



NMLS# 128231

19500 Jamboree Road, Suite 400, Irvine, CA 92612

855-GO-IMPAC

Lock: 8:00 AM - 5:00 PM PST

LockDesk@ImpacMail.com

10/19/2020 7:58

www.impacwholesale.com

VA Lender ID #902544-00-00

FHA Lender ID #3086500000

WHOLESALE

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| Mortgagee Clause |
|--|
| LoanCare, LLC ISAQA/ATIMA P.O. Box 202049 Florence, SC 29502-2049 |

| Market Data | |
|---------------|--------|
| Prime | 3.250% |
| 1 yr Treasury | 0.130% |
| 1 yr LIBOR | 0.335% |
| 1 mo LIBOR | 0.151% |

| Fees | |
|----------|---------|
| Full Doc | \$995 |
| VA IRRRL | \$595 |
| NonQM | \$1,399 |

| Lock Expirations | |
|------------------|----------|
| 15 day | 11/03/20 |
| 30 day | 11/18/20 |
| 45 day | 12/03/20 |
| 60 day | 12/18/20 |

| Lock Extension Fees | |
|---------------------|-------|
| 5 day | 0.100 |
| 15 day | 0.300 |
| 30 day | 0.600 |

| Impac Contacts | |
|---------------------------------------|--|
| Main Phone Line Toll Free | 877-310-0970 |
| Al Crisanty | AlCrisanty@impacmail.com |
| National Sales Director West Region | 949-475-6494 |
| John Douglas | John.Douglas@impacmail.com |
| National Sales Director East Region | 609-519-4165 |

ANNOUNCEMENTS



NonQM

| Bank Stmt - 30YR FIXED | | | IF30AD | Investor - 30YR FIXED | | | IF30IN | Agency Plus - 30YR FIXED | | | IF30AP |
|------------------------|---------|---------|--------|-----------------------|---------|---------|--------|--------------------------|---------|---------|--------|
| Rate | 30 day | 45 day | | Rate | 30 day | 45 day | | Rate | 30 day | 45 day | |
| 4.625 | 0.650 | 0.800 | | 5.250 | 0.650 | 0.800 | | 4.625 | 0.150 | 0.300 | |
| 4.750 | 0.400 | 0.550 | | 5.375 | 0.400 | 0.550 | | 4.750 | (0.100) | 0.050 | |
| 4.875 | 0.150 | 0.300 | | 5.500 | 0.150 | 0.300 | | 4.875 | (0.350) | (0.200) | |
| 5.000 | (0.100) | 0.050 | | 5.625 | (0.100) | 0.050 | | 5.000 | (0.600) | (0.450) | |
| 5.125 | (0.350) | (0.200) | | 5.750 | (0.350) | (0.200) | | 5.125 | (0.850) | (0.700) | |
| 5.250 | (0.600) | (0.450) | | 5.875 | (0.600) | (0.450) | | 5.250 | (1.100) | (0.950) | |
| 5.375 | (0.850) | (0.700) | | 6.000 | (0.850) | (0.700) | | 5.375 | (1.350) | (1.200) | |
| 5.500 | (1.100) | (0.950) | | 6.125 | (1.100) | (0.950) | | 5.500 | (1.600) | (1.450) | |
| 5.625 | (1.350) | (1.200) | | 6.250 | (1.350) | (1.200) | | 5.625 | (1.850) | (1.700) | |
| 5.750 | (1.600) | (1.450) | | 6.375 | (1.600) | (1.450) | | 5.750 | (2.100) | (1.950) | |
| 5.875 | (1.850) | (1.700) | | 6.500 | (1.850) | (1.700) | | 5.875 | (2.350) | (2.200) | |
| 6.000 | (2.100) | (1.950) | | 6.625 | (2.100) | (1.950) | | 6.000 | (2.600) | (2.450) | |
| 6.125 | (2.350) | (2.200) | | 6.750 | (2.350) | (2.200) | | 6.125 | (2.850) | (2.700) | |
| 6.250 | (2.600) | (2.450) | | 6.875 | (2.600) | (2.450) | | 6.250 | (3.100) | (2.950) | |
| 6.375 | (2.850) | (2.700) | | 7.000 | (2.850) | (2.700) | | 6.375 | (3.350) | (3.200) | |
| 6.500 | (3.100) | (2.950) | | 7.125 | (3.100) | (2.950) | | 6.500 | (3.600) | (3.450) | |
| 6.625 | (3.350) | (3.200) | | 7.250 | (3.350) | (3.200) | | 6.625 | (3.850) | (3.700) | |
| 6.750 | (3.600) | (3.450) | | 7.375 | (3.600) | (3.450) | | 6.750 | (4.100) | (3.950) | |
| 6.875 | (3.850) | (3.700) | | 7.500 | (3.850) | (3.700) | | 6.875 | (4.350) | (4.200) | |

| Bank Statement - 7/1 ARM | | | IA71AD | Investor - 7/1 ARM | | | IA71IN | Agency Plus - 7/1 ARM | | | IA71AP |
|--------------------------|---------|---------|--------|--------------------|---------|---------|--------|-----------------------|---------|---------|--------|
| Rate | 30 day | 45 day | | Rate | 30 day | 45 day | | Rate | 30 day | 45 day | |
| 4.625 | 0.650 | 0.800 | | 5.250 | 0.650 | 0.800 | | 4.625 | 0.150 | 0.300 | |
| 4.750 | 0.400 | 0.550 | | 5.375 | 0.400 | 0.550 | | 4.750 | (0.100) | 0.050 | |
| 4.875 | 0.150 | 0.300 | | 5.500 | 0.150 | 0.300 | | 4.875 | (0.350) | (0.200) | |
| 5.000 | (0.100) | 0.050 | | 5.625 | (0.100) | 0.050 | | 5.000 | (0.600) | (0.450) | |
| 5.125 | (0.350) | (0.200) | | 5.750 | (0.350) | (0.200) | | 5.125 | (0.850) | (0.700) | |
| 5.250 | (0.600) | (0.450) | | 5.875 | (0.600) | (0.450) | | 5.250 | (1.100) | (0.950) | |
| 5.375 | (0.850) | (0.700) | | 6.000 | (0.850) | (0.700) | | 5.375 | (1.350) | (1.200) | |
| 5.500 | (1.100) | (0.950) | | 6.125 | (1.100) | (0.950) | | 5.500 | (1.600) | (1.450) | |
| 5.625 | (1.350) | (1.200) | | 6.250 | (1.350) | (1.200) | | 5.625 | (1.850) | (1.700) | |
| 5.750 | (1.600) | (1.450) | | 6.375 | (1.600) | (1.450) | | 5.750 | (2.100) | (1.950) | |
| 5.875 | (1.850) | (1.700) | | 6.500 | (1.850) | (1.700) | | 5.875 | (2.350) | (2.200) | |
| 6.000 | (2.100) | (1.950) | | 6.625 | (2.100) | (1.950) | | 6.000 | (2.600) | (2.450) | |
| 6.125 | (2.350) | (2.200) | | 6.750 | (2.350) | (2.200) | | 6.125 | (2.850) | (2.700) | |
| 6.250 | (2.600) | (2.450) | | 6.875 | (2.600) | (2.450) | | 6.250 | (3.100) | (2.950) | |
| 6.375 | (2.850) | (2.700) | | 7.000 | (2.850) | (2.700) | | 6.375 | (3.350) | (3.200) | |
| 6.500 | (3.100) | (2.950) | | 7.125 | (3.100) | (2.950) | | 6.500 | (3.600) | (3.450) | |
| 6.625 | (3.350) | (3.200) | | 7.250 | (3.350) | (3.200) | | 6.625 | (3.850) | (3.700) | |
| 6.750 | (3.600) | (3.450) | | 7.375 | (3.600) | (3.450) | | 6.750 | (4.100) | (3.950) | |
| 6.875 | (3.850) | (3.700) | | 7.500 | (3.850) | (3.700) | | 6.875 | (4.350) | (4.200) | |

NonQM - Loan Level Price Adjustments

| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | |
|---|-----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|-----|
| Credit Score | >=760 | (0.750) | (0.500) | 0.000 | 0.250 | 0.750 | 1.250 | 1.750 | 2.250 | N/A |
| | 740-759 | (0.500) | (0.250) | 0.250 | 0.500 | 1.000 | 1.500 | 2.250 | 2.750 | N/A |
| | 720-739 | (0.250) | 0.000 | 0.500 | 0.750 | 1.250 | 2.000 | 3.000 | N/A | N/A |
| | 700-719 | 0.000 | 0.250 | 0.750 | 1.250 | 1.875 | 2.750 | N/A | N/A | N/A |
| | 680-699 | 0.500 | 0.750 | 1.500 | 2.000 | 2.500 | N/A | N/A | N/A | N/A |
| | 660-679 | 1.000 | 1.500 | 2.500 | 3.000 | N/A | N/A | N/A | N/A | N/A |
| DTI | 43.01-50 | 0.000 | 0.000 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | N/A |
| Occ Type | Non Owner (N/A to Investor) | 0.000 | 0.250 | 0.500 | 0.500 | 0.750 | N/A | N/A | N/A | N/A |
| | Second Home | 0.000 | 0.000 | 0.250 | 0.250 | 0.500 | N/A | N/A | N/A | N/A |
| Prop Type | 2-4 Units | 0.250 | 0.500 | 0.500 | 0.750 | 1.000 | 1.250 | 1.500 | 1.750 | N/A |
| Purpose | Cashout Refi | 0.500 | 0.500 | 0.500 | 0.750 | 1.250 | 1.500 | N/A | N/A | N/A |
| Loan Amt | >=100k and <150k | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.500 | N/A |
| | >=150k and <200k | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | 0.500 | N/A |
| | >=1.0m and <1.5m | 0.000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | N/A |
| | >=1.5m and <2.0m | 0.000 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A | N/A | N/A |
| | >=2.0m and <3.0m | 0.000 | 0.250 | 0.250 | 0.250 | N/A | N/A | N/A | N/A | N/A |
| 1 Year Income Verification - Agency Plus Only | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| 12 Mnth Bank Statement | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| Interest Only | | 0.000 | 0.250 | 0.500 | 0.500 | 0.500 | 1.000 | 1.250 | 1.500 | N/A |
| 1x30x24 | | 0.500 | 0.750 | 1.000 | 1.250 | 1.500 | 1.750 | 2.000 | 2.250 | N/A |
| Condo | | 0.000 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.750 | 1.000 | N/A |

| | Prepayment | | | |
|------------------------|------------|---------|---------|---------|
| | No Prepay | 12 Mnth | 24 Mnth | 36 Mnth |
| Agency Plus | N/A | N/A | N/A | N/A |
| Bank Stmt / Asset Qual | N/A | N/A | N/A | N/A |
| Investor | 1.250 | 0.750 | 0.375 | 0.000 |

| | Max Price | | Margins | | Min Rate | |
|------------------------|-----------|---------|----------|---------|----------|---------|
| | 30yr FRM | 7/1 ARM | 30yr FRM | 7/1 ARM | 30yr FRM | 7/1 ARM |
| Agency Plus | 100.500 | 3.500 | 4.000 | 4.000 | | |
| Bank Stmt / Asset Qual | 100.500 | 3.500 | 4.000 | 4.000 | | |
| Investor | 100.500 | 6.000 | 4.500 | 4.500 | | |
| Investor w/Prepay | 101.000 | 6.000 | 4.500 | 4.500 | | |

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice.

Ineligible States for NonQM: IL Interest Only



Freddie: Conforming and Super Conf FRM

| Freddie 30yr Fixed | | CF30FH | |
|--------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 2.250 | 0.003 | 0.074 | 0.175 |
| 2.375 | (0.647) | (0.576) | (0.476) |
| 2.500 | (1.464) | (1.364) | (1.214) |
| 2.625 | (2.068) | (1.968) | (1.818) |
| 2.750 | (2.549) | (2.449) | (2.299) |
| 2.875 | (3.156) | (3.056) | (2.906) |
| 3.000 | (3.582) | (3.482) | (3.332) |
| 3.125 | (3.504) | (3.462) | (3.376) |
| 3.250 | (3.455) | (3.355) | (3.205) |
| 3.375 | (3.652) | (3.563) | (3.456) |
| 3.500 | (4.022) | (3.947) | (3.848) |
| 3.625 | (4.093) | (3.993) | (3.846) |
| 3.750 | (3.023) | (3.023) | (3.004) |
| 3.875 | (3.365) | (3.365) | (3.346) |

| Freddie 15yr Fixed | | CF15FH | |
|--------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 1.750 | 1.425 | 1.465 | 1.546 |
| 1.875 | 0.785 | 0.846 | 0.932 |
| 2.000 | 0.005 | 0.067 | 0.150 |
| 2.125 | (0.630) | (0.569) | (0.490) |
| 2.250 | (1.612) | (1.512) | (1.361) |
| 2.375 | (2.043) | (1.943) | (1.793) |
| 2.500 | (2.394) | (2.294) | (2.144) |
| 2.625 | (2.789) | (2.689) | (2.539) |
| 2.750 | (2.985) | (2.885) | (2.735) |
| 2.875 | (3.214) | (3.114) | (2.967) |
| 3.000 | (3.497) | (3.397) | (3.261) |
| 3.125 | (2.934) | (2.784) | (2.636) |
| 3.250 | (3.082) | (2.982) | (2.832) |
| 3.375 | (2.989) | (2.989) | (2.953) |

| Freddie 30yr Super Conforming | | CF30SC | |
|-------------------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 2.250 | 1.210 | 1.297 | 1.429 |
| 2.375 | 0.644 | 0.732 | 0.863 |
| 2.500 | 0.102 | 0.207 | 0.410 |
| 2.625 | (0.303) | (0.204) | (0.007) |
| 2.750 | (0.201) | (0.101) | 0.049 |
| 2.875 | (0.956) | (0.856) | (0.706) |
| 3.000 | (1.481) | (1.381) | (1.231) |
| 3.125 | (1.716) | (1.616) | (1.466) |
| 3.250 | (0.782) | (0.683) | (0.563) |
| 3.375 | (1.269) | (1.184) | (1.076) |
| 3.500 | (1.640) | (1.564) | (1.465) |
| 3.625 | (1.874) | (1.807) | (1.714) |
| 3.750 | (0.798) | (0.785) | (0.739) |
| 3.875 | (1.138) | (1.134) | (1.094) |

| Freddie 20yr Fixed | | CF20FH | |
|--------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 2.250 | (0.603) | (0.520) | (0.401) |
| 2.375 | (1.270) | (1.186) | (1.069) |
| 2.500 | (1.692) | (1.607) | (1.490) |
| 2.625 | (2.146) | (1.969) | (1.819) |
| 2.750 | (2.173) | (2.073) | (1.938) |
| 2.875 | (2.728) | (2.628) | (2.502) |
| 3.000 | (3.147) | (3.058) | (2.962) |
| 3.125 | (3.430) | (3.352) | (3.264) |
| 3.250 | (3.342) | (3.242) | (3.092) |
| 3.375 | (3.777) | (3.679) | (3.586) |
| 3.500 | (4.072) | (4.012) | (3.924) |
| 3.625 | (4.254) | (4.154) | (4.004) |
| 3.750 | (3.970) | (3.870) | (3.720) |
| 3.875 | (4.341) | (4.241) | (4.091) |

| Freddie 10yr Fixed | | CF10FH | |
|--------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 1.750 | 1.494 | 1.544 | 1.605 |
| 1.875 | 0.856 | 0.906 | 0.968 |
| 2.000 | 0.108 | 0.159 | 0.219 |
| 2.125 | (0.531) | (0.480) | (0.421) |
| 2.250 | (1.932) | (1.832) | (1.681) |
| 2.375 | (2.229) | (2.129) | (1.979) |
| 2.500 | (2.487) | (2.387) | (2.237) |
| 2.625 | (2.852) | (2.752) | (2.602) |
| 2.750 | (3.046) | (2.946) | (2.796) |
| 2.875 | (3.237) | (3.137) | (2.987) |
| 3.000 | (3.453) | (3.353) | (3.288) |
| 3.125 | (3.115) | (3.015) | (2.865) |
| 3.250 | (3.390) | (3.290) | (3.140) |
| 3.375 | (3.071) | (3.048) | (3.031) |

| Freddie 15yr Super Conforming | | CF15SC | |
|-------------------------------|---------|---------|---------|
| Rate | 15 day | 30 day | 45 day |
| 1.750 | 2.030 | 2.083 | 2.166 |
| 1.875 | 1.579 | 1.633 | 1.715 |
| 2.000 | 0.904 | 0.966 | 1.049 |
| 2.125 | 0.211 | 0.272 | 0.351 |
| 2.250 | (0.622) | (0.565) | (0.490) |
| 2.375 | (0.970) | (0.919) | (0.850) |
| 2.500 | (1.282) | (1.234) | (1.169) |
| 2.625 | (1.264) | (1.234) | (1.183) |
| 2.750 | (1.672) | (1.646) | (1.598) |
| 2.875 | (1.933) | (1.903) | (1.858) |
| 3.000 | (2.210) | (2.186) | (2.143) |
| 3.125 | (1.646) | (1.588) | (1.515) |
| 3.250 | (1.695) | (1.692) | (1.692) |
| 3.375 | (1.988) | (1.988) | (1.988) |

Price Adjustments

LTV / FICO > 15 years (Agency)

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---------|-------|----------|----------|----------|----------|----------|
| >=740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 |
| 720-739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 |
| 700-719 | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 |
| 680-699 | 0.000 | 0.500 | 1.250 | 1.750 | 1.500 | 1.250 |
| 660-679 | 0.000 | 1.000 | 2.250 | 2.750 | 2.250 | 2.250 |
| 640-659 | N/A | N/A | N/A | N/A | N/A | N/A |
| 620-639 | N/A | N/A | N/A | N/A | N/A | N/A |

| | |
|--|-------|
| 2nd Home LTV > 85 | N/A |
| Investment Prop LTV <=75 | 2.125 |
| Investment Prop LTV 75.01 <=80 | N/A |
| Investment Prop LTV >80 | N/A |
| 2 Units | 1.000 |
| 3-4 Units LTV <=80 | 1.000 |
| 3-4 Units LTV >80 - <=85 | N/A |
| 3-4 Units LTV >85 | N/A |
| Condo > 75 LTV & > 15 Years (Detached N/A) | 0.750 |
| Super Conforming Purchase / RateTerm Refi | 0.250 |
| Super Conforming Cashout Refi | 1.000 |
| Adverse Market Refinance Amt > 125k | 0.500 |

Cash Out Refinance (Agency)

| | <=60 | 60.01-70 | 70.01-75 | 75.01-80 |
|---------|-------|----------|----------|----------|
| >=740 | 0.375 | 0.625 | 0.625 | 0.875 |
| 720-739 | 0.375 | 1.000 | 1.000 | 1.125 |
| 700-719 | 0.375 | 1.000 | 1.000 | 1.125 |
| 680-699 | 0.375 | 1.125 | 1.125 | 1.750 |
| 660-679 | 0.625 | 1.125 | 1.125 | 1.875 |
| 640-659 | N/A | N/A | N/A | N/A |
| 620-639 | N/A | N/A | N/A | N/A |

| | |
|-------------------|-------|
| Self-Employed | 0.500 |
| Cash Out | 0.250 |
| Condo | 0.250 |
| Escrow Waiver Fee | 0.000 |

*The Adverse Market Refinance Fee will be applied to locks extended past November 13, 2020.

IMPORTANT NOTE: Broker provided credit reports cannot be used. A new credit report pulled by Impac is required subsequent to the loan being submitted by the broker to Impac. LPA must be run by Impac using the Impac pulled credit report.

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice. Loans must be Delivered and Purchased by the Lock Expiration Date.

| VA 30 Year | | VF30 | | |
|------------|---------|---------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 2.250 | (1.370) | (1.253) | (1.111) | |
| 2.375 | (1.935) | (1.818) | (1.677) | |
| 2.500 | (2.215) | (2.098) | (1.957) | |
| 2.625 | (2.479) | (2.362) | (2.221) | |
| 2.750 | (2.439) | (2.322) | (2.182) | |
| 2.875 | (2.701) | (2.591) | (2.459) | |
| 3.000 | (2.948) | (2.838) | (2.706) | |
| 3.125 | (3.171) | (3.061) | (2.929) | |
| 3.250 | (3.122) | (3.012) | (2.880) | |
| 3.375 | (2.256) | (2.248) | (2.239) | |
| 3.500 | (2.461) | (2.454) | (2.445) | |
| 3.625 | (2.641) | (2.634) | (2.625) | |
| 3.750 | (2.795) | (2.759) | (2.715) | |
| 3.875 | (3.151) | (3.115) | (3.071) | |

| VA 30 Year IRRRL | | VF30IR | | |
|------------------|---------|---------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 2.250 | (1.370) | (1.253) | (1.111) | |
| 2.375 | (1.935) | (1.818) | (1.677) | |
| 2.500 | (2.215) | (2.098) | (1.957) | |
| 2.625 | (2.479) | (2.362) | (2.221) | |
| 2.750 | (2.439) | (2.322) | (2.182) | |
| 2.875 | (2.701) | (2.591) | (2.459) | |
| 3.000 | (2.948) | (2.838) | (2.706) | |
| 3.125 | (3.171) | (3.061) | (2.929) | |
| 3.250 | (3.122) | (3.012) | (2.880) | |
| 3.375 | (2.256) | (2.248) | (2.239) | |
| 3.500 | (2.461) | (2.454) | (2.445) | |
| 3.625 | (2.641) | (2.634) | (2.625) | |
| 3.750 | (2.795) | (2.759) | (2.715) | |
| 3.875 | (3.151) | (3.115) | (3.071) | |

| Price Adjustments (FHA VA) | |
|---------------------------------------|---------|
| Fico 580-599 | N/A |
| Fico 600-619 | N/A |
| Fico 620-639 | N/A |
| Fico 640-659 | 1.000 |
| FHA Full Doc | |
| Fico 680-699 | N/A |
| Fico 700+ | N/A |
| FHA Streamline VA VA IRRRL | |
| Fico 680-699 | 0.000 |
| Fico 700+ | (0.250) |

| VA 15 Year | | VF15 | | |
|------------|---------|---------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 1.750 | 0.654 | 0.710 | 0.782 | |
| 1.875 | 0.253 | 0.310 | 0.381 | |
| 2.000 | 0.034 | 0.091 | 0.161 | |
| 2.125 | (0.180) | (0.124) | (0.055) | |
| 2.250 | (1.006) | (0.941) | (0.864) | |
| 2.375 | (1.399) | (1.334) | (1.258) | |
| 2.500 | (1.603) | (1.538) | (1.463) | |
| 2.625 | (1.803) | (1.738) | (1.663) | |
| 2.750 | (1.769) | (1.705) | (1.629) | |
| 2.875 | (1.605) | (1.621) | (1.639) | |
| 2.990 | (1.637) | (1.654) | (1.671) | |
| 3.000 | (1.638) | (1.654) | (1.672) | |
| 3.125 | (1.685) | (1.701) | (1.719) | |
| 3.250 | (1.893) | (1.893) | (1.917) | |

| VA 15 Year IRRRL | | VF15IR | | |
|------------------|---------|---------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 1.750 | 0.654 | 0.710 | 0.782 | |
| 1.875 | 0.253 | 0.310 | 0.381 | |
| 2.000 | 0.034 | 0.091 | 0.161 | |
| 2.125 | (0.180) | (0.124) | (0.055) | |
| 2.250 | (1.006) | (0.941) | (0.864) | |
| 2.375 | (1.399) | (1.334) | (1.258) | |
| 2.500 | (1.603) | (1.538) | (1.463) | |
| 2.625 | (1.803) | (1.738) | (1.663) | |
| 2.750 | (1.769) | (1.705) | (1.629) | |
| 2.875 | (1.605) | (1.621) | (1.639) | |
| 2.990 | (1.637) | (1.654) | (1.671) | |
| 3.000 | (1.638) | (1.654) | (1.672) | |
| 3.125 | (1.685) | (1.701) | (1.719) | |
| 3.250 | (1.893) | (1.893) | (1.917) | |

| Price Adjustments (FHA VA) | |
|--|---------|
| Manufactured Housing (Purchase / RateTerm) | N/A |
| Manufactured Housing (Cash Out) | N/A |
| Manufactured Housing (New Construction) | N/A |
| 2-4 Units (Owner Occ) | 0.250 |
| Investor/2ndHome (SFR, FHA appr. Condo) | N/A |
| Loan Amount (FHA VA) | |
| Loan Amt >=100k and <125k | 0.000 |
| Loan Amt >=125k and <200k | 0.000 |
| Loan Amt >=200k and <300k | (0.125) |
| Loan Amt >=300k and <=510,400 | (0.250) |
| NY | 0.500 |

Max Pricing 106

Additional Rates and Prices available in Optimal Blue

Please check the product description for eligibility as not all price adjustments are effective for all products.

Prices are subject to change without notice

| VA 30 Year HiBal | | VF30HB | | |
|------------------|---------|---------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 2.250 | (0.245) | (0.128) | 0.014 | |
| 2.375 | (0.810) | (0.693) | (0.552) | |
| 2.500 | (1.090) | (0.973) | (0.832) | |
| 2.625 | (1.354) | (1.237) | (1.096) | |
| 2.750 | (1.314) | (1.197) | (1.057) | |
| 2.875 | (1.138) | (1.028) | (0.896) | |
| 3.000 | (1.386) | (1.276) | (1.144) | |
| 3.125 | (1.609) | (1.499) | (1.367) | |
| 3.250 | (1.559) | (1.449) | (1.317) | |
| 3.375 | (1.631) | (1.623) | (1.614) | |
| 3.500 | (1.836) | (1.829) | (1.820) | |
| 3.625 | (2.016) | (2.009) | (2.000) | |
| 3.750 | (1.928) | (1.921) | (1.912) | |
| 3.875 | (1.214) | (1.177) | (1.133) | |

| VA 30 Year IRRRL HiBal | | VF30IRHB | | |
|------------------------|---------|----------|---------|--|
| Rate | 15 day | 30 day | 45 day | |
| 2.250 | (0.245) | (0.128) | 0.014 | |
| 2.375 | (0.810) | (0.693) | (0.552) | |
| 2.500 | (1.090) | (0.973) | (0.832) | |
| 2.625 | (1.354) | (1.237) | (1.096) | |
| 2.750 | (1.314) | (1.197) | (1.057) | |
| 2.875 | (1.138) | (1.028) | (0.896) | |
| 3.000 | (1.386) | (1.276) | (1.144) | |
| 3.125 | (1.609) | (1.499) | (1.367) | |
| 3.250 | (1.559) | (1.449) | (1.317) | |
| 3.375 | (1.631) | (1.623) | (1.614) | |
| 3.500 | (1.836) | (1.829) | (1.820) | |
| 3.625 | (2.016) | (2.009) | (2.000) | |
| 3.750 | (1.928) | (1.921) | (1.912) | |
| 3.875 | (1.214) | (1.177) | (1.133) | |

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