939	1.933	1.888	1.903	1.998	1.998	1.761
5.875	0.208	0.896	1.290	1.449	1.435	1.389	1.401	1.469	1.469	1.275
5.750	0.189	0.591	0.822	0.915	0.891	0.846	0.852	0.892	0.892	0.746
5.625	0.085	1.370	2.107	2.404	2.447	2.447	2.468	2.596	2.596	2.383
5.500	0.067	1.073	1.649	1.882	1.915	1.915	1.932	2.032	2.032	1.865
5.375	0.047	0.758	1.165	1.330	1.353	1.353	1.365	1.436	1.436	1.318
5.250	0.027	0.435	0.668	0.763	0.776	0.776	0.783	0.824	0.824	0.756
5.125	0.090	1.446	2.223	2.537	2.582	2.582	2.605	2.739	2.739	2.515
5.000	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.990	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.875	0.049	0.793	1.219	1.391	1.416	1.416	1.428	1.502	1.502	1.379
4.750	0.027	0.439	0.675	0.771	0.785	0.785	0.791	0.832	0.832	0.764
4.625	0.093	1.504	2.312	2.639	2.686	2.686	2.709	2.850	2.850	2.616
4.500	0.072	1.160	1.783	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.375	0.050	0.805	1.237	1.412	1.437	1.437	1.449	1.524	1.524	1.399
4.250	0.028	0.446	0.686	0.783	0.796	0.796	0.803	0.845	0.845	0.776

4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

VA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
7.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
7.875	0.229	0.277	0.404	0.528	0.604	0.611	0.636	0.642	0.631	0.562
7.750	0.162	0.197	0.287	0.374	0.428	0.433	0.451	0.456	0.447	0.399
7.625	0.447	0.541	0.789	1.031	1.179	1.193	1.241	1.254	1.231	1.097
7.500	0.365	0.443	0.646	0.843	0.964	0.976	1.015	1.026	1.007	0.898
7.375	0.283	0.343	0.500	0.654	0.747	0.756	0.787	0.795	0.781	0.696

7.250	0.199	0.241	0.352	0.460	0.526	0.532	0.554	0.559	0.549	0.490
7.125	0.448	0.543	0.792	1.034	1.182	1.196	1.244	1.258	1.235	1.101
7.000	0.397	0.481	0.702	0.916	1.048	1.060	1.103	1.115	1.094	0.976
6.990	0.397	0.481	0.702	0.916	1.048	1.060	1.103	1.115	1.094	0.976
6.875	0.312	0.378	0.551	0.720	0.824	0.834	0.867	0.876	0.860	0.767
6.750	0.224	0.272	0.396	0.518	0.592	0.599	0.623	0.630	0.618	0.551
6.625	0.540	0.654	0.955	1.247	1.426	1.443	1.501	1.517	1.489	1.327
6.500	0.449	0.544	0.793	1.035	1.184	1.198	1.246	1.260	1.237	1.103
6.375	0.350	0.424	0.618	0.807	0.923	0.934	0.972	0.982	0.964	0.860
6.250	0.229	0.278	0.405	0.529	0.604	0.612	0.636	0.643	0.631	0.563
6.125	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
6.000	0.527	0.639	0.932	1.217	1.392	1.409	1.465	1.481	1.454	1.296
5.990	0.527	0.639	0.932	1.217	1.392	1.409	1.465	1.481	1.454	1.296
5.875	0.388	0.470	0.685	0.894	1.023	1.035	1.077	1.088	1.068	0.952
5.750	0.236	0.286	0.418	0.546	0.624	0.632	0.657	0.664	0.652	0.581
5.625	0.753	0.912	1.331	1.738	1.987	2.011	2.092	2.114	2.076	1.850
5.500	0.610	0.739	1.078	1.408	1.610	1.629	1.694	1.713	1.681	1.499
5.375	0.426	0.516	0.752	0.982	1.124	1.137	1.183	1.195	1.174	1.046
5.250	0.240	0.291	0.424	0.554	0.633	0.641	0.667	0.674	0.662	0.590
5.125	0.844	1.023	1.491	1.948	2.227	2.254	2.345	2.370	2.326	2.074
5.000	0.644	0.780	1.137	1.485	1.698	1.719	1.788	1.807	1.774	1.581
4.990	0.644	0.780	1.137	1.485	1.698	1.719	1.788	1.807	1.774	1.581
4.875	0.448	0.542	0.791	1.033	1.181	1.195	1.243	1.257	1.234	1.100
4.750	0.243	0.294	0.429	0.560	0.640	0.648	0.674	0.681	0.669	0.596
4.625	0.897	1.087	1.585	2.070	2.368	2.396	2.492	2.519	2.473	2.205
4.500	0.683	0.828	1.207	1.576	1.802	1.824	1.897	1.918	1.883	1.678
4.375	0.472	0.572	0.834	1.089	1.245	1.260	1.311	1.325	1.301	1.160
4.250	0.258	0.312	0.456	0.595	0.680	0.689	0.716	0.724	0.711	0.634
4.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
4.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
2.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
2.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
7.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
7.875	0.303	0.366	0.535	0.698	0.798	0.808	0.840	0.849	0.834	0.743
7.750	0.207	0.250	0.365	0.477	0.546	0.552	0.574	0.580	0.570	0.508
7.625	0.685	0.808	1.129	1.442	1.527	1.546	1.608	1.625	1.595	1.422
7.500	0.575	0.674	0.934	1.187	1.236	1.251	1.301	1.315	1.291	1.151
7.375	0.463	0.539	0.737	0.930	0.942	0.953	0.991	1.002	0.984	0.877
7.250	0.350	0.402	0.537	0.669	0.643	0.651	0.677	0.684	0.672	0.599
7.125	0.768	0.890	1.204	1.486	1.659	1.646	1.611	1.629	1.599	1.426
7.000	0.687	0.793	1.062	1.301	1.448	1.432	1.389	1.404	1.378	1.229
6.990	0.687	0.793	1.062	1.301	1.448	1.432	1.389	1.404	1.378	1.229
6.875	0.573	0.655	0.861	1.037	1.146	1.127	1.072	1.083	1.063	0.948
6.750	0.456	0.513	0.654	0.767	0.837	0.815	0.747	0.755	0.741	0.661
6.625	0.851	0.993	1.367	1.716	1.920	1.926	1.868	1.888	1.853	1.652
6.500	0.730	0.847	1.153	1.438	1.601	1.604	1.532	1.549	1.521	1.356
6.375	0.602	0.692	0.927	1.142	1.263	1.261	1.176	1.189	1.167	1.041
6.250	0.452	0.510	0.662	0.796	0.867	0.861	0.760	0.768	0.754	0.672
6.125	0.866	1.032	1.468	1.892	2.133	2.131	2.180	2.203	2.163	1.928
6.000	0.712	0.845	1.195	1.536	1.726	1.718	1.751	1.770	1.737	1.549
5.990	0.712	0.845	1.195	1.536	1.726	1.718	1.751	1.770	1.737	1.549
5.875	0.543	0.640	0.896	1.146	1.280	1.266	1.281	1.295	1.271	1.133
5.750	0.362	0.422	0.578	0.729	0.804	0.785	0.780	0.789	0.774	0.690
5.625	0.885	1.073	1.564	2.043	2.336	2.365	2.459	2.486	2.440	2.175
5.500	0.713	0.864	1.260	1.645	1.881	1.904	1.980	2.002	1.965	1.752
5.375	0.499	0.605	0.883	1.153	1.318	1.334	1.387	1.402	1.377	1.227
5.250	0.284	0.345	0.503	0.656	0.751	0.760	0.790	0.799	0.784	0.699
5.125	0.976	1.183	1.725	2.253	2.576	2.607	2.712	2.741	2.691	2.399
5.000	0.746	0.904	1.319	1.723	1.970	1.994	2.074	2.096	2.058	1.834

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

USDA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475

8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
7.625	0.271	1.160	1.670	1.876	1.693	1.693	1.707	1.796	1.796	1.648
7.500	0.263	1.029	1.468	1.646	1.459	1.459	1.471	1.548	1.548	1.421
7.375	0.252	0.845	1.184	1.322	1.129	1.129	1.139	1.197	1.197	1.099
7.250	0.238	0.631	0.855	0.946	0.747	0.747	0.753	0.792	0.792	0.727
7.125	0.677	1.640	2.191	2.414	2.446	2.446	2.462	2.558	2.558	1.785
7.000	0.668	1.487	1.957	2.147	2.174	2.174	2.187	2.269	2.269	1.520
6.990	0.668	1.487	1.957	2.147	2.174	2.174	2.187	2.269	2.269	1.520
6.875	0.654	1.267	1.619	1.761	1.781	1.781	1.791	1.852	1.852	1.137
6.750	0.640	1.036	1.263	1.355	1.368	1.368	1.374	1.414	1.414	0.735
6.625	0.603	1.658	2.262	2.506	2.541	2.541	2.559	2.663	2.663	1.956
6.500	0.592	1.489	2.003	2.211	2.241	2.241	2.256	2.345	2.345	1.664
6.375	0.576	1.233	1.610	1.762	1.784	1.784	1.795	1.860	1.860	1.219
6.250	0.559	0.956	1.183	1.275	1.288	1.288	1.295	1.334	1.334	0.735
6.125	0.304	1.505	2.193	2.471	2.511	2.511	2.531	2.650	2.650	2.227
6.000	0.287	1.237	1.781	2.001	2.032	2.032	2.048	2.142	2.142	1.761
5.990	0.287	1.237	1.781	2.001	2.032	2.032	2.048	2.142	2.142	1.761
5.875	0.270	0.958	1.352	1.511	1.534	1.534	1.545	1.613	1.613	1.275
5.750	0.251	0.653	0.884	0.977	0.990	0.990	0.997	1.037	1.037	0.746
5.625	0.085	1.370	2.107	2.404	2.447	2.447	2.468	2.596	2.596	2.383
5.500	0.067	1.073	1.649	1.882	1.915	1.915	1.932	2.032	2.032	1.865
5.375	0.047	0.758	1.165	1.330	1.353	1.353	1.365	1.436	1.436	1.318
5.250	0.027	0.435	0.668	0.763	0.776	0.776	0.783	0.824	0.824	0.756
5.125	0.090	1.446	2.223	2.537	2.582	2.582	2.605	2.739	2.739	2.515
5.000	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.990	0.071	1.142	1.756	2.004	2.040	2.040	2.057	2.164	2.164	1.986
4.875	0.049	0.793	1.219	1.391	1.416	1.416	1.428	1.502	1.502	1.379
4.750	0.027	0.439	0.675	0.771	0.785	0.785	0.791	0.832	0.832	0.764
4.625	0.093	1.504	2.312	2.639	2.686	2.686	2.709	2.850	2.850	2.616
4.500	0.072	1.160	1.783	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.375	0.050	0.805	1.237	1.412	1.437	1.437	1.449	1.524	1.524	1.399
4.250	0.028	0.446	0.686	0.783	0.796	0.796	0.803	0.845	0.845	0.776
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413

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

Conv ARM 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.125	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.000	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.990	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.875	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.125	0.260	0.700	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.000	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
7.990	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
7.875	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
7.750	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
7.625	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.500	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.375	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.250	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.125	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.000	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
6.990	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
6.875	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
6.750	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
6.625	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.500	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.375	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.250	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.125	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
6.000	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
5.990	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000

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

FHA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.019	0.313	0.481	0.549	0.559	0.559	0.564	0.593	0.593	0.544
9.750	0.013	0.212	0.326	0.372	0.378	0.378	0.382	0.401	0.401	0.369
9.625	0.030	0.482	0.741	0.845	0.860	0.860	0.868	0.913	0.913	0.838
9.500	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.375	0.019	0.313	0.481	0.549	0.559	0.559	0.564	0.593	0.593	0.544
9.250	0.013	0.212	0.326	0.372	0.378	0.378	0.382	0.401	0.401	0.369
9.125	0.030	0.482	0.741	0.845	0.860	0.860	0.868	0.913	0.913	0.838
9.000	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720

8.990	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.875	0.019	0.313	0.481	0.549	0.559	0.559	0.564	0.593	0.593	0.544
8.750	0.013	0.212	0.326	0.372	0.378	0.378	0.382	0.401	0.401	0.369
8.625	0.030	0.482	0.741	0.845	0.860	0.860	0.868	0.913	0.913	0.838
8.500	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
8.375	0.019	0.313	0.481	0.549	0.559	0.559	0.564	0.593	0.593	0.544
8.250	0.013	0.212	0.326	0.372	0.378	0.378	0.382	0.401	0.401	0.369
8.125	0.030	0.482	0.741	0.845	0.860	0.860	0.868	0.913	0.913	0.838
8.000	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
7.990	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
7.875	0.025	0.402	0.618	0.705	0.718	0.718	0.724	0.761	0.761	0.699
7.750	0.017	0.270	0.416	0.474	0.483	0.483	0.487	0.512	0.512	0.470
7.625	0.048	0.766	1.177	1.344	1.368	1.368	1.380	1.451	1.451	1.332
7.500	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.375	0.033	0.531	0.816	0.931	0.948	0.948	0.956	1.005	1.005	0.923
7.250	0.022	0.357	0.549	0.626	0.637	0.637	0.643	0.676	0.676	0.621
7.125	0.052	0.845	1.298	1.482	1.508	1.508	1.521	1.600	1.600	1.469
7.000	0.045	0.732	1.126	1.285	1.308	1.308	1.319	1.387	1.387	1.273
6.990	0.045	0.732	1.126	1.285	1.308	1.308	1.319	1.387	1.387	1.273
6.875	0.034	0.553	0.849	0.970	0.987	0.987	0.995	1.047	1.047	0.961
6.750	0.022	0.361	0.555	0.634	0.645	0.645	0.651	0.685	0.685	0.628
6.625	0.059	0.943	1.449	1.654	1.684	1.684	1.698	1.786	1.786	1.640
6.500	0.051	0.815	1.253	1.430	1.455	1.455	1.468	1.544	1.544	1.417
6.375	0.037	0.599	0.921	1.051	1.070	1.070	1.079	1.135	1.135	1.042
6.250	0.022	0.362	0.556	0.635	0.646	0.646	0.652	0.685	0.685	0.629
6.125	0.068	1.098	1.689	1.927	1.962	1.962	1.979	2.081	2.081	1.910
6.000	0.054	0.871	1.339	1.528	1.555	1.555	1.568	1.650	1.650	1.514
5.990	0.054	0.871	1.339	1.528	1.555	1.555	1.568	1.650	1.650	1.514
5.875	0.039	0.632	0.971	1.109	1.128	1.128	1.138	1.197	1.197	1.099
5.750	0.023	0.368	0.565	0.645	0.657	0.657	0.662	0.697	0.697	0.639
5.625	0.074	1.188	1.827	2.085	2.122	2.122	2.141	2.251	2.251	2.067
5.500	0.058	0.931	1.431	1.633	1.662	1.662	1.677	1.763	1.763	1.619
5.375	0.041	0.656	1.009	1.152	1.172	1.172	1.182	1.244	1.244	1.142
5.250	0.023	0.374	0.574	0.655	0.667	0.667	0.673	0.708	0.708	0.650
5.125	0.079	1.264	1.943	2.218	2.257	2.257	2.277	2.395	2.395	2.198
5.000	0.062	1.001	1.538	1.756	1.787	1.787	1.802	1.895	1.895	1.740
4.990	0.062	1.001	1.538	1.756	1.787	1.787	1.802	1.895	1.895	1.740
4.875	0.043	0.691	1.063	1.213	1.235	1.235	1.245	1.310	1.310	1.202
4.750	0.023	0.378	0.581	0.664	0.675	0.675	0.681	0.716	0.716	0.658
4.625	0.082	1.322	2.033	2.320	2.361	2.361	2.382	2.505	2.505	2.300
4.500	0.063	1.018	1.565	1.786	1.818	1.818	1.834	1.929	1.929	1.771
4.375	0.044	0.703	1.081	1.234	1.256	1.256	1.266	1.332	1.332	1.223
4.250	0.024	0.385	0.592	0.675	0.687	0.687	0.693	0.729	0.729	0.669
4.125	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338
4.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
3.990	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
3.875	0.044	0.711	1.093	1.248	1.270	1.270	1.281	1.347	1.347	1.237
3.750	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
3.625	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338

3.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
3.375	0.044	0.711	1.093	1.248	1.270	1.270	1.281	1.347	1.347	1.237
3.250	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
3.125	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338
3.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
2.990	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
2.875	0.044	0.711	1.093	1.248	1.270	1.270	1.281	1.347	1.347	1.237
2.750	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
2.625	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338
2.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
2.375	0.044	0.711	1.093	1.248	1.270	1.270	1.281	1.347	1.347	1.237
2.250	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
2.125	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338
2.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800