

Issued: 11/21/2025 9:59 AM 15 30 45 60 75 90 120 150 180
Lock Expiration Dates: 6-Dec 21-Dec 5-Jan 20-Jan 4-Feb 19-Feb 21-Mar 20-Apr 20-May

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

TPOICDclosing@uhm.com

TPOCaseNumber@uhm.com

TPONDCClosing@uhm.com

TPOClosing@uhm.com

All physical mail to HQ:
 8241 Dow Circle W,
 Strongsville, OH 44136
 Attn: TPO Admn

TPOAppraisal@uhm.com

TPOComplianceHelp@uhm.com

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

8241 Dow Circle W, Strongsville, OH 44136 Attn: TPO Admn

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	104.211	104.200	104.194	104.180	104.030	103.980
7.500	103.959	103.949	103.942	103.935	103.785	103.735
7.375	103.776	103.765	103.759	103.751	103.601	103.551
7.250	103.462	103.452	103.445	103.437	103.287	103.237
7.125	103.157	103.142	103.128	103.112	102.962	102.912
7.000	102.843	102.828	102.815	102.797	102.647	102.597
6.990	102.763	102.748	102.735	102.717	102.567	102.517
6.875	102.502	102.487	102.473	102.455	102.305	102.255
6.750	102.118	102.103	102.090	102.072	101.922	101.872
6.625	102.058	102.021	101.986	101.946	101.796	101.746
6.500	101.675	101.638	101.604	101.564	101.414	101.364
6.375	101.248	101.211	101.176	101.136	100.986	100.936
6.250	100.783	100.746	100.711	100.671	100.521	100.471
6.125	100.783	100.749	100.714	100.674	100.524	100.474
6.000	100.244	100.210	100.176	100.136	99.986	99.936
5.990	100.199	100.165	100.131	100.091	99.941	99.891
5.875	99.812	99.778	99.743	99.703	99.553	99.503
5.750	99.264	99.230	99.196	99.156	99.006	98.956
5.625	98.985	98.956	98.922	98.888	98.738	98.688
5.500	98.439	98.410	98.376	98.342	98.192	98.142
5.375	97.830	97.801	97.767	97.733	97.583	97.533
5.250	97.196	97.168	97.133	97.100	96.950	96.900
5.125	96.400	96.390	96.376	96.358	96.208	96.158
5.000	95.773	95.763	95.750	95.732	95.582	95.532
4.990	95.693	95.683	95.670	95.652	95.502	95.452
4.875	94.995	94.986	94.972	94.954	94.804	94.754
4.750	94.300	94.291	94.277	94.259	94.109	94.059

Conventional Programs

15 Year Conventional / 11 - 15 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.537	103.533	103.519	103.506	103.356	103.306
6.625	103.282	103.278	103.265	103.251	103.101	103.051
6.500	103.014	103.009	102.996	102.983	102.833	102.783
6.375	102.726	102.721	102.708	102.694	102.544	102.494
6.250	102.421	102.416	102.403	102.390	102.240	102.190
6.125	102.050	102.047	102.041	102.034	101.884	101.834
6.000	101.775	101.767	101.760	101.754	101.604	101.554
5.990	101.665	101.657	101.650	101.644	101.494	101.444
5.875	101.480	101.472	101.466	101.459	101.309	101.259
5.750	101.174	101.166	101.160	101.153	101.003	100.953
5.625	100.991	100.981	100.968	100.954	100.804	100.754
5.500	100.687	100.676	100.663	100.650	100.500	100.450
5.375	100.374	100.364	100.351	100.338	100.188	100.138
5.250	100.040	100.030	100.016	100.003	99.853	99.803
5.125	99.699	99.692	99.672	99.652	99.502	99.452
5.000	99.365	99.358	99.338	99.318	99.168	99.118
4.990	99.255	99.248	99.228	99.208	99.058	99.008
4.875	99.002	98.996	98.976	98.956	98.806	98.756
4.750	98.622	98.615	98.595	98.575	98.425	98.375
4.625	98.256	98.245	98.212	98.178	98.028	97.978
4.500	97.875	97.864	97.831	97.797	97.647	97.597
4.375	97.477	97.466	97.432	97.399	97.249	97.199
4.250	97.064	97.053	97.020	96.986	96.836	96.786
4.125	96.642	96.631	96.598	96.564	96.414	96.364
4.000	96.210	96.199	96.165	96.132	95.982	95.932

Conventional Programs

20 Year Conventional / 16 - 20 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.541	104.535	104.535	104.529	104.379	104.329
7.500	104.243	104.237	104.237	104.231	104.081	104.031
7.375	103.917	103.912	103.912	103.905	103.755	103.705
7.250	103.571	103.566	103.566	103.561	103.411	103.361
7.125	103.382	103.351	103.316	103.286	103.136	103.086
7.000	103.080	103.048	103.014	102.984	102.834	102.784
6.990	102.970	102.938	102.904	102.874	102.724	102.674
6.875	102.766	102.734	102.700	102.670	102.520	102.470
6.750	102.412	102.380	102.346	102.316	102.166	102.116
6.625	102.633	102.575	102.513	102.443	102.293	102.243
6.500	102.280	102.222	102.160	102.090	101.940	101.890
6.375	101.884	101.826	101.764	101.695	101.545	101.495
6.250	101.453	101.395	101.333	101.264	101.114	101.064
6.125	101.561	101.509	101.447	101.377	101.227	101.177
6.000	101.004	100.951	100.889	100.820	100.670	100.620
5.990	101.049	100.996	100.934	100.865	100.715	100.665
5.875	100.664	100.611	100.549	100.480	100.330	100.280
5.750	100.167	100.114	100.052	99.983	99.833	99.783
5.625	100.280	100.239	100.177	100.107	99.957	99.907
5.500	99.782	99.740	99.678	99.609	99.459	99.409
5.375	99.244	99.203	99.141	99.071	98.921	98.871
5.250	98.685	98.643	98.581	98.512	98.362	98.312
5.125	98.101	98.060	97.998	97.928	97.778	97.728
5.000	97.370	97.333	97.278	97.216	97.066	97.016
4.990	97.415	97.378	97.323	97.261	97.111	97.061
4.875	96.601	96.570	96.515	96.452	96.302	96.252
4.750	95.993	95.967	95.911	95.849	95.699	95.649

Conventional Programs

10 Year Conventional / 8 - 10 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.434	103.429	103.416	103.403	103.253	103.203
6.625	103.230	103.226	103.212	103.199	103.049	102.999
6.500	103.016	103.011	102.998	102.984	102.834	102.784
6.375	102.786	102.781	102.768	102.755	102.605	102.555
6.250	102.541	102.537	102.523	102.510	102.360	102.310
6.125	102.028	102.026	102.019	102.013	101.863	101.813
6.000	101.782	101.780	101.773	101.767	101.617	101.567
5.990	101.682	101.680	101.673	101.667	101.517	101.467
5.875	101.526	101.524	101.517	101.511	101.361	101.311
5.750	101.260	101.258	101.251	101.245	101.095	101.045
5.625	101.179	101.164	101.137	101.111	100.961	100.911
5.500	100.931	100.917	100.890	100.863	100.713	100.663
5.375	100.682	100.667	100.640	100.614	100.464	100.414
5.250	100.416	100.401	100.375	100.348	100.198	100.148
5.125	100.135	100.122	100.092	100.062	99.912	99.862
5.000	99.864	99.853	99.819	99.786	99.636	99.586
4.990	99.739	99.728	99.694	99.661	99.511	99.461
4.875	99.573	99.562	99.528	99.495	99.345	99.295
4.750	99.270	99.258	99.225	99.191	99.041	98.991
4.625	98.954	98.942	98.909	98.875	98.725	98.675
4.500	98.624	98.613	98.579	98.546	98.396	98.346
4.375	98.287	98.275	98.242	98.208	98.058	98.008
4.250	97.942	97.931	97.897	97.864	97.714	97.664
4.125	97.189	97.178	97.144	97.111	96.961	96.911
4.000	96.843	96.831	96.798	96.765	96.615	96.565

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	100.565	100.467	100.370	100.265	100.115	100.065
7.500	100.519	100.426	100.333	100.233	100.083	100.033
7.375	100.473	100.385	100.296	100.201	100.051	100.001
7.250	100.427	100.343	100.259	100.169	100.019	99.969
7.125	100.533	100.454	100.375	100.290	100.140	100.090
7.000	100.832	100.759	100.685	100.606	100.456	100.406
6.990	100.856	100.783	100.710	100.631	100.481	100.431
6.875	101.132	101.064	100.995	100.922	100.772	100.722
6.750	101.432	101.368	101.305	101.237	101.087	101.037
6.625	101.558	101.500	101.441	101.379	101.229	101.179
6.500	101.464	101.410	101.357	101.299	101.149	101.099
6.375	101.370	101.321	101.272	101.219	101.069	101.019
6.250	101.276	101.232	101.187	101.139	100.989	100.939
6.125	101.040	101.000	100.960	100.916	100.766	100.716
6.000	100.624	100.587	100.551	100.512	100.362	100.312
5.990	100.590	100.554	100.518	100.480	100.330	100.280
5.875	100.207	100.175	100.142	100.108	99.958	99.908
5.750	99.790	99.762	99.734	99.704	99.554	99.504
5.625	99.361	99.337	99.313	99.287	99.137	99.087
5.500	98.917	98.897	98.876	98.855	98.705	98.655
5.375	98.472	98.456	98.440	98.422	98.272	98.222
5.250	98.028	98.016	98.003	97.990	97.840	97.790
5.125	97.572	97.563	97.555	97.546	97.396	97.346
5.000	97.101	97.097	97.093	97.088	96.938	96.888
4.990	97.064	97.060	97.056	97.051	96.901	96.851
4.875	96.631	96.630	96.630	96.630	96.480	96.430
4.750	96.160	96.164	96.167	96.171	96.021	95.971

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	102.557	102.462	102.368	102.267	102.117	102.067
7.500	102.337	102.247	102.157	102.060	101.910	101.860
7.375	102.118	102.032	101.946	101.854	101.704	101.654
7.250	101.898	101.817	101.736	101.648	101.498	101.448
7.125	101.746	101.669	101.592	101.509	101.359	101.309
7.000	101.678	101.606	101.534	101.456	101.306	101.256
6.990	101.673	101.601	101.529	101.452	101.302	101.252
6.875	101.611	101.544	101.476	101.403	101.253	101.203
6.750	101.544	101.481	101.418	101.350	101.200	101.150
6.625	101.425	101.367	101.308	101.245	101.095	101.045
6.500	101.242	101.188	101.134	101.075	100.925	100.875
6.375	101.058	101.009	100.959	100.906	100.756	100.706
6.250	100.875	100.830	100.784	100.736	100.586	100.536
6.125	100.725	100.684	100.643	100.599	100.449	100.399
6.000	100.617	100.581	100.545	100.506	100.356	100.306
5.990	100.609	100.573	100.537	100.498	100.348	100.298
5.875	100.510	100.478	100.446	100.412	100.262	100.212
5.750	100.402	100.375	100.348	100.318	100.168	100.118
5.625	100.183	100.160	100.137	100.112	99.962	99.912
5.500	99.821	99.802	99.784	99.763	99.613	99.563
5.375	99.460	99.445	99.430	99.415	99.265	99.215
5.250	99.098	99.088	99.077	99.066	98.916	98.866
5.125	98.730	98.724	98.718	98.711	98.561	98.511
5.000	98.355	98.353	98.350	98.348	98.198	98.148
4.990	98.325	98.323	98.321	98.319	98.169	98.119
4.875	97.980	97.981	97.983	97.985	97.835	97.785
4.750	97.604	97.610	97.616	97.622	97.472	97.422

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	101.941	101.845	101.750	101.647	101.497	101.447
7.500	101.949	101.859	101.768	101.671	101.521	101.471
7.375	101.958	101.872	101.786	101.694	101.544	101.494
7.250	101.967	101.886	101.804	101.717	101.567	101.517
7.125	101.956	101.880	101.803	101.721	101.571	101.521
7.000	101.920	101.849	101.777	101.699	101.549	101.499
6.990	101.912	101.841	101.770	101.694	101.544	101.494
6.875	101.879	101.813	101.746	101.675	101.525	101.475
6.750	101.840	101.779	101.717	101.651	101.501	101.451
6.625	101.672	101.615	101.557	101.496	101.346	101.296
6.500	101.411	101.358	101.304	101.247	101.097	101.047
6.375	101.149	101.101	101.052	100.999	100.849	100.799
6.250	100.877	100.833	100.789	100.741	100.591	100.541
6.125	100.670	100.629	100.589	100.545	100.395	100.345
6.000	100.452	100.416	100.380	100.341	100.191	100.141
5.990	100.452	100.416	100.380	100.341	100.191	100.141
5.875	100.252	100.219	100.187	100.153	100.003	99.953
5.750	100.086	100.057	100.028	99.997	99.847	99.797
5.625	99.776	99.752	99.729	99.704	99.554	99.504
5.500	99.468	99.449	99.429	99.408	99.258	99.208
5.375	99.160	99.145	99.130	99.113	98.963	98.913
5.250	98.852	98.841	98.830	98.818	98.668	98.618
5.125	98.487	98.480	98.473	98.466	98.316	98.266
5.000	98.050	98.048	98.045	98.042	97.892	97.842
4.990	98.015	98.013	98.010	98.008	97.858	97.808
4.875	97.614	97.615	97.616	97.617	97.467	97.417
4.750	97.177	97.182	97.187	97.193	97.043	96.993

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	104.211	104.200	104.194	104.180
7.500	103.959	103.949	103.942	103.935
7.375	103.776	103.765	103.759	103.751
7.250	103.462	103.452	103.445	103.437
7.125	103.157	103.142	103.128	103.112
7.000	102.843	102.828	102.815	102.797
6.990	102.763	102.748	102.735	102.717
6.875	102.502	102.487	102.473	102.455
6.750	102.118	102.103	102.090	102.072
6.625	102.058	102.021	101.986	101.946
6.500	101.675	101.638	101.604	101.564
6.375	101.248	101.211	101.176	101.136
6.250	100.783	100.746	100.711	100.671
6.125	100.783	100.749	100.714	100.674
6.000	100.244	100.210	100.176	100.136
5.990	100.199	100.165	100.131	100.091
5.875	99.812	99.778	99.743	99.703
5.750	99.264	99.230	99.196	99.156
5.625	98.985	98.956	98.922	98.888
5.500	98.439	98.410	98.376	98.342
5.375	97.830	97.801	97.767	97.733
5.250	97.196	97.168	97.133	97.100
5.125	96.400	96.390	96.376	96.358
5.000	95.773	95.763	95.750	95.732
4.990	95.693	95.683	95.670	95.652
4.875	94.995	94.986	94.972	94.954
4.750	94.300	94.291	94.277	94.259

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	103.126	103.056	102.986	102.915
7.500	103.126	103.056	102.986	102.915
7.375	103.126	103.056	102.986	102.915
7.250	103.126	103.056	102.986	102.915
7.125	102.157	102.087	102.017	101.947
7.000	102.157	102.087	102.017	101.947
6.990	102.077	102.007	101.937	101.867
6.875	102.157	102.087	102.017	101.947
6.750	102.157	102.087	102.017	101.947
6.625	101.173	101.103	101.032	100.962
6.500	101.173	101.103	101.032	100.962
6.375	101.173	101.103	101.032	100.962
6.250	101.173	101.103	101.032	100.962
6.125	100.142	100.072	100.001	99.931
6.000	100.142	100.072	100.001	99.931
5.990	100.062	99.992	99.921	99.851
5.875	100.142	100.072	100.001	99.931
5.750	100.142	100.072	100.001	99.931
5.625	98.876	98.806	98.736	98.665
5.500	98.876	98.806	98.736	98.665
5.375	98.876	98.806	98.736	98.665
5.250	98.876	98.806	98.736	98.665
5.125	96.782	96.712	96.642	96.572
5.000	96.782	96.712	96.642	96.572
4.990	96.702	96.632	96.562	96.492

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	103.126	103.056	102.986	102.915
7.500	103.126	103.056	102.986	102.915
7.375	103.126	103.056	102.986	102.915
7.250	103.126	103.056	102.986	102.915
7.125	102.157	102.087	102.017	101.947
7.000	102.157	102.087	102.017	101.947
6.990	102.077	102.007	101.937	101.867
6.875	102.157	102.087	102.017	101.947
6.750	102.157	102.087	102.017	101.947
6.625	101.173	101.103	101.032	100.962
6.500	101.173	101.103	101.032	100.962
6.375	101.173	101.103	101.032	100.962
6.250	101.173	101.103	101.032	100.962
6.125	100.142	100.072	100.001	99.931
6.000	100.142	100.072	100.001	99.931
5.990	100.062	99.992	99.921	99.851
5.875	100.142	100.072	100.001	99.931
5.750	100.142	100.072	100.001	99.931
5.625	98.876	98.806	98.736	98.665
5.500	98.876	98.806	98.736	98.665
5.375	98.876	98.806	98.736	98.665
5.250	98.876	98.806	98.736	98.665

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	100.211	100.179	100.148	100.117
5.375	100.211	100.179	100.148	100.117
5.250	100.211	100.179	100.148	100.117
5.125	99.226	99.195	99.164	99.132
5.000	99.226	99.195	99.164	99.132
4.875	99.226	99.195	99.164	99.132
4.750	99.226	99.195	99.164	99.132
4.625	97.679	97.648	97.617	97.586
4.500	97.679	97.648	97.617	97.586
4.375	97.679	97.648	97.617	97.586
4.250	97.679	97.648	97.617	97.586
4.125	96.023	95.992	95.961	95.929
4.000	96.023	95.992	95.961	95.929

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	103.126	103.056	102.986	102.915
7.500	103.126	103.056	102.986	102.915
7.375	103.126	103.056	102.986	102.915
7.250	103.126	103.056	102.986	102.915
7.125	102.157	102.087	102.017	101.947
7.000	102.157	102.087	102.017	101.947
6.990	102.077	102.007	101.937	101.867
6.875	102.157	102.087	102.017	101.947
6.750	102.157	102.087	102.017	101.947
6.625	101.173	101.103	101.032	100.962
6.500	101.173	101.103	101.032	100.962
6.375	101.173	101.103	101.032	100.962
6.250	101.173	101.103	101.032	100.962
6.125	100.142	100.072	100.001	99.931
6.000	100.142	100.072	100.001	99.931
5.990	100.062	99.992	99.921	99.851
5.875	100.142	100.072	100.001	99.931
5.750	100.142	100.072	100.001	99.931
5.625	98.876	98.806	98.736	98.665
5.500	98.876	98.806	98.736	98.665
5.375	98.876	98.806	98.736	98.665
5.250	98.876	98.806	98.736	98.665

Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.211	102.200	102.194	102.180	102.030	101.980
7.500	101.959	101.949	101.942	101.935	101.785	101.735
7.375	102.976	102.965	102.959	102.951	102.801	102.751
7.250	102.662	102.652	102.645	102.637	102.487	102.437
7.125	102.907	102.892	102.878	102.862	102.712	102.662
7.000	102.593	102.578	102.565	102.547	102.397	102.347
6.990	102.513	102.498	102.485	102.467	102.317	102.267
6.875	102.252	102.237	102.223	102.205	102.055	102.005
6.750	101.868	101.853	101.840	101.822	101.672	101.622
6.625	101.808	101.771	101.736	101.696	101.546	101.496
6.500	101.425	101.388	101.354	101.314	101.164	101.114
6.375	100.998	100.961	100.926	100.886	100.736	100.686

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	99.066	99.056	99.043	99.029	98.879	98.829
5.500	98.762	98.751	98.738	98.725	98.575	98.525
5.375	98.449	98.439	98.426	98.413	98.263	98.213
5.250	98.115	98.105	98.091	98.078	97.928	97.878
5.125	97.149	97.142	97.122	97.102	96.952	96.902
5.000	96.815	96.808	96.788	96.768	96.618	96.568
4.875	96.452	96.446	96.426	96.406	96.256	96.206
4.750	96.072	96.065	96.045	96.025	95.875	95.825

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	98.657	98.587	98.517	98.447	98.297	98.247
6.625	98.173	98.103	98.032	97.962	97.812	97.762
6.500	98.173	98.103	98.032	97.962	97.812	97.762
6.375	98.173	98.103	98.032	97.962	97.812	97.762
6.250	98.173	98.103	98.032	97.962	97.812	97.762
6.125	97.142	97.072	97.001	96.931	96.781	96.731
6.000	97.142	97.072	97.001	96.931	96.781	96.731
5.990	97.062	96.992	96.921	96.851	96.701	96.651
5.875	97.142	97.072	97.001	96.931	96.781	96.731

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.398	98.367	98.336	98.304	98.154	98.104
5.625	97.211	97.179	97.148	97.117	96.967	96.917
5.500	97.211	97.179	97.148	97.117	96.967	96.917
5.375	97.211	97.179	97.148	97.117	96.967	96.917
5.250	97.211	97.179	97.148	97.117	96.967	96.917

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	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	0.680	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	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
7.375	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
7.250	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.125	0.419	0.789	0.855	0.768	0.697	0.646	0.638	0.604	0.595	0.595
7.000	0.418	0.773	0.832	0.714	0.714	0.663	0.655	0.621	0.612	0.612
6.990	0.418	0.773	0.832	0.714	0.714	0.663	0.655	0.621	0.612	0.612
6.875	0.418	0.791	0.849	0.731	0.731	0.680	0.672	0.638	0.629	0.629
6.750	0.418	0.800	0.858	0.740	0.748	0.697	0.689	0.655	0.646	0.646
6.625	0.418	0.800	0.866	0.805	0.757	0.706	0.689	0.663	0.655	0.655
6.500	0.405	0.797	0.869	0.828	0.774	0.723	0.706	0.672	0.672	0.672
6.375	0.411	0.813	0.878	0.837	0.782	0.748	0.723	0.697	0.689	0.689
6.250	0.403	0.808	0.886	0.845	0.791	0.757	0.740	0.706	0.706	0.706
6.125	0.389	0.810	0.912	0.854	0.808	0.782	0.757	0.731	0.723	0.723
6.000	0.378	0.802	0.894	0.811	0.816	0.799	0.774	0.757	0.748	0.748
5.990	0.378	0.802	0.894	0.811	0.816	0.799	0.774	0.757	0.748	0.748
5.875	0.381	0.819	0.920	0.811	0.833	0.816	0.791	0.774	0.774	0.774
5.750	0.390	0.822	0.937	0.825	0.850	0.825	0.808	0.791	0.791	0.791
5.625	0.366	0.825	0.937	0.861	0.859	0.842	0.825	0.808	0.808	0.808
5.500	0.308	0.762	0.863	0.825	0.884	0.867	0.833	0.825	0.825	0.825

5.375	0.292	0.743	0.849	0.842	0.893	0.876	0.859	0.850	0.850	0.850
5.250	0.292	0.743	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.125	0.294	0.756	0.890	0.865	0.901	0.884	0.884	0.884	0.884	0.884
5.000	0.221	0.706	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
4.990	0.221	0.706	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
4.875	0.221	0.723	0.859	0.859	0.918	0.927	0.927	0.927	0.927	0.927
4.750	0.221	0.757	0.867	0.867	0.927	0.927	0.935	0.944	0.952	0.952
4.625	0.231	0.775	0.877	0.877	0.944	0.952	0.952	0.961	0.961	0.961
4.500	0.221	0.765	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
4.375	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
4.250	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.125	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
4.000	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
3.990	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
3.875	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
3.750	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
3.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
2.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165

Conv fixed 240

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.250	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.125	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
9.000	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.990	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.875	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.750	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527

8.625	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.500	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.375	0.221	0.595	0.680	0.680	0.672	0.595	0.570	0.536	0.527	0.527
8.250	0.221	0.595	0.697	0.697	0.680	0.604	0.587	0.553	0.544	0.544
8.125	0.221	0.595	0.697	0.697	0.680	0.621	0.604	0.570	0.561	0.561
8.000	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.990	0.221	0.604	0.706	0.706	0.689	0.638	0.621	0.587	0.578	0.578
7.875	0.221	0.604	0.714	0.714	0.697	0.646	0.638	0.604	0.595	0.595
7.750	0.221	0.612	0.714	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.625	0.303	0.682	0.731	0.731	0.731	0.680	0.672	0.638	0.629	0.629
7.500	0.310	0.698	0.741	0.740	0.748	0.697	0.689	0.655	0.646	0.646
7.375	0.320	0.708	0.759	0.748	0.757	0.706	0.689	0.663	0.655	0.655
7.250	0.329	0.725	0.777	0.757	0.774	0.723	0.706	0.672	0.672	0.672
7.125	0.358	0.721	0.819	0.765	0.782	0.748	0.723	0.697	0.689	0.689
7.000	0.358	0.730	0.827	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.990	0.358	0.730	0.827	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.875	0.358	0.730	0.836	0.782	0.808	0.782	0.757	0.731	0.723	0.723
6.750	0.358	0.738	0.836	0.782	0.816	0.799	0.774	0.757	0.748	0.748
6.625	0.382	0.813	0.879	0.808	0.833	0.816	0.791	0.774	0.774	0.774
6.500	0.382	0.813	0.896	0.825	0.850	0.825	0.808	0.791	0.791	0.791
6.375	0.382	0.830	0.896	0.825	0.859	0.842	0.825	0.808	0.808	0.808
6.250	0.382	0.830	0.896	0.825	0.884	0.867	0.833	0.825	0.825	0.825
6.125	0.293	0.754	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850
6.000	0.293	0.754	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.990	0.293	0.754	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.875	0.293	0.754	0.842	0.842	0.901	0.884	0.884	0.884	0.884	0.884
5.750	0.293	0.771	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
5.625	0.221	0.723	0.859	0.859	0.918	0.927	0.927	0.927	0.927	0.927
5.500	0.221	0.757	0.867	0.867	0.927	0.927	0.935	0.944	0.952	0.952
5.375	0.221	0.765	0.867	0.867	0.944	0.952	0.952	0.961	0.961	0.961
5.250	0.221	0.765	0.876	0.876	0.952	0.961	0.961	0.978	0.986	0.986
5.125	0.221	0.765	0.893	0.893	0.961	0.969	0.986	0.995	1.003	1.003
5.000	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.990	0.221	0.765	0.893	0.893	0.978	0.986	1.003	1.020	1.029	1.029
4.875	0.221	0.765	0.893	0.893	0.986	1.020	1.020	1.037	1.037	1.037
4.750	0.221	0.765	0.901	0.901	1.012	1.037	1.046	1.054	1.063	1.063
4.625	0.221	0.765	0.910	0.910	1.029	1.054	1.071	1.080	1.088	1.088
4.500	0.221	0.765	0.910	0.910	1.037	1.071	1.097	1.122	1.131	1.131
4.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.125	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
4.000	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.990	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.875	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.750	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.625	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.500	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.375	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165
3.250	0.221	0.765	0.918	0.918	1.088	1.122	1.139	1.156	1.165	1.165

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

Conv fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.470	0.991	1.107	1.053	1.020	0.847	0.811	0.762	0.750	0.750
8.375	0.470	0.991	1.095	1.053	1.020	0.847	0.811	0.762	0.750	0.750
8.250	0.470	0.991	1.101	1.067	1.022	0.859	0.835	0.787	0.774	0.774
8.125	0.526	1.038	1.170	1.138	1.102	0.984	0.859	0.811	0.799	0.799
8.000	0.506	1.036	1.161	1.141	1.106	1.008	0.883	0.835	0.823	0.823
7.990	0.506	1.036	1.161	1.141	1.106	1.008	0.883	0.835	0.823	0.823
7.875	0.504	1.020	1.172	1.141	1.106	1.020	0.908	0.859	0.847	0.847
7.750	0.482	1.013	1.157	1.127	1.151	1.044	0.932	0.883	0.871	0.871
7.625	0.929	1.429	1.554	1.475	1.340	1.186	0.956	0.908	0.895	0.895
7.500	0.903	1.415	1.544	1.468	1.364	1.210	0.980	0.932	0.920	0.920
7.375	0.864	1.376	1.518	1.446	1.376	1.240	0.980	0.944	0.932	0.932
7.250	0.843	1.368	1.512	1.443	1.405	1.268	1.004	0.956	0.956	0.956
7.125	0.826	1.381	1.508	1.462	1.436	1.283	1.029	0.992	0.980	0.980
7.000	0.806	1.373	1.503	1.459	1.434	1.318	1.053	1.004	1.004	1.004
6.990	0.806	1.373	1.503	1.459	1.434	1.318	1.053	1.004	1.004	1.004
6.875	0.786	1.354	1.497	1.457	1.443	1.342	1.077	1.041	1.029	1.029
6.750	0.768	1.348	1.479	1.442	1.440	1.354	1.101	1.077	1.065	1.065
6.625	0.778	1.382	1.515	1.457	1.437	1.366	1.125	1.101	1.101	1.101

6.500	0.760	1.364	1.522	1.466	1.446	1.365	1.150	1.125	1.125	1.125
6.375	0.745	1.373	1.505	1.449	1.441	1.372	1.174	1.150	1.150	1.150
6.250	0.731	1.359	1.490	1.434	1.462	1.394	1.186	1.174	1.174	1.174
6.125	0.704	1.325	1.494	1.446	1.463	1.404	1.222	1.210	1.210	1.210
6.000	0.691	1.313	1.476	1.430	1.459	1.401	1.246	1.234	1.234	1.234
5.990	0.691	1.313	1.476	1.430	1.459	1.401	1.246	1.234	1.234	1.234
5.875	0.679	1.301	1.463	1.418	1.447	1.390	1.258	1.258	1.258	1.258
5.750	0.668	1.314	1.452	1.408	1.436	1.405	1.295	1.307	1.283	1.283
5.625	0.578	1.248	1.407	1.366	1.426	1.409	1.319	1.319	1.319	1.319
5.500	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.375	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.250	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.125	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.000	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.990	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.875	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.750	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.625	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.500	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	

[illegible]

9.625	#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	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	0.663	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	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
7.375	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
7.250	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.125	0.402	0.771	0.838	0.751	0.683	0.632	0.624	0.590	0.581	0.578
7.000	0.401	0.756	0.815	0.707	0.707	0.656	0.647	0.613	0.605	0.595
6.990	0.401	0.756	0.815	0.707	0.707	0.656	0.647	0.613	0.605	0.595
6.875	0.401	0.774	0.832	0.724	0.724	0.673	0.664	0.630	0.622	0.612
6.750	0.401	0.783	0.841	0.732	0.741	0.690	0.681	0.647	0.639	0.629
6.625	0.401	0.783	0.849	0.788	0.749	0.698	0.681	0.656	0.647	0.638
6.500	0.388	0.780	0.852	0.811	0.766	0.715	0.698	0.664	0.664	0.655
6.375	0.394	0.796	0.861	0.820	0.775	0.741	0.716	0.690	0.682	0.672
6.250	0.386	0.791	0.869	0.828	0.783	0.749	0.732	0.698	0.698	0.689
6.125	0.372	0.793	0.895	0.837	0.791	0.765	0.740	0.714	0.706	0.706
6.000	0.361	0.785	0.877	0.794	0.809	0.792	0.767	0.750	0.741	0.731
5.990	0.361	0.785	0.877	0.794	0.809	0.792	0.767	0.750	0.741	0.731
5.875	0.364	0.802	0.903	0.800	0.826	0.809	0.783	0.766	0.766	0.757
5.750	0.373	0.805	0.920	0.817	0.843	0.817	0.800	0.783	0.783	0.774
5.625	0.349	0.808	0.920	0.844	0.842	0.825	0.808	0.791	0.791	0.791
5.500	0.291	0.745	0.846	0.808	0.867	0.850	0.816	0.808	0.808	0.808
5.375	0.275	0.726	0.832	0.825	0.876	0.859	0.842	0.833	0.833	0.833
5.250	0.275	0.726	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.125	0.277	0.739	0.873	0.848	0.891	0.874	0.874	0.874	0.874	0.867
5.000	0.204	0.689	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
4.990	0.204	0.689	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
4.875	0.204	0.706	0.842	0.842	0.901	0.910	0.910	0.910	0.910	0.910
4.750	0.204	0.740	0.850	0.850	0.910	0.910	0.918	0.927	0.935	0.935
4.625	0.214	0.758	0.860	0.860	0.927	0.935	0.935	0.944	0.944	0.944
4.500	0.204	0.748	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
4.375	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
4.250	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012

4.125	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
4.000	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
3.990	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
3.875	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
3.750	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
3.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148

Conv fixed 240 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.250	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.125	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
9.000	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.990	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.875	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.750	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.625	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.500	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.375	0.204	0.578	0.663	0.663	0.655	0.578	0.553	0.519	0.510	0.510
8.250	0.204	0.578	0.680	0.680	0.663	0.587	0.570	0.536	0.527	0.527
8.125	0.204	0.578	0.680	0.680	0.663	0.604	0.587	0.553	0.544	0.544
8.000	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.990	0.204	0.587	0.689	0.689	0.672	0.621	0.604	0.570	0.561	0.561
7.875	0.204	0.587	0.697	0.697	0.680	0.629	0.621	0.587	0.578	0.578
7.750	0.204	0.595	0.697	0.697	0.697	0.646	0.638	0.604	0.595	0.595
7.625	0.286	0.665	0.714	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.500	0.293	0.681	0.724	0.723	0.731	0.680	0.672	0.638	0.629	0.629
7.375	0.303	0.691	0.742	0.731	0.740	0.689	0.672	0.646	0.638	0.638

7.250	0.312	0.708	0.760	0.740	0.757	0.706	0.689	0.655	0.655	0.655
7.125	0.341	0.704	0.802	0.748	0.765	0.731	0.706	0.680	0.672	0.672
7.000	0.341	0.713	0.810	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.990	0.341	0.713	0.810	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.875	0.341	0.713	0.819	0.765	0.791	0.765	0.740	0.714	0.706	0.706
6.750	0.341	0.721	0.819	0.765	0.799	0.782	0.757	0.740	0.731	0.731
6.625	0.365	0.796	0.862	0.791	0.816	0.799	0.774	0.757	0.757	0.757
6.500	0.365	0.796	0.879	0.808	0.833	0.808	0.791	0.774	0.774	0.774
6.375	0.365	0.813	0.879	0.808	0.842	0.825	0.808	0.791	0.791	0.791
6.250	0.365	0.813	0.879	0.808	0.867	0.850	0.816	0.808	0.808	0.808
6.125	0.276	0.737	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
6.000	0.276	0.737	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.990	0.276	0.737	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.875	0.276	0.737	0.825	0.825	0.884	0.867	0.867	0.867	0.867	0.867
5.750	0.276	0.754	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
5.625	0.204	0.706	0.842	0.842	0.901	0.910	0.910	0.910	0.910	0.910
5.500	0.204	0.740	0.850	0.850	0.910	0.910	0.918	0.927	0.935	0.935
5.375	0.204	0.748	0.850	0.850	0.927	0.935	0.935	0.944	0.944	0.944
5.250	0.204	0.748	0.859	0.859	0.935	0.944	0.944	0.961	0.969	0.969
5.125	0.204	0.748	0.876	0.876	0.944	0.952	0.969	0.978	0.986	0.986
5.000	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.990	0.204	0.748	0.876	0.876	0.961	0.969	0.986	1.003	1.012	1.012
4.875	0.204	0.748	0.876	0.876	0.969	1.003	1.003	1.020	1.020	1.020
4.750	0.204	0.748	0.884	0.884	0.995	1.020	1.029	1.037	1.046	1.046
4.625	0.204	0.748	0.893	0.893	1.012	1.037	1.054	1.063	1.071	1.071
4.500	0.204	0.748	0.893	0.893	1.020	1.054	1.080	1.105	1.114	1.114
4.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
4.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
3.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.990	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.875	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.750	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.625	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.500	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.375	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.250	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.125	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148
2.000	0.204	0.748	0.901	0.901	1.071	1.105	1.122	1.139	1.148	1.148

Conv fixed 360 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.500	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.375	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.250	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.125	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.000	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.990	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.875	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.750	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.500	0.446	0.967	1.083	1.028	0.996	0.823	0.787	0.738	0.726	0.726
8.375	0.446	0.967	1.071	1.028	0.996	0.823	0.787	0.738	0.726	0.726
8.250	0.446	0.967	1.077	1.043	0.998	0.835	0.811	0.762	0.750	0.750
8.125	0.502	1.013	1.146	1.114	1.078	0.960	0.850	0.802	0.790	0.774
8.000	0.482	1.011	1.137	1.117	1.082	0.984	0.875	0.826	0.814	0.799
7.990	0.482	1.011	1.137	1.117	1.082	0.984	0.875	0.826	0.814	0.799
7.875	0.480	0.995	1.147	1.117	1.082	0.996	0.899	0.850	0.838	0.823
7.750	0.458	0.988	1.133	1.103	1.127	1.020	0.923	0.875	0.863	0.847
7.625	0.905	1.405	1.530	1.451	1.362	1.290	1.278	1.229	1.217	0.871
7.500	0.879	1.391	1.520	1.444	1.370	1.297	1.285	1.237	1.224	0.895
7.375	0.839	1.351	1.494	1.422	1.352	1.278	1.253	1.217	1.205	0.908
7.250	0.819	1.343	1.488	1.419	1.381	1.289	1.265	1.217	1.217	0.932
7.125	0.802	1.357	1.484	1.437	1.412	1.317	1.280	1.244	1.232	0.956
7.000	0.782	1.349	1.479	1.435	1.409	1.319	1.295	1.246	1.246	0.980
6.990	0.782	1.349	1.479	1.435	1.409	1.319	1.295	1.246	1.246	0.980
6.875	0.762	1.330	1.473	1.433	1.419	1.343	1.307	1.271	1.259	1.004
6.750	0.744	1.324	1.455	1.418	1.416	1.354	1.318	1.294	1.282	1.041
6.625	0.754	1.358	1.491	1.433	1.428	1.404	1.368	1.344	1.344	1.077
6.500	0.736	1.339	1.498	1.442	1.439	1.403	1.379	1.355	1.355	1.101
6.375	0.721	1.349	1.481	1.425	1.434	1.410	1.386	1.362	1.362	1.125
6.250	0.707	1.335	1.466	1.410	1.457	1.433	1.384	1.372	1.372	1.150
6.125	0.679	1.301	1.469	1.422	1.438	1.380	1.321	1.309	1.309	1.186
6.000	0.667	1.288	1.452	1.406	1.435	1.377	1.330	1.318	1.318	1.210
5.990	0.667	1.288	1.452	1.406	1.435	1.377	1.330	1.318	1.318	1.210
5.875	0.655	1.276	1.439	1.394	1.423	1.366	1.332	1.332	1.332	1.234
5.750	0.644	1.290	1.427	1.384	1.412	1.381	1.360	1.372	1.348	1.258
5.625	0.554	1.224	1.383	1.342	1.401	1.385	1.313	1.313	1.313	1.295
5.500	0.290	1.053	1.210	1.210	1.295	1.295	1.307	1.319	1.331	1.331
5.375	0.290	1.065	1.210	1.210	1.319	1.331	1.331	1.343	1.343	1.343
5.250	0.290	1.065	1.222	1.222	1.331	1.343	1.343	1.367	1.379	1.379
5.125	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404

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

Conv fixed 180 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	#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	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	0.638	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	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502
7.375	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
7.250	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.125	0.376	0.746	0.813	0.726	0.655	0.604	0.595	0.561	0.553	0.553
7.000	0.376	0.731	0.790	0.672	0.672	0.621	0.612	0.578	0.570	0.570
6.990	0.376	0.731	0.790	0.672	0.672	0.621	0.612	0.578	0.570	0.570
6.875	0.376	0.749	0.807	0.689	0.689	0.638	0.629	0.595	0.587	0.587
6.750	0.376	0.758	0.815	0.697	0.706	0.655	0.646	0.612	0.604	0.604
6.625	0.376	0.758	0.824	0.762	0.714	0.663	0.646	0.621	0.612	0.612
6.500	0.363	0.755	0.827	0.786	0.731	0.680	0.663	0.629	0.629	0.629
6.375	0.368	0.770	0.836	0.794	0.740	0.706	0.680	0.655	0.646	0.646
6.250	0.360	0.766	0.844	0.803	0.748	0.714	0.697	0.663	0.663	0.663
6.125	0.347	0.768	0.870	0.811	0.765	0.740	0.714	0.689	0.680	0.680
6.000	0.336	0.759	0.852	0.769	0.774	0.757	0.731	0.714	0.706	0.706
5.990	0.336	0.759	0.852	0.769	0.774	0.757	0.731	0.714	0.706	0.706
5.875	0.339	0.776	0.877	0.769	0.791	0.774	0.748	0.731	0.731	0.731
5.750	0.348	0.779	0.894	0.782	0.808	0.782	0.765	0.748	0.748	0.748
5.625	0.324	0.782	0.894	0.819	0.816	0.799	0.782	0.765	0.765	0.765
5.500	0.265	0.720	0.821	0.782	0.842	0.825	0.791	0.782	0.782	0.782
5.375	0.250	0.701	0.807	0.799	0.850	0.833	0.816	0.808	0.808	0.808
5.250	0.250	0.701	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.125	0.252	0.713	0.847	0.822	0.859	0.842	0.842	0.842	0.842	0.842
5.000	0.179	0.663	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
4.990	0.179	0.663	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
4.875	0.179	0.680	0.816	0.816	0.876	0.884	0.884	0.884	0.884	0.884
4.750	0.179	0.714	0.825	0.825	0.884	0.884	0.893	0.901	0.910	0.910
4.625	0.189	0.733	0.835	0.835	0.901	0.910	0.910	0.918	0.918	0.918
4.500	0.179	0.723	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
4.375	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
4.250	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.125	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
4.000	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
3.990	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
3.875	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
3.750	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
3.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122

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

Conv fixed 240 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.250	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.125	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
9.000	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.990	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.875	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.750	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.625	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.500	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.375	0.179	0.553	0.638	0.638	0.629	0.553	0.527	0.493	0.485	0.485
8.250	0.179	0.553	0.655	0.655	0.638	0.561	0.544	0.510	0.502	0.502
8.125	0.179	0.553	0.655	0.655	0.638	0.578	0.561	0.527	0.519	0.519
8.000	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.990	0.179	0.561	0.663	0.663	0.646	0.595	0.578	0.544	0.536	0.536
7.875	0.179	0.561	0.672	0.672	0.655	0.604	0.595	0.561	0.553	0.553
7.750	0.179	0.570	0.672	0.672	0.672	0.621	0.612	0.578	0.570	0.570
7.625	0.260	0.640	0.689	0.689	0.689	0.638	0.629	0.595	0.587	0.587
7.500	0.267	0.655	0.698	0.697	0.706	0.655	0.646	0.612	0.604	0.604
7.375	0.277	0.665	0.717	0.706	0.714	0.663	0.646	0.621	0.612	0.612
7.250	0.286	0.683	0.734	0.714	0.731	0.680	0.663	0.629	0.629	0.629
7.125	0.315	0.679	0.776	0.723	0.740	0.706	0.680	0.655	0.646	0.646
7.000	0.315	0.687	0.785	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.990	0.315	0.687	0.785	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.875	0.315	0.687	0.793	0.740	0.765	0.740	0.714	0.689	0.680	0.680
6.750	0.315	0.696	0.793	0.740	0.774	0.757	0.731	0.714	0.706	0.706
6.625	0.339	0.770	0.837	0.765	0.791	0.774	0.748	0.731	0.731	0.731
6.500	0.339	0.770	0.854	0.782	0.808	0.782	0.765	0.748	0.748	0.748
6.375	0.339	0.787	0.854	0.782	0.816	0.799	0.782	0.765	0.765	0.765
6.250	0.339	0.787	0.854	0.782	0.842	0.825	0.791	0.782	0.782	0.782
6.125	0.250	0.711	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
6.000	0.250	0.711	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.990	0.250	0.711	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825

5.875	0.250	0.712	0.799	0.799	0.859	0.842	0.842	0.842	0.842	0.842
5.750	0.250	0.729	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859
5.625	0.179	0.680	0.816	0.816	0.876	0.884	0.884	0.884	0.884	0.884
5.500	0.179	0.714	0.825	0.825	0.884	0.884	0.893	0.901	0.910	0.910
5.375	0.179	0.723	0.825	0.825	0.901	0.910	0.910	0.918	0.918	0.918
5.250	0.179	0.723	0.833	0.833	0.910	0.918	0.918	0.935	0.944	0.944
5.125	0.179	0.723	0.850	0.850	0.918	0.927	0.944	0.952	0.961	0.961
5.000	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.990	0.179	0.723	0.850	0.850	0.935	0.944	0.961	0.978	0.986	0.986
4.875	0.179	0.723	0.850	0.850	0.944	0.978	0.978	0.995	0.995	0.995
4.750	0.179	0.723	0.859	0.859	0.969	0.995	1.003	1.012	1.020	1.020
4.625	0.179	0.723	0.867	0.867	0.986	1.012	1.029	1.037	1.046	1.046
4.500	0.179	0.723	0.867	0.867	0.995	1.029	1.054	1.080	1.088	1.088
4.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
4.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
3.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.990	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.875	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.750	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.625	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.500	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.375	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.250	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.125	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122
2.000	0.179	0.723	0.876	0.876	1.046	1.080	1.097	1.114	1.122	1.122

Conv fixed 360 2nd Home

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

8.990	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.875	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.750	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.625	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.500	0.409	0.931	1.047	0.992	0.960	0.787	0.750	0.702	0.690	0.690
8.375	0.409	0.931	1.034	0.992	0.960	0.787	0.750	0.702	0.690	0.690
8.250	0.409	0.931	1.040	1.007	0.961	0.799	0.774	0.726	0.714	0.714
8.125	0.465	0.977	1.110	1.078	1.042	0.923	0.814	0.766	0.754	0.738
8.000	0.446	0.975	1.100	1.080	1.046	0.948	0.838	0.790	0.778	0.762
7.990	0.446	0.975	1.100	1.080	1.046	0.948	0.838	0.790	0.778	0.762
7.875	0.443	0.959	1.111	1.081	1.046	0.960	0.863	0.814	0.802	0.787
7.750	0.421	0.952	1.097	1.067	1.091	0.984	0.887	0.838	0.826	0.811
7.625	0.869	1.369	1.493	1.415	1.289	1.217	1.204	1.156	1.144	0.835
7.500	0.843	1.355	1.483	1.407	1.338	1.266	1.254	1.205	1.193	0.859
7.375	0.803	1.315	1.458	1.386	1.317	1.244	1.220	1.184	1.171	0.871
7.250	0.783	1.307	1.451	1.383	1.344	1.253	1.229	1.180	1.180	0.895
7.125	0.765	1.321	1.448	1.401	1.375	1.289	1.253	1.217	1.205	0.920
7.000	0.745	1.313	1.443	1.399	1.373	1.287	1.263	1.215	1.215	0.944
6.990	0.745	1.313	1.443	1.399	1.373	1.287	1.263	1.215	1.215	0.944
6.875	0.726	1.293	1.436	1.396	1.383	1.309	1.272	1.236	1.224	0.968
6.750	0.708	1.287	1.419	1.381	1.380	1.318	1.282	1.258	1.246	1.004
6.625	0.718	1.321	1.455	1.396	1.376	1.305	1.169	1.145	1.145	1.041
6.500	0.699	1.303	1.462	1.406	1.386	1.304	1.148	1.124	1.124	1.065
6.375	0.684	1.312	1.444	1.388	1.380	1.311	1.159	1.135	1.135	1.089
6.250	0.670	1.298	1.429	1.373	1.402	1.334	1.154	1.141	1.141	1.113
6.125	0.643	1.265	1.433	1.386	1.402	1.344	1.174	1.162	1.162	1.150
6.000	0.630	1.252	1.416	1.370	1.398	1.340	1.198	1.186	1.186	1.174
5.990	0.630	1.252	1.416	1.370	1.398	1.340	1.198	1.186	1.186	1.174
5.875	0.618	1.240	1.403	1.358	1.386	1.330	1.210	1.210	1.210	1.198
5.750	0.608	1.254	1.391	1.347	1.376	1.345	1.247	1.259	1.235	1.222
5.625	0.517	1.187	1.347	1.305	1.365	1.348	1.258	1.258	1.258	1.258
5.500	0.254	1.016	1.174	1.174	1.258	1.258	1.271	1.283	1.295	1.295
5.375	0.254	1.029	1.174	1.174	1.283	1.295	1.295	1.307	1.307	1.307
5.250	0.254	1.029	1.186	1.186	1.295	1.307	1.307	1.331	1.343	1.343
5.125	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
5.000	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.990	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
4.875	0.254	1.029	1.210	1.210	1.343	1.392	1.392	1.416	1.416	1.416
4.750	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.625	0.254	1.029	1.234	1.234	1.404	1.440	1.464	1.476	1.488	1.488
4.500	0.254	1.029	1.234	1.234	1.416	1.464	1.500	1.537	1.549	1.549
4.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

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

Conv fixed 360 HomeReady.Possible

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.470	0.991	1.107	1.053	1.020	0.847	0.811	0.762	0.750	0.750
8.375	0.470	0.991	1.095	1.053	1.020	0.847	0.811	0.762	0.750	0.750
8.250	0.470	0.991	1.101	1.067	1.022	0.859	0.835	0.787	0.774	0.774
8.125	0.526	1.038	1.170	1.138	1.102	0.984	0.875	0.826	0.814	0.799
8.000	0.506	1.036	1.161	1.141	1.106	1.008	0.888	0.840	0.828	0.823
7.990	0.506	1.036	1.161	1.141	1.106	1.008	0.888	0.840	0.828	0.823
7.875	0.504	1.020	1.172	1.141	1.106	1.020	0.908	0.859	0.847	0.847
7.750	0.482	1.013	1.157	1.127	1.151	1.044	0.932	0.883	0.871	0.871
7.625	0.929	1.429	1.554	1.475	1.340	1.186	1.084	1.035	1.023	0.895
7.500	0.903	1.415	1.544	1.468	1.364	1.210	1.097	1.048	1.036	0.920
7.375	0.864	1.376	1.518	1.446	1.376	1.240	1.065	1.029	1.017	0.932
7.250	0.843	1.368	1.512	1.443	1.405	1.268	1.077	1.028	1.028	0.956
7.125	0.826	1.381	1.508	1.462	1.436	1.283	1.136	1.100	1.087	0.980
7.000	0.806	1.373	1.503	1.459	1.434	1.318	1.150	1.102	1.102	1.004
6.990	0.806	1.373	1.503	1.459	1.434	1.318	1.150	1.102	1.102	1.004
6.875	0.786	1.354	1.497	1.457	1.443	1.342	1.162	1.126	1.114	1.029
6.750	0.768	1.348	1.479	1.442	1.440	1.354	1.174	1.149	1.137	1.065

6.625	0.778	1.382	1.515	1.457	1.437	1.366	1.205	1.180	1.180	1.101
6.500	0.760	1.364	1.522	1.466	1.446	1.365	1.214	1.189	1.189	1.125
6.375	0.745	1.373	1.505	1.449	1.441	1.372	1.223	1.199	1.199	1.150
6.250	0.731	1.359	1.490	1.434	1.462	1.394	1.220	1.208	1.208	1.174
6.125	0.704	1.325	1.494	1.446	1.463	1.404	1.249	1.237	1.237	1.210
6.000	0.691	1.313	1.476	1.430	1.459	1.401	1.258	1.245	1.245	1.234
5.990	0.691	1.313	1.476	1.430	1.459	1.401	1.258	1.245	1.245	1.234
5.875	0.679	1.301	1.463	1.418	1.447	1.390	1.259	1.259	1.259	1.258
5.750	0.668	1.314	1.452	1.408	1.436	1.405	1.295	1.307	1.283	1.283
5.625	0.578	1.248	1.407	1.366	1.426	1.409	1.319	1.319	1.319	1.319
5.500	0.315	1.077	1.234	1.234	1.319	1.319	1.331	1.343	1.355	1.355
5.375	0.315	1.089	1.234	1.234	1.343	1.355	1.355	1.367	1.367	1.367
5.250	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.125	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.000	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.990	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
4.875	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
4.750	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.625	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.500	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658

FHA Fixed 360

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

9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.990	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.024	0.390	0.600	0.684	0.697	0.697	0.703	0.739	0.739	0.678
7.625	0.273	1.188	1.712	1.924	1.835	1.835	1.850	1.941	1.941	1.696
7.500	0.265	1.061	1.516	1.701	1.608	1.608	1.621	1.700	1.700	1.475
7.375	0.252	0.847	1.189	1.327	1.228	1.228	1.237	1.297	1.297	1.104
7.250	0.239	0.635	0.862	0.954	0.848	0.848	0.855	0.894	0.894	0.735
7.125	0.440	1.420	1.965	2.128	2.123	2.060	2.039	2.137	2.137	1.818
7.000	0.430	1.261	1.719	1.848	1.838	1.775	1.751	1.834	1.834	1.540
6.990	0.430	1.261	1.719	1.848	1.838	1.775	1.751	1.834	1.834	1.540
6.875	0.416	1.042	1.383	1.463	1.447	1.384	1.357	1.419	1.419	1.159
6.750	0.401	0.798	1.007	1.035	1.011	0.948	0.917	0.957	0.957	0.735
6.625	0.429	1.517	2.140	2.364	2.362	2.331	2.269	2.377	2.377	2.017
6.500	0.418	1.336	1.862	2.047	2.040	2.008	1.944	2.035	2.035	1.703
6.375	0.401	1.058	1.435	1.559	1.544	1.512	1.444	1.509	1.509	1.220
6.250	0.384	0.785	1.016	1.081	1.056	1.025	0.952	0.992	0.992	0.745
6.125	0.243	1.465	2.165	2.448	2.451	2.406	2.426	2.547	2.547	2.265
6.000	0.227	1.200	1.758	1.984	1.978	1.933	1.949	2.046	2.046	1.805
5.990	0.227	1.200	1.758	1.984	1.978	1.933	1.949	2.046	2.046	1.805
5.875	0.208	0.902	1.299	1.460	1.445	1.400	1.411	1.480	1.480	1.286
5.750	0.189	0.596	0.828	0.922	0.898	0.853	0.860	0.900	0.900	0.753
5.625	0.086	1.379	2.120	2.420	2.463	2.463	2.485	2.613	2.613	2.399
5.500	0.067	1.081	1.662	1.897	1.931	1.931	1.948	2.048	2.048	1.881
5.375	0.047	0.764	1.175	1.341	1.365	1.365	1.377	1.448	1.448	1.329
5.250	0.027	0.435	0.669	0.763	0.777	0.777	0.783	0.824	0.824	0.756
5.125	0.092	1.482	2.278	2.600	2.646	2.646	2.669	2.807	2.807	2.577
5.000	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.990	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.875	0.049	0.797	1.225	1.398	1.423	1.423	1.435	1.509	1.509	1.385
4.750	0.027	0.442	0.679	0.775	0.789	0.789	0.795	0.837	0.837	0.768
4.625	0.093	1.505	2.313	2.640	2.687	2.687	2.710	2.850	2.850	2.617
4.500	0.072	1.165	1.791	2.044	2.081	2.081	2.099	2.207	2.207	2.026

4.375	0.050	0.809	1.243	1.419	1.444	1.444	1.456	1.532	1.532	1.406
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

VA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.000	0.293	0.355	0.518	0.677	0.774	0.783	0.815	0.823	0.808	0.721
7.990	0.293	0.355	0.518	0.677	0.774	0.783	0.815	0.823	0.808	0.721
7.875	0.229	0.277	0.404	0.528	0.604	0.611	0.636	0.642	0.631	0.562
7.750	0.199	0.241	0.351	0.459	0.524	0.531	0.552	0.558	0.548	0.488
7.625	0.447	0.541	0.789	1.031	1.179	1.193	1.241	1.254	1.231	1.097

7.500	0.365	0.443	0.646	0.843	0.964	0.976	1.015	1.026	1.007	0.898
7.375	0.284	0.344	0.501	0.655	0.748	0.758	0.788	0.796	0.782	0.697
7.250	0.199	0.241	0.352	0.460	0.526	0.532	0.554	0.559	0.549	0.490
7.125	0.487	0.589	0.860	1.123	1.284	1.300	1.351	1.366	1.341	1.196
7.000	0.406	0.492	0.718	0.937	1.072	1.085	1.128	1.140	1.119	0.998
6.990	0.406	0.492	0.718	0.937	1.072	1.085	1.128	1.140	1.119	0.998
6.875	0.327	0.396	0.578	0.755	0.863	0.874	0.909	0.918	0.902	0.804
6.750	0.224	0.272	0.396	0.518	0.592	0.599	0.623	0.630	0.618	0.551
6.625	0.561	0.679	0.991	1.294	1.480	1.498	1.558	1.575	1.546	1.378
6.500	0.475	0.575	0.839	1.096	1.253	1.268	1.319	1.333	1.309	1.167
6.375	0.364	0.441	0.643	0.840	0.960	0.972	1.011	1.022	1.003	0.894
6.250	0.230	0.279	0.407	0.532	0.608	0.615	0.640	0.647	0.635	0.566
6.125	0.673	0.816	1.190	1.554	1.777	1.798	1.870	1.890	1.856	1.654
6.000	0.539	0.653	0.952	1.243	1.422	1.439	1.496	1.512	1.485	1.324
5.990	0.539	0.653	0.952	1.243	1.422	1.439	1.496	1.512	1.485	1.324
5.875	0.399	0.483	0.705	0.920	1.052	1.065	1.108	1.120	1.099	0.980
5.750	0.238	0.289	0.421	0.550	0.628	0.636	0.661	0.669	0.656	0.585
5.625	0.796	0.964	1.406	1.837	2.100	2.126	2.211	2.235	2.194	1.956
5.500	0.612	0.742	1.082	1.413	1.616	1.636	1.701	1.719	1.688	1.505
5.375	0.434	0.525	0.766	1.001	1.145	1.158	1.205	1.218	1.195	1.066
5.250	0.243	0.294	0.429	0.560	0.640	0.648	0.674	0.681	0.669	0.596
5.125	0.844	1.023	1.491	1.948	2.227	2.254	2.345	2.370	2.326	2.074
5.000	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
4.990	0.653	0.791	1.153	1.506	1.722	1.743	1.813	1.832	1.799	1.604
4.875	0.448	0.542	0.791	1.033	1.181	1.195	1.243	1.257	1.234	1.100
4.750	0.254	0.308	0.449	0.586	0.670	0.678	0.705	0.713	0.700	0.624
4.625	0.897	1.087	1.586	2.071	2.368	2.397	2.493	2.520	2.474	2.205
4.500	0.688	0.833	1.215	1.587	1.815	1.837	1.910	1.931	1.896	1.690
4.375	0.475	0.576	0.840	1.097	1.254	1.269	1.320	1.334	1.310	1.168
4.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
4.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
4.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
2.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251

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

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.000	0.396	0.480	0.700	0.914	1.046	1.058	1.101	1.112	1.092	0.974
7.990	0.396	0.480	0.700	0.914	1.046	1.058	1.101	1.112	1.092	0.974
7.875	0.303	0.366	0.535	0.698	0.798	0.808	0.840	0.849	0.834	0.743
7.750	0.243	0.295	0.430	0.561	0.642	0.650	0.676	0.683	0.670	0.598
7.625	0.685	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	0.464	0.539	0.738	0.931	0.943	0.954	0.993	1.003	0.985	0.878
7.250	0.350	0.402	0.537	0.669	0.643	0.651	0.677	0.684	0.672	0.599
7.125	0.806	0.937	1.272	1.575	1.761	1.750	1.719	1.737	1.706	1.520
7.000	0.697	0.804	1.078	1.322	1.471	1.456	1.414	1.429	1.403	1.251
6.990	0.697	0.804	1.078	1.322	1.471	1.456	1.414	1.429	1.403	1.251
6.875	0.588	0.673	0.887	1.072	1.186	1.167	1.113	1.125	1.105	0.985
6.750	0.456	0.513	0.654	0.767	0.837	0.815	0.747	0.755	0.741	0.661
6.625	0.872	1.018	1.403	1.764	1.975	1.981	1.925	1.946	1.910	1.703
6.500	0.756	0.879	1.200	1.498	1.670	1.673	1.605	1.622	1.593	1.420
6.375	0.616	0.709	0.952	1.174	1.300	1.299	1.215	1.228	1.206	1.075
6.250	0.453	0.512	0.664	0.799	0.871	0.864	0.763	0.772	0.758	0.675
6.125	0.887	1.057	1.505	1.940	2.188	2.186	2.237	2.261	2.220	1.979
6.000	0.723	0.859	1.215	1.562	1.756	1.748	1.782	1.802	1.769	1.577
5.990	0.723	0.859	1.215	1.562	1.756	1.748	1.782	1.802	1.769	1.577
5.875	0.554	0.654	0.916	1.172	1.309	1.296	1.312	1.327	1.302	1.161
5.750	0.364	0.424	0.581	0.733	0.808	0.789	0.785	0.793	0.779	0.694
5.625	0.928	1.124	1.640	2.142	2.449	2.479	2.578	2.606	2.558	2.281
5.500	0.715	0.867	1.264	1.651	1.888	1.911	1.987	2.009	1.972	1.758
5.375	0.507	0.615	0.897	1.171	1.339	1.355	1.409	1.425	1.399	1.247
5.250	0.287	0.348	0.507	0.662	0.757	0.767	0.797	0.806	0.791	0.705

5.125	0.976	1.183	1.725	2.253	2.576	2.607	2.712	2.741	2.691	2.399
5.000	0.756	0.915	1.335	1.744	1.994	2.018	2.099	2.121	2.083	1.857
4.990	0.756	0.915	1.335	1.744	1.994	2.018	2.099	2.121	2.083	1.857
4.875	0.521	0.632	0.921	1.203	1.376	1.392	1.448	1.464	1.437	1.281
4.750	0.298	0.362	0.527	0.689	0.787	0.797	0.829	0.838	0.823	0.733
4.625	1.030	1.247	1.819	2.376	2.717	2.750	2.860	2.891	2.838	2.530
4.500	0.791	0.958	1.397	1.825	2.087	2.112	2.196	2.220	2.180	1.943
4.375	0.549	0.665	0.970	1.267	1.449	1.466	1.525	1.541	1.513	1.349
4.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
4.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
4.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966

USDA fixed 360

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

8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.000	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.990	0.042	0.675	1.038	1.185	1.206	1.206	1.216	1.279	1.279	1.174
7.875	0.031	0.503	0.774	0.883	0.899	0.899	0.907	0.953	0.953	0.875
7.750	0.024	0.390	0.600	0.684	0.697	0.697	0.703	0.739	0.739	0.678
7.625	0.273	1.188	1.712	1.924	1.741	1.741	1.756	1.847	1.847	1.696
7.500	0.265	1.061	1.516	1.701	1.514	1.514	1.528	1.607	1.607	1.475
7.375	0.252	0.847	1.189	1.327	1.134	1.134	1.144	1.203	1.203	1.104
7.250	0.239	0.635	0.862	0.954	0.754	0.754	0.761	0.800	0.800	0.735
7.125	0.678	1.659	2.220	2.448	2.480	2.480	2.496	2.594	2.594	1.818
7.000	0.668	1.499	1.975	2.167	2.195	2.195	2.208	2.291	2.291	1.540
6.990	0.668	1.499	1.975	2.167	2.195	2.195	2.208	2.291	2.291	1.540
6.875	0.655	1.280	1.638	1.783	1.804	1.804	1.814	1.876	1.876	1.159
6.750	0.640	1.036	1.263	1.355	1.368	1.368	1.374	1.414	1.414	0.735
6.625	0.605	1.692	2.315	2.568	2.604	2.604	2.622	2.730	2.730	2.017
6.500	0.594	1.512	2.038	2.251	2.281	2.281	2.296	2.387	2.387	1.703
6.375	0.576	1.234	1.611	1.763	1.785	1.785	1.796	1.861	1.861	1.220
6.250	0.559	0.961	1.191	1.284	1.298	1.298	1.304	1.344	1.344	0.745
6.125	0.305	1.527	2.227	2.510	2.550	2.550	2.571	2.692	2.692	2.265
6.000	0.289	1.262	1.820	2.045	2.078	2.078	2.094	2.191	2.191	1.805
5.990	0.289	1.262	1.820	2.045	2.078	2.078	2.094	2.191	2.191	1.805
5.875	0.270	0.963	1.361	1.521	1.544	1.544	1.556	1.625	1.625	1.286
5.750	0.251	0.657	0.890	0.984	0.997	0.997	1.004	1.045	1.045	0.753
5.625	0.086	1.379	2.120	2.420	2.463	2.463	2.485	2.613	2.613	2.399
5.500	0.067	1.081	1.662	1.897	1.931	1.931	1.948	2.048	2.048	1.881
5.375	0.047	0.764	1.175	1.341	1.365	1.365	1.377	1.448	1.448	1.329
5.250	0.027	0.435	0.669	0.763	0.777	0.777	0.783	0.824	0.824	0.756
5.125	0.092	1.482	2.278	2.600	2.646	2.646	2.669	2.807	2.807	2.577
5.000	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.990	0.071	1.148	1.765	2.015	2.050	2.050	2.068	2.175	2.175	1.997
4.875	0.049	0.797	1.225	1.398	1.423	1.423	1.435	1.509	1.509	1.385
4.750	0.027	0.442	0.679	0.775	0.789	0.789	0.795	0.837	0.837	0.768
4.625	0.093	1.505	2.313	2.640	2.687	2.687	2.710	2.850	2.850	2.617
4.500	0.072	1.165	1.791	2.044	2.081	2.081	2.099	2.207	2.207	2.026
4.375	0.050	0.809	1.243	1.419	1.444	1.444	1.456	1.532	1.532	1.406
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

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

Conv ARM 360

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

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

FHA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
9.990	0.026	0.414	0.637	0.727	0.740	0.740	0.746	0.785	0.785	0.720
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	0.033	0.534	0.820	0.936	0.953	0.953	0.961	1.011	1.011	0.928
7.990	0.033	0.534	0.820	0.936	0.953	0.953	0.961	1.011	1.011	0.928
7.875	0.025	0.402	0.618	0.705	0.718	0.718	0.724	0.761	0.761	0.699
7.750	0.020	0.329	0.506	0.577	0.587	0.587	0.592	0.623	0.623	0.572
7.625	0.049	0.793	1.219	1.392	1.416	1.416	1.429	1.503	1.503	1.380
7.500	0.044	0.706	1.086	1.240	1.261	1.261	1.272	1.338	1.338	1.229
7.375	0.033	0.534	0.820	0.936	0.953	0.953	0.961	1.011	1.011	0.928
7.250	0.022	0.361	0.555	0.634	0.645	0.645	0.651	0.684	0.684	0.628
7.125	0.054	0.863	1.327	1.515	1.542	1.542	1.555	1.636	1.636	1.502
7.000	0.046	0.744	1.143	1.305	1.328	1.328	1.340	1.409	1.409	1.294
6.990	0.046	0.744	1.143	1.305	1.328	1.328	1.340	1.409	1.409	1.294
6.875	0.035	0.565	0.869	0.992	1.009	1.009	1.018	1.071	1.071	0.983
6.750	0.022	0.361	0.555	0.634	0.645	0.645	0.651	0.685	0.685	0.628
6.625	0.061	0.978	1.503	1.716	1.746	1.746	1.761	1.852	1.852	1.700
6.500	0.052	0.837	1.287	1.469	1.495	1.495	1.508	1.586	1.586	1.456
6.375	0.037	0.600	0.922	1.053	1.071	1.071	1.080	1.136	1.136	1.043
6.250	0.023	0.367	0.564	0.644	0.656	0.656	0.661	0.696	0.696	0.639
6.125	0.070	1.121	1.723	1.966	2.001	2.001	2.019	2.123	2.123	1.949
6.000	0.056	0.896	1.378	1.573	1.600	1.600	1.614	1.698	1.698	1.559
5.990	0.056	0.896	1.378	1.573	1.600	1.600	1.614	1.698	1.698	1.559
5.875	0.040	0.638	0.980	1.119	1.139	1.139	1.149	1.208	1.208	1.109
5.750	0.023	0.372	0.572	0.652	0.664	0.664	0.670	0.704	0.704	0.647
5.625	0.074	1.197	1.841	2.101	2.138	2.138	2.157	2.268	2.268	2.083
5.500	0.058	0.940	1.444	1.649	1.678	1.678	1.692	1.780	1.780	1.634
5.375	0.041	0.663	1.019	1.163	1.184	1.184	1.194	1.256	1.256	1.153
5.250	0.023	0.374	0.574	0.656	0.667	0.667	0.673	0.708	0.708	0.650
5.125	0.081	1.300	1.998	2.281	2.321	2.321	2.341	2.462	2.462	2.260
5.000	0.063	1.006	1.547	1.766	1.797	1.797	1.813	1.907	1.907	1.750
4.990	0.063	1.006	1.547	1.766	1.797	1.797	1.813	1.907	1.907	1.750
4.875	0.043	0.695	1.069	1.220	1.241	1.241	1.252	1.317	1.317	1.209
4.750	0.024	0.380	0.585	0.668	0.679	0.679	0.685	0.721	0.721	0.662
4.625	0.082	1.323	2.033	2.321	2.362	2.362	2.382	2.506	2.506	2.300
4.500	0.064	1.023	1.573	1.796	1.828	1.828	1.844	1.939	1.939	1.780
4.375	0.044	0.707	1.087	1.241	1.263	1.263	1.274	1.340	1.340	1.230
4.250	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
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
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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