

Issued: 12/12/2025 10:23 AM 15 30 45 60 75 90 120 150 180
Lock Expiration Dates: 27-Dec 11-Jan 26-Jan 10-Feb 25-Feb 12-Mar 11-Apr 11-May 10-Jun

File Types

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

Disclaimer

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

Title Proposed Insured & CPL Address

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

Mortgage Clause & Lender IDS

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

FHA ID 3827009995 VA ID 5650720000

Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

Contact Notes

TPORateLocks@uhm.com

TPOCaseNumber@uhm.com

TPOClosing@uhm.com

TPOAppraisal@uhm.com

TPOComplianceHelp@uhm.com

TPOICDclosing@uhm.com

TPONDCclosing@uhm.com

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

Long-Term Locks

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

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

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

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

Closing Doc Turntimes

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

Servicing Information

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

UHM Fees for Wholesale & NDC

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

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

NDC – Conventional & Government: \$575 Admin Fee

NDC – Conv & Gov: \$350 Doc Draw Fee if UHM Draws Docs

NDC – USDA/FHA Streamlines & VA IRRRL: \$325 Admin Fee

NDC – USDA/FHA Streamlines & VA IRRRL: \$100 Doc Draw Fee if UHM Draws Docs

Conventional Loans

Use 620 score if one borrower with no score

If another borrower is on loan, use that FICO score

ARMs: <https://www.newyorkfed.org/markets/reference-rates/sofr>

Government Loans

If one borrower with no score, there is a -4.00 LLPA

Use 0 score if one borrower with no score (UHMGo)

UHM Price Boost

As of 8/1/24, base price includes improvement for UHM Price Boost

LLPA for waiving Price Boost in LLPA sections of rate sheet

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	104.471	104.492	104.490	104.482	104.332	104.282
7.500	104.246	104.267	104.265	104.257	104.107	104.057
7.375	104.061	104.082	104.080	104.072	103.922	103.872
7.250	103.744	103.765	103.762	103.754	103.604	103.554
7.125	103.424	103.420	103.412	103.404	103.254	103.204
7.000	103.096	103.082	103.055	103.025	102.875	102.825
6.990	103.016	103.002	102.975	102.945	102.795	102.745
6.875	102.751	102.737	102.709	102.676	102.526	102.476
6.750	102.363	102.350	102.321	102.289	102.139	102.089
6.625	102.096	102.062	102.016	101.968	101.818	101.768
6.500	101.710	101.676	101.630	101.582	101.432	101.382
6.375	101.279	101.244	101.199	101.150	101.000	100.950
6.250	100.810	100.776	100.730	100.682	100.532	100.482
6.125	100.578	100.544	100.498	100.450	100.300	100.250
6.000	100.035	100.000	99.954	99.906	99.756	99.706
5.990	99.990	99.955	99.909	99.861	99.711	99.661
5.875	99.598	99.564	99.518	99.470	99.320	99.270
5.750	99.045	99.010	98.964	98.916	98.766	98.716
5.625	98.688	98.660	98.609	98.553	98.403	98.353
5.500	98.135	98.107	98.057	98.000	97.850	97.800
5.375	97.519	97.491	97.440	97.384	97.234	97.184
5.250	96.880	96.852	96.802	96.745	96.595	96.545
5.125	96.060	96.032	95.982	95.925	95.775	95.725
5.000	95.362	95.346	95.310	95.270	95.120	95.070
4.990	95.282	95.266	95.230	95.190	95.040	94.990
4.875	94.568	94.561	94.528	94.487	94.337	94.287
4.750	93.871	93.864	93.830	93.790	93.640	93.590

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.594	103.541	103.488	103.438	103.288	103.238
6.625	103.337	103.283	103.231	103.181	103.031	102.981
6.500	103.066	103.012	102.960	102.910	102.760	102.710
6.375	102.775	102.722	102.673	102.631	102.481	102.431
6.250	102.474	102.429	102.388	102.355	102.205	102.155
6.125	102.144	102.124	102.099	102.065	101.915	101.865
6.000	101.835	101.815	101.789	101.756	101.606	101.556
5.990	101.725	101.705	101.679	101.646	101.496	101.446
5.875	101.527	101.507	101.482	101.448	101.298	101.248
5.750	101.219	101.199	101.173	101.140	100.990	100.940
5.625	100.908	100.888	100.862	100.829	100.679	100.629
5.500	100.596	100.576	100.550	100.517	100.367	100.317
5.375	100.284	100.264	100.238	100.205	100.055	100.005
5.250	99.945	99.925	99.900	99.866	99.716	99.666
5.125	99.742	99.715	99.682	99.640	99.490	99.440
5.000	99.403	99.376	99.344	99.302	99.152	99.102
4.990	99.293	99.266	99.234	99.192	99.042	98.992
4.875	99.035	99.008	98.975	98.933	98.783	98.733
4.750	98.651	98.625	98.592	98.550	98.400	98.350
4.625	98.319	98.306	98.281	98.239	98.089	98.039
4.500	97.936	97.922	97.897	97.856	97.706	97.656
4.375	97.532	97.519	97.494	97.452	97.302	97.252
4.250	97.118	97.105	97.080	97.038	96.888	96.838
4.125	96.695	96.681	96.657	96.615	96.465	96.415
4.000	96.263	96.249	96.224	96.183	96.033	95.983

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.694	104.743	104.752	104.752	104.602	104.552
7.500	104.404	104.442	104.450	104.450	104.300	104.250
7.375	104.105	104.126	104.130	104.130	103.980	103.930
7.250	103.802	103.822	103.827	103.827	103.677	103.627
7.125	103.567	103.546	103.524	103.501	103.351	103.301
7.000	103.261	103.240	103.199	103.153	103.003	102.953
6.990	103.151	103.130	103.089	103.043	102.893	102.843
6.875	102.943	102.922	102.873	102.816	102.666	102.616
6.750	102.585	102.564	102.515	102.458	102.308	102.258
6.625	102.522	102.480	102.407	102.327	102.177	102.127
6.500	102.162	102.121	102.048	101.967	101.817	101.767
6.375	101.764	101.723	101.650	101.569	101.419	101.369
6.250	101.331	101.289	101.216	101.136	100.986	100.936
6.125	101.322	101.288	101.216	101.135	100.985	100.935
6.000	100.764	100.730	100.658	100.577	100.427	100.377
5.990	100.809	100.775	100.703	100.622	100.472	100.422
5.875	100.421	100.386	100.315	100.234	100.084	100.034
5.750	99.917	99.883	99.811	99.730	99.580	99.530
5.625	99.891	99.877	99.804	99.715	99.565	99.515
5.500	99.388	99.374	99.300	99.211	99.061	99.011
5.375	98.845	98.832	98.758	98.669	98.519	98.469
5.250	98.280	98.267	98.193	98.104	97.954	97.904
5.125	97.694	97.680	97.606	97.518	97.368	97.318
5.000	96.961	96.947	96.873	96.784	96.634	96.584
4.990	97.006	96.992	96.918	96.829	96.679	96.629
4.875	96.168	96.155	96.081	95.992	95.842	95.792
4.750	95.534	95.520	95.446	95.357	95.207	95.157

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	103.491	103.437	103.385	103.335	103.185	103.135
6.625	103.285	103.231	103.179	103.129	102.979	102.929
6.500	103.068	103.014	102.962	102.912	102.762	102.712
6.375	102.835	102.782	102.730	102.679	102.529	102.479
6.250	102.588	102.535	102.482	102.432	102.282	102.232
6.125	102.123	102.103	102.078	102.044	101.894	101.844
6.000	101.876	101.856	101.830	101.797	101.647	101.597
5.990	101.776	101.756	101.730	101.697	101.547	101.497
5.875	101.616	101.596	101.571	101.537	101.387	101.337
5.750	101.348	101.327	101.302	101.269	101.119	101.069
5.625	101.090	101.070	101.038	100.988	100.838	100.788
5.500	100.840	100.820	100.788	100.738	100.588	100.538
5.375	100.591	100.571	100.539	100.488	100.338	100.288
5.250	100.320	100.300	100.268	100.218	100.068	100.018
5.125	100.170	100.143	100.104	100.045	99.895	99.845
5.000	99.903	99.876	99.836	99.778	99.628	99.578
4.990	99.778	99.751	99.711	99.653	99.503	99.453
4.875	99.605	99.579	99.539	99.481	99.331	99.281
4.750	99.299	99.273	99.233	99.175	99.025	98.975
4.625	98.981	98.954	98.915	98.856	98.706	98.656
4.500	98.650	98.623	98.584	98.525	98.375	98.325
4.375	98.311	98.285	98.245	98.186	98.036	97.986
4.250	97.965	97.938	97.899	97.840	97.690	97.640
4.125	97.241	97.228	97.203	97.161	97.011	96.961
4.000	96.895	96.882	96.857	96.815	96.665	96.615

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	100.019	99.918	99.817	99.688	99.538	99.488
7.500	99.979	99.882	99.786	99.662	99.512	99.462
7.375	99.938	99.846	99.755	99.636	99.486	99.436
7.250	99.898	99.810	99.724	99.610	99.460	99.410
7.125	100.036	99.987	99.935	99.869	99.719	99.669
7.000	100.340	100.295	100.249	100.189	100.039	99.989
6.990	100.364	100.320	100.274	100.215	100.065	100.015
6.875	100.643	100.604	100.563	100.509	100.359	100.309
6.750	100.946	100.912	100.877	100.829	100.679	100.629
6.625	101.046	100.979	100.914	100.824	100.674	100.624
6.500	100.958	100.896	100.835	100.751	100.601	100.551
6.375	100.870	100.812	100.756	100.677	100.527	100.477
6.250	100.782	100.729	100.677	100.603	100.453	100.403
6.125	100.563	100.490	100.420	100.321	100.171	100.121
6.000	100.223	100.154	100.089	99.995	99.845	99.795
5.990	100.196	100.128	100.062	99.969	99.819	99.769
5.875	99.883	99.819	99.758	99.668	99.518	99.468
5.750	99.544	99.483	99.426	99.342	99.192	99.142
5.625	99.153	99.087	99.025	98.934	98.784	98.734
5.500	98.715	98.653	98.595	98.508	98.358	98.308
5.375	98.277	98.219	98.165	98.083	97.933	97.883
5.250	97.839	97.785	97.736	97.658	97.508	97.458
5.125	97.402	97.353	97.308	97.235	97.085	97.035
5.000	96.967	96.922	96.880	96.812	96.662	96.612
4.990	96.932	96.887	96.846	96.779	96.629	96.579
4.875	96.532	96.491	96.453	96.390	96.240	96.190
4.750	96.097	96.059	96.026	95.968	95.818	95.768

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	102.089	101.974	101.862	101.715	101.565	101.515
7.500	101.876	101.766	101.658	101.516	101.366	101.316
7.375	101.663	101.557	101.453	101.317	101.167	101.117
7.250	101.450	101.349	101.249	101.118	100.968	100.918
7.125	101.336	101.257	101.179	101.076	100.926	100.876
7.000	101.314	101.239	101.166	101.068	100.918	100.868
6.990	101.312	101.238	101.165	101.068	100.918	100.868
6.875	101.291	101.221	101.153	101.060	100.910	100.860
6.750	101.268	101.203	101.139	101.052	100.902	100.852
6.625	101.229	101.166	101.104	101.019	100.869	100.819
6.500	101.176	101.117	101.060	100.980	100.830	100.780
6.375	101.122	101.068	101.015	100.941	100.791	100.741
6.250	101.068	101.019	100.971	100.902	100.752	100.702
6.125	100.918	100.855	100.795	100.709	100.559	100.509
6.000	100.678	100.620	100.564	100.482	100.332	100.282
5.990	100.659	100.601	100.545	100.464	100.314	100.264
5.875	100.438	100.384	100.333	100.256	100.106	100.056
5.750	100.198	100.149	100.102	100.030	99.880	99.830
5.625	99.903	99.847	99.795	99.715	99.565	99.515
5.500	99.556	99.504	99.456	99.381	99.231	99.181
5.375	99.209	99.161	99.117	99.047	98.897	98.847
5.250	98.862	98.818	98.778	98.713	98.563	98.513
5.125	98.484	98.439	98.397	98.330	98.180	98.130
5.000	98.077	98.036	97.999	97.936	97.786	97.736
4.990	98.044	98.004	97.967	97.905	97.755	97.705
4.875	97.670	97.633	97.600	97.542	97.392	97.342
4.750	97.263	97.230	97.201	97.148	96.998	96.948

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	101.424	101.330	101.236	101.116	100.966	100.916
7.500	101.438	101.349	101.260	101.145	100.995	100.945
7.375	101.452	101.368	101.284	101.174	101.024	100.974
7.250	101.467	101.387	101.308	101.204	101.054	101.004
7.125	101.466	101.388	101.311	101.209	101.059	101.009
7.000	101.452	101.379	101.306	101.210	101.060	101.010
6.990	101.448	101.376	101.305	101.210	101.060	101.010
6.875	101.435	101.367	101.300	101.210	101.060	101.010
6.750	101.420	101.357	101.295	101.198	101.048	100.998
6.625	101.273	101.196	101.121	101.018	100.868	100.818
6.500	101.063	100.990	100.920	100.822	100.672	100.622
6.375	100.853	100.785	100.718	100.625	100.475	100.425
6.250	100.635	100.571	100.509	100.423	100.273	100.223
6.125	100.482	100.427	100.374	100.297	100.147	100.097
6.000	100.325	100.275	100.226	100.154	100.004	99.954
5.990	100.325	100.275	100.226	100.154	100.004	99.954
5.875	100.181	100.135	100.090	100.023	99.873	99.823
5.750	100.062	100.019	99.978	99.915	99.765	99.715
5.625	99.751	99.691	99.635	99.552	99.402	99.352
5.500	99.369	99.314	99.262	99.183	99.033	98.983
5.375	98.987	98.936	98.888	98.814	98.664	98.614
5.250	98.605	98.558	98.515	98.445	98.295	98.245
5.125	98.206	98.160	98.118	98.049	97.899	97.849
5.000	97.791	97.749	97.711	97.647	97.497	97.447
4.990	97.758	97.716	97.678	97.615	97.465	97.415
4.875	97.377	97.338	97.304	97.245	97.095	97.045
4.750	96.962	96.927	96.897	96.843	96.693	96.643

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	104.471	104.492	104.490	104.482
7.500	104.246	104.267	104.265	104.257
7.375	104.061	104.082	104.080	104.072
7.250	103.744	103.765	103.762	103.754
7.125	103.424	103.420	103.412	103.404
7.000	103.096	103.082	103.055	103.025
6.990	103.016	103.002	102.975	102.945
6.875	102.751	102.737	102.709	102.676
6.750	102.363	102.350	102.321	102.289
6.625	102.096	102.062	102.016	101.968
6.500	101.710	101.676	101.630	101.582
6.375	101.279	101.244	101.199	101.150
6.250	100.810	100.776	100.730	100.682
6.125	100.578	100.544	100.498	100.450
6.000	100.035	100.000	99.954	99.906
5.990	99.990	99.955	99.909	99.861
5.875	99.598	99.564	99.518	99.470
5.750	99.045	99.010	98.964	98.916
5.625	98.688	98.660	98.609	98.553
5.500	98.135	98.107	98.057	98.000
5.375	97.519	97.491	97.440	97.384
5.250	96.880	96.852	96.802	96.745
5.125	96.060	96.032	95.982	95.925
5.000	95.362	95.346	95.310	95.270
4.990	95.282	95.266	95.230	95.190
4.875	94.568	94.561	94.528	94.487
4.750	93.871	93.864	93.830	93.790

CONVENTIONAL PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

Government Loan Programs				
30 Year FHA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.396	102.334	102.271	102.209
7.500	102.396	102.334	102.271	102.209
7.375	102.396	102.334	102.271	102.209
7.250	102.396	102.334	102.271	102.209
7.125	102.302	102.240	102.177	102.115
7.000	102.302	102.240	102.177	102.115
6.990	102.222	102.160	102.097	102.035
6.875	102.302	102.240	102.177	102.115
6.750	102.302	102.240	102.177	102.115
6.625	101.115	101.052	100.990	100.927
6.500	101.115	101.052	100.990	100.927
6.375	101.115	101.052	100.990	100.927
6.250	101.115	101.052	100.990	100.927
6.125	99.990	99.927	99.865	99.802
6.000	99.990	99.927	99.865	99.802
5.990	99.910	99.847	99.785	99.722
5.875	99.990	99.927	99.865	99.802
5.750	99.990	99.927	99.865	99.802
5.625	98.552	98.490	98.427	98.365
5.500	98.552	98.490	98.427	98.365
5.375	98.552	98.490	98.427	98.365
5.250	98.552	98.490	98.427	98.365
5.125	96.240	96.177	96.115	96.052
5.000	96.240	96.177	96.115	96.052
4.990	96.160	96.097	96.035	95.972

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.396	102.334	102.271	102.209
7.500	102.396	102.334	102.271	102.209
7.375	102.396	102.334	102.271	102.209
7.250	102.396	102.334	102.271	102.209
7.125	102.302	102.240	102.177	102.115
7.000	102.302	102.240	102.177	102.115
6.990	102.222	102.160	102.097	102.035
6.875	102.302	102.240	102.177	102.115
6.750	102.302	102.240	102.177	102.115
6.625	101.115	101.052	100.990	100.927
6.500	101.115	101.052	100.990	100.927
6.375	101.115	101.052	100.990	100.927
6.250	101.115	101.052	100.990	100.927
6.125	99.990	99.927	99.865	99.802
6.000	99.990	99.927	99.865	99.802
5.990	99.910	99.847	99.785	99.722
5.875	99.990	99.927	99.865	99.802
5.750	99.990	99.927	99.865	99.802
5.625	98.552	98.490	98.427	98.365
5.500	98.552	98.490	98.427	98.365
5.375	98.552	98.490	98.427	98.365
5.250	98.552	98.490	98.427	98.365

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	100.044	100.013	99.982	99.950
5.375	100.044	100.013	99.982	99.950
5.250	100.044	100.013	99.982	99.950
5.125	99.029	98.997	98.966	98.935
5.000	99.029	98.997	98.966	98.935
4.875	99.029	98.997	98.966	98.935
4.750	99.029	98.997	98.966	98.935
4.625	97.607	97.575	97.544	97.513
4.500	97.607	97.575	97.544	97.513
4.375	97.607	97.575	97.544	97.513
4.250	97.607	97.575	97.544	97.513
4.125	95.700	95.669	95.638	95.607
4.000	95.700	95.669	95.638	95.607

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.396	102.334	102.271	102.209
7.500	102.396	102.334	102.271	102.209
7.375	102.396	102.334	102.271	102.209
7.250	102.396	102.334	102.271	102.209
7.125	102.302	102.240	102.177	102.115
7.000	102.302	102.240	102.177	102.115
6.990	102.222	102.160	102.097	102.035
6.875	102.302	102.240	102.177	102.115
6.750	102.302	102.240	102.177	102.115
6.625	101.115	101.052	100.990	100.927
6.500	101.115	101.052	100.990	100.927
6.375	101.115	101.052	100.990	100.927
6.250	101.115	101.052	100.990	100.927
6.125	99.990	99.927	99.865	99.802
6.000	99.990	99.927	99.865	99.802
5.990	99.910	99.847	99.785	99.722
5.875	99.990	99.927	99.865	99.802
5.750	99.990	99.927	99.865	99.802
5.625	98.552	98.490	98.427	98.365
5.500	98.552	98.490	98.427	98.365
5.375	98.552	98.490	98.427	98.365
5.250	98.552	98.490	98.427	98.365

Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.471	102.492	102.490	102.482	102.332	102.282
7.500	102.246	102.267	102.265	102.257	102.107	102.057
7.375	103.261	103.282	103.280	103.272	103.122	103.072
7.250	102.944	102.965	102.962	102.954	102.804	102.754
7.125	103.174	103.170	103.162	103.154	103.004	102.954
7.000	102.846	102.832	102.805	102.775	102.625	102.575
6.990	102.766	102.752	102.725	102.695	102.545	102.495
6.875	102.501	102.487	102.459	102.426	102.276	102.226
6.750	102.113	102.100	102.071	102.039	101.889	101.839
6.625	101.846	101.812	101.766	101.718	101.568	101.518
6.500	101.460	101.426	101.380	101.332	101.182	101.132
6.375	101.029	100.994	100.949	100.900	100.750	100.700

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	98.983	98.963	98.937	98.904	98.754	98.704
5.500	98.671	98.651	98.625	98.592	98.442	98.392
5.375	98.359	98.339	98.313	98.280	98.130	98.080
5.250	98.020	98.000	97.975	97.941	97.791	97.741
5.125	97.192	97.165	97.132	97.090	96.940	96.890
5.000	96.853	96.826	96.794	96.752	96.602	96.552
4.875	96.485	96.458	96.425	96.383	96.233	96.183
4.750	96.101	96.075	96.042	96.000	95.850	95.800

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	-1.250	-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	98.802	98.740	98.677	98.615	98.465	98.415
6.625	98.115	98.052	97.990	97.927	97.777	97.727
6.500	98.115	98.052	97.990	97.927	97.777	97.727
6.375	98.115	98.052	97.990	97.927	97.777	97.727
6.250	98.115	98.052	97.990	97.927	97.777	97.727
6.125	96.990	96.927	96.865	96.802	96.652	96.602
6.000	96.990	96.927	96.865	96.802	96.652	96.602
5.990	96.910	96.847	96.785	96.722	96.572	96.522
5.875	96.990	96.927	96.865	96.802	96.652	96.602

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.138	98.107	98.075	98.044	97.894	97.844
5.625	97.044	97.013	96.982	96.950	96.800	96.750
5.500	97.044	97.013	96.982	96.950	96.800	96.750
5.375	97.044	97.013	96.982	96.950	96.800	96.750
5.250	97.044	97.013	96.982	96.950	96.800	96.750

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	0.418	0.789	0.855	0.768	0.697	0.646	0.638	0.604	0.595	0.595
7.000	0.415	0.759	0.821	0.714	0.714	0.663	0.655	0.621	0.612	0.612
6.990	0.415	0.759	0.821	0.714	0.714	0.663	0.655	0.621	0.612	0.612
6.875	0.414	0.777	0.837	0.731	0.731	0.680	0.672	0.638	0.629	0.629
6.750	0.415	0.786	0.846	0.740	0.748	0.697	0.689	0.655	0.646	0.646
6.625	0.418	0.786	0.854	0.748	0.757	0.706	0.689	0.663	0.655	0.655
6.500	0.407	0.784	0.857	0.767	0.774	0.723	0.706	0.672	0.672	0.672
6.375	0.404	0.797	0.865	0.776	0.782	0.748	0.723	0.697	0.689	0.689
6.250	0.396	0.793	0.874	0.784	0.791	0.757	0.740	0.706	0.706	0.706
6.125	0.388	0.791	0.882	0.793	0.808	0.782	0.757	0.731	0.723	0.723
6.000	0.393	0.798	0.867	0.782	0.816	0.799	0.774	0.757	0.748	0.748
5.990	0.393	0.798	0.867	0.782	0.816	0.799	0.774	0.757	0.748	0.748
5.875	0.396	0.814	0.893	0.808	0.833	0.816	0.791	0.774	0.774	0.774
5.750	0.405	0.817	0.910	0.825	0.850	0.825	0.808	0.791	0.791	0.791
5.625	0.381	0.820	0.910	0.872	0.859	0.842	0.825	0.808	0.808	0.808
5.500	0.311	0.747	0.826	0.825	0.884	0.867	0.833	0.825	0.825	0.825
5.375	0.303	0.724	0.842	0.842	0.893	0.876	0.859	0.850	0.850	0.850

5.250	0.303	0.724	0.842	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.125	0.271	0.732	0.866	0.851	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	0.429	0.770	0.844	0.731	0.731	0.680	0.672	0.638	0.629	0.629
7.500	0.434	0.777	0.856	0.740	0.748	0.697	0.689	0.655	0.646	0.646
7.375	0.435	0.776	0.859	0.748	0.757	0.706	0.689	0.663	0.655	0.655
7.250	0.435	0.766	0.875	0.757	0.774	0.723	0.706	0.672	0.672	0.672
7.125	0.431	0.820	0.845	0.765	0.782	0.748	0.723	0.697	0.689	0.689
7.000	0.431	0.828	0.863	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.990	0.431	0.828	0.863	0.774	0.791	0.757	0.740	0.706	0.706	0.706
6.875	0.431	0.828	0.864	0.782	0.808	0.782	0.757	0.731	0.723	0.723
6.750	0.431	0.826	0.851	0.782	0.816	0.799	0.774	0.757	0.748	0.748
6.625	0.423	0.852	0.970	0.808	0.833	0.816	0.791	0.774	0.774	0.774
6.500	0.423	0.852	0.987	0.825	0.850	0.825	0.808	0.791	0.791	0.791
6.375	0.423	0.869	0.987	0.825	0.859	0.842	0.825	0.808	0.808	0.808
6.250	0.423	0.869	0.987	0.825	0.884	0.867	0.833	0.825	0.825	0.825
6.125	0.352	0.794	0.944	0.842	0.893	0.876	0.859	0.850	0.850	0.850
6.000	0.352	0.794	0.926	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.990	0.352	0.794	0.926	0.842	0.901	0.884	0.876	0.867	0.867	0.867
5.875	0.352	0.794	0.859	0.842	0.901	0.884	0.884	0.884	0.884	0.884
5.750	0.352	0.811	0.842	0.842	0.901	0.901	0.910	0.918	0.901	0.901
5.625	0.293	0.782	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	0.456	0.958	1.052	1.022	0.986	0.847	0.811	0.762	0.750	0.750
8.375	0.456	0.958	1.053	1.022	0.986	0.847	0.811	0.762	0.750	0.750
8.250	0.456	0.958	1.077	1.046	0.998	0.859	0.835	0.787	0.774	0.774
8.125	0.493	1.004	1.127	1.102	1.056	0.943	0.859	0.811	0.799	0.799
8.000	0.476	1.002	1.118	1.077	1.048	0.967	0.883	0.835	0.823	0.823
7.990	0.476	1.002	1.118	1.077	1.048	0.967	0.883	0.835	0.823	0.823
7.875	0.457	0.978	1.120	1.105	1.061	0.979	0.908	0.859	0.847	0.847
7.750	0.435	0.968	1.101	1.090	1.105	1.003	0.932	0.883	0.871	0.871
7.625	0.930	1.393	1.516	1.441	1.312	1.159	0.956	0.908	0.895	0.895
7.500	0.898	1.402	1.530	1.456	1.337	1.183	0.980	0.932	0.920	0.920
7.375	0.857	1.363	1.495	1.437	1.349	1.195	0.980	0.944	0.932	0.932
7.250	0.837	1.380	1.518	1.433	1.373	1.219	1.004	0.956	0.956	0.956
7.125	0.842	1.392	1.519	1.485	1.471	1.316	1.029	0.992	0.980	0.980
7.000	0.822	1.383	1.513	1.482	1.468	1.347	1.053	1.004	1.004	1.004
6.990	0.822	1.383	1.513	1.482	1.468	1.347	1.053	1.004	1.004	1.004
6.875	0.802	1.363	1.506	1.479	1.478	1.371	1.077	1.041	1.029	1.029
6.750	0.784	1.357	1.489	1.464	1.475	1.382	1.101	1.077	1.065	1.065
6.625	0.778	1.376	1.515	1.469	1.462	1.372	1.125	1.101	1.101	1.101
6.500	0.760	1.357	1.522	1.479	1.471	1.371	1.150	1.125	1.125	1.125

6.375	0.745	1.367	1.505	1.461	1.466	1.378	1.174	1.150	1.150	1.150
6.250	0.731	1.353	1.490	1.446	1.487	1.400	1.186	1.174	1.174	1.174
6.125	0.717	1.339	1.506	1.447	1.470	1.411	1.222	1.210	1.210	1.210
6.000	0.703	1.325	1.489	1.430	1.465	1.408	1.246	1.234	1.234	1.234
5.990	0.703	1.325	1.489	1.430	1.465	1.408	1.246	1.234	1.234	1.234
5.875	0.691	1.313	1.476	1.418	1.453	1.396	1.258	1.258	1.258	1.258
5.750	0.681	1.327	1.464	1.408	1.443	1.411	1.295	1.307	1.283	1.283
5.625	0.592	1.269	1.411	1.360	1.413	1.406	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	

[illegible]

9.500	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.375	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.250	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.125	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8.875	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	0.401	0.771	0.838	0.751	0.683	0.632	0.624	0.590	0.581	0.578
7.000	0.398	0.742	0.804	0.707	0.707	0.656	0.647	0.613	0.605	0.595
6.990	0.398	0.742	0.804	0.707	0.707	0.656	0.647	0.613	0.605	0.595
6.875	0.397	0.760	0.820	0.724	0.724	0.673	0.664	0.630	0.622	0.612
6.750	0.398	0.769	0.829	0.733	0.741	0.690	0.682	0.648	0.639	0.629
6.625	0.401	0.769	0.837	0.741	0.749	0.698	0.681	0.656	0.647	0.638
6.500	0.390	0.767	0.840	0.750	0.767	0.716	0.699	0.665	0.665	0.655
6.375	0.387	0.780	0.848	0.759	0.775	0.741	0.715	0.690	0.681	0.672
6.250	0.379	0.776	0.857	0.767	0.783	0.749	0.732	0.698	0.698	0.689
6.125	0.371	0.774	0.865	0.776	0.791	0.765	0.740	0.714	0.706	0.706
6.000	0.376	0.781	0.850	0.775	0.809	0.792	0.766	0.749	0.741	0.731
5.990	0.376	0.781	0.850	0.775	0.809	0.792	0.766	0.749	0.741	0.731
5.875	0.379	0.797	0.876	0.800	0.826	0.809	0.783	0.766	0.766	0.757
5.750	0.388	0.800	0.893	0.818	0.843	0.818	0.801	0.784	0.784	0.774
5.625	0.364	0.803	0.893	0.855	0.842	0.825	0.808	0.791	0.791	0.791
5.500	0.294	0.730	0.809	0.808	0.867	0.850	0.816	0.808	0.808	0.808
5.375	0.286	0.707	0.825	0.825	0.876	0.859	0.842	0.833	0.833	0.833
5.250	0.286	0.707	0.825	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.125	0.254	0.715	0.849	0.834	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	0.412	0.753	0.827	0.714	0.714	0.663	0.655	0.621	0.612	0.612
7.500	0.417	0.760	0.839	0.723	0.731	0.680	0.672	0.638	0.629	0.629
7.375	0.418	0.759	0.842	0.731	0.740	0.689	0.672	0.646	0.638	0.638
7.250	0.418	0.749	0.858	0.740	0.757	0.706	0.689	0.655	0.655	0.655

7.125	0.414	0.803	0.828	0.748	0.765	0.731	0.706	0.680	0.672	0.672
7.000	0.414	0.811	0.846	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.990	0.414	0.811	0.846	0.757	0.774	0.740	0.723	0.689	0.689	0.689
6.875	0.414	0.811	0.847	0.765	0.791	0.765	0.740	0.714	0.706	0.706
6.750	0.414	0.809	0.834	0.765	0.799	0.782	0.757	0.740	0.731	0.731
6.625	0.406	0.835	0.953	0.791	0.816	0.799	0.774	0.757	0.757	0.757
6.500	0.406	0.835	0.970	0.808	0.833	0.808	0.791	0.774	0.774	0.774
6.375	0.406	0.852	0.970	0.808	0.842	0.825	0.808	0.791	0.791	0.791
6.250	0.406	0.852	0.970	0.808	0.867	0.850	0.816	0.808	0.808	0.808
6.125	0.335	0.777	0.927	0.825	0.876	0.859	0.842	0.833	0.833	0.833
6.000	0.335	0.777	0.909	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.990	0.335	0.777	0.909	0.825	0.884	0.867	0.859	0.850	0.850	0.850
5.875	0.335	0.777	0.842	0.825	0.884	0.867	0.867	0.867	0.867	0.867
5.750	0.335	0.794	0.825	0.825	0.884	0.884	0.893	0.901	0.884	0.884
5.625	0.276	0.765	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

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	0.432	0.934	1.028	0.998	0.962	0.823	0.787	0.738	0.726	0.726
8.375	0.432	0.934	1.028	0.998	0.962	0.823	0.787	0.738	0.726	0.726
8.250	0.432	0.934	1.052	1.022	0.974	0.835	0.811	0.762	0.750	0.750
8.125	0.469	0.980	1.103	1.078	1.032	0.918	0.835	0.787	0.774	0.774
8.000	0.452	0.978	1.094	1.053	1.024	0.943	0.859	0.811	0.799	0.799
7.990	0.452	0.978	1.094	1.053	1.024	0.943	0.859	0.811	0.799	0.799
7.875	0.433	0.954	1.096	1.080	1.037	0.955	0.883	0.835	0.823	0.823
7.750	0.410	0.944	1.077	1.066	1.080	0.979	0.908	0.859	0.847	0.847
7.625	0.906	1.369	1.492	1.417	1.340	1.267	1.255	1.207	1.194	0.871
7.500	0.873	1.378	1.506	1.432	1.351	1.279	1.267	1.218	1.206	0.895
7.375	0.833	1.338	1.471	1.413	1.331	1.259	1.235	1.198	1.186	0.908
7.250	0.813	1.356	1.494	1.408	1.349	1.271	1.246	1.198	1.198	0.932
7.125	0.818	1.367	1.494	1.460	1.447	1.333	1.296	1.260	1.248	0.956
7.000	0.798	1.359	1.489	1.458	1.444	1.335	1.311	1.262	1.262	0.980
6.990	0.798	1.359	1.489	1.458	1.444	1.335	1.311	1.262	1.262	0.980
6.875	0.778	1.339	1.482	1.455	1.453	1.359	1.323	1.287	1.274	1.004
6.750	0.760	1.333	1.465	1.440	1.451	1.370	1.334	1.310	1.297	1.041
6.625	0.754	1.351	1.491	1.445	1.438	1.404	1.368	1.344	1.344	1.077
6.500	0.736	1.333	1.498	1.455	1.447	1.403	1.379	1.355	1.355	1.101
6.375	0.721	1.342	1.481	1.437	1.442	1.410	1.386	1.362	1.362	1.125
6.250	0.707	1.328	1.466	1.422	1.463	1.431	1.383	1.371	1.371	1.150
6.125	0.693	1.314	1.482	1.423	1.445	1.387	1.331	1.319	1.319	1.186
6.000	0.679	1.301	1.465	1.406	1.441	1.383	1.339	1.327	1.327	1.210
5.990	0.679	1.301	1.465	1.406	1.441	1.383	1.339	1.327	1.327	1.210
5.875	0.667	1.289	1.451	1.394	1.429	1.372	1.341	1.341	1.341	1.234
5.750	0.657	1.303	1.440	1.384	1.418	1.387	1.368	1.380	1.356	1.258
5.625	0.567	1.245	1.387	1.335	1.389	1.382	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	0.725	0.655	0.604	0.595	0.561	0.553	0.553
7.000	0.372	0.717	0.778	0.672	0.672	0.621	0.612	0.578	0.570	0.570
6.990	0.372	0.717	0.778	0.672	0.672	0.621	0.612	0.578	0.570	0.570
6.875	0.372	0.735	0.795	0.689	0.689	0.638	0.629	0.595	0.587	0.587
6.750	0.372	0.744	0.804	0.697	0.706	0.655	0.646	0.612	0.604	0.604
6.625	0.376	0.743	0.812	0.706	0.714	0.663	0.646	0.621	0.612	0.612
6.500	0.364	0.741	0.814	0.725	0.731	0.680	0.663	0.629	0.629	0.629
6.375	0.362	0.755	0.823	0.733	0.740	0.706	0.680	0.655	0.646	0.646
6.250	0.354	0.751	0.831	0.742	0.748	0.714	0.697	0.663	0.663	0.663
6.125	0.345	0.748	0.840	0.750	0.765	0.740	0.714	0.689	0.680	0.680
6.000	0.350	0.755	0.825	0.740	0.774	0.757	0.731	0.714	0.706	0.706
5.990	0.350	0.755	0.825	0.740	0.774	0.757	0.731	0.714	0.706	0.706
5.875	0.353	0.772	0.850	0.765	0.791	0.774	0.748	0.731	0.731	0.731
5.750	0.362	0.775	0.868	0.782	0.808	0.782	0.765	0.748	0.748	0.748
5.625	0.338	0.778	0.868	0.830	0.816	0.799	0.782	0.765	0.765	0.765
5.500	0.269	0.705	0.783	0.782	0.842	0.825	0.791	0.782	0.782	0.782
5.375	0.261	0.682	0.799	0.799	0.850	0.833	0.816	0.808	0.808	0.808
5.250	0.261	0.682	0.799	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.125	0.228	0.689	0.824	0.809	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	0.188	0.732	0.834	0.834	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	0.387	0.728	0.801	0.689	0.689	0.638	0.629	0.595	0.587	0.587
7.500	0.391	0.735	0.814	0.697	0.706	0.655	0.646	0.612	0.604	0.604
7.375	0.392	0.734	0.816	0.706	0.714	0.663	0.646	0.621	0.612	0.612
7.250	0.392	0.723	0.832	0.714	0.731	0.680	0.663	0.629	0.629	0.629
7.125	0.388	0.778	0.802	0.723	0.740	0.706	0.680	0.655	0.646	0.646
7.000	0.388	0.785	0.821	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.990	0.388	0.785	0.821	0.731	0.748	0.714	0.697	0.663	0.663	0.663
6.875	0.388	0.785	0.822	0.740	0.765	0.740	0.714	0.689	0.680	0.680
6.750	0.388	0.783	0.809	0.740	0.774	0.757	0.731	0.714	0.706	0.706
6.625	0.381	0.809	0.927	0.765	0.791	0.774	0.748	0.731	0.731	0.731
6.500	0.381	0.809	0.944	0.782	0.808	0.782	0.765	0.748	0.748	0.748
6.375	0.381	0.826	0.944	0.782	0.816	0.799	0.782	0.765	0.765	0.765
6.250	0.381	0.826	0.944	0.782	0.842	0.825	0.791	0.782	0.782	0.782
6.125	0.309	0.751	0.902	0.799	0.850	0.833	0.816	0.808	0.808	0.808
6.000	0.309	0.751	0.884	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.990	0.309	0.751	0.884	0.799	0.859	0.842	0.833	0.825	0.825	0.825
5.875	0.309	0.751	0.816	0.799	0.859	0.842	0.842	0.842	0.842	0.842
5.750	0.309	0.768	0.799	0.799	0.859	0.859	0.867	0.876	0.859	0.859

5.625	0.250	0.739	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	0.395	0.898	0.992	0.961	0.926	0.787	0.750	0.702	0.690	0.690
8.375	0.395	0.898	0.992	0.961	0.925	0.787	0.750	0.702	0.690	0.690
8.250	0.395	0.898	1.016	0.986	0.938	0.799	0.774	0.726	0.714	0.714
8.125	0.432	0.944	1.067	1.042	0.996	0.882	0.808	0.760	0.747	0.738
8.000	0.416	0.942	1.057	1.016	0.988	0.906	0.832	0.784	0.772	0.762
7.990	0.416	0.942	1.057	1.016	0.988	0.906	0.832	0.784	0.772	0.762
7.875	0.396	0.918	1.059	1.044	1.000	0.918	0.856	0.808	0.796	0.787
7.750	0.374	0.907	1.041	1.030	1.044	0.943	0.880	0.832	0.820	0.811
7.625	0.870	1.333	1.456	1.380	1.270	1.197	1.185	1.137	1.125	0.835
7.500	0.837	1.342	1.469	1.396	1.314	1.241	1.229	1.181	1.169	0.859
7.375	0.797	1.302	1.435	1.376	1.311	1.238	1.214	1.178	1.165	0.871
7.250	0.777	1.320	1.458	1.372	1.319	1.247	1.223	1.174	1.174	0.895
7.125	0.782	1.331	1.458	1.424	1.411	1.287	1.251	1.215	1.203	0.920
7.000	0.761	1.323	1.453	1.421	1.408	1.286	1.260	1.212	1.212	0.944
6.990	0.761	1.323	1.453	1.421	1.408	1.286	1.260	1.212	1.212	0.944
6.875	0.742	1.303	1.446	1.418	1.417	1.310	1.270	1.233	1.221	0.968
6.750	0.723	1.297	1.428	1.403	1.414	1.321	1.279	1.255	1.242	1.004
6.625	0.718	1.315	1.455	1.409	1.401	1.312	1.258	1.234	1.234	1.041
6.500	0.699	1.297	1.462	1.418	1.411	1.310	1.233	1.209	1.209	1.065
6.375	0.684	1.306	1.444	1.401	1.405	1.318	1.244	1.220	1.220	1.089
6.250	0.670	1.292	1.429	1.386	1.427	1.340	1.208	1.196	1.196	1.113
6.125	0.656	1.278	1.446	1.386	1.409	1.351	1.174	1.162	1.162	1.150
6.000	0.643	1.265	1.429	1.370	1.405	1.347	1.198	1.186	1.186	1.174
5.990	0.643	1.265	1.429	1.370	1.405	1.347	1.198	1.186	1.186	1.174
5.875	0.631	1.253	1.415	1.358	1.393	1.336	1.210	1.210	1.210	1.198
5.750	0.620	1.266	1.404	1.347	1.382	1.351	1.247	1.259	1.235	1.222
5.625	0.531	1.209	1.351	1.299	1.353	1.346	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	0.456	0.958	1.052	1.022	0.986	0.847	0.811	0.762	0.750	0.750
8.375	0.456	0.958	1.053	1.022	0.986	0.847	0.811	0.762	0.750	0.750
8.250	0.456	0.958	1.077	1.046	0.998	0.859	0.835	0.787	0.774	0.774
8.125	0.493	1.004	1.127	1.102	1.056	0.943	0.876	0.827	0.815	0.799
8.000	0.476	1.002	1.118	1.077	1.048	0.967	0.889	0.840	0.828	0.823
7.990	0.476	1.002	1.118	1.077	1.048	0.967	0.889	0.840	0.828	0.823
7.875	0.457	0.978	1.120	1.105	1.061	0.979	0.908	0.859	0.847	0.847
7.750	0.435	0.968	1.101	1.090	1.105	1.003	0.932	0.883	0.871	0.871
7.625	0.930	1.393	1.516	1.441	1.312	1.159	1.066	1.018	1.006	0.895
7.500	0.898	1.402	1.530	1.456	1.337	1.183	1.090	1.042	1.030	0.920
7.375	0.857	1.363	1.495	1.437	1.349	1.195	1.065	1.029	1.017	0.932
7.250	0.837	1.380	1.518	1.433	1.373	1.219	1.077	1.028	1.028	0.956
7.125	0.842	1.392	1.519	1.485	1.471	1.316	1.133	1.097	1.085	0.980
7.000	0.822	1.383	1.513	1.482	1.468	1.347	1.148	1.099	1.099	1.004
6.990	0.822	1.383	1.513	1.482	1.468	1.347	1.148	1.099	1.099	1.004
6.875	0.802	1.363	1.506	1.479	1.478	1.371	1.160	1.123	1.111	1.029
6.750	0.784	1.357	1.489	1.464	1.475	1.382	1.170	1.146	1.134	1.065
6.625	0.778	1.376	1.515	1.469	1.462	1.372	1.192	1.168	1.168	1.101
6.500	0.760	1.357	1.522	1.479	1.471	1.371	1.203	1.179	1.179	1.125

6.375	0.745	1.367	1.505	1.461	1.466	1.378	1.210	1.186	1.186	1.150
6.250	0.731	1.353	1.490	1.446	1.487	1.400	1.208	1.196	1.196	1.174
6.125	0.717	1.339	1.506	1.447	1.470	1.411	1.249	1.237	1.237	1.210
6.000	0.703	1.325	1.489	1.430	1.465	1.408	1.258	1.246	1.246	1.234
5.990	0.703	1.325	1.489	1.430	1.465	1.408	1.258	1.246	1.246	1.234
5.875	0.691	1.313	1.476	1.418	1.453	1.396	1.259	1.259	1.259	1.258
5.750	0.681	1.327	1.464	1.408	1.443	1.411	1.295	1.307	1.283	1.283
5.625	0.592	1.269	1.411	1.360	1.413	1.406	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
2.500	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800
2.375	0.044	0.711	1.093	1.248	1.270	1.270	1.281	1.347	1.347	1.237
2.250	0.024	0.387	0.595	0.679	0.691	0.691	0.697	0.733	0.733	0.673
2.125	0.084	1.344	2.067	2.359	2.401	2.401	2.422	2.547	2.547	2.338
2.000	0.064	1.035	1.591	1.816	1.848	1.848	1.864	1.961	1.961	1.800