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Wholesale Broker Rate Sheet
9/10/26 12:05 PM PST

Homebridge Pricing Specials

SEPTEMBER 2026

ELITE ACCESS DSCR PLUS SPECIAL - Price Improvement DSCR >=1.25 varies at LTV buckets
(Special is for loan amounts up to $1.5M/can be combined with current DSCR>1.25 adjuster)

.375 Price Improvement for loan amounts >$350K 30 year fixed Conventional locks (does not include high balance)

680-719 FHA Special .375 Price Improvement (Purchase/Cash-Out)

NEW YORK SPECIAL .75 Price Improvement for Conventional locks (does not include High Balance, HomeReady or HomePossible)

.500 PRICE IMPROVEMENT - FHA, VA, USDA - Loan Amounts from $175K-$250K with FICO>=660 (does not include Arms, IRRRL, 203H, HUD REO or Streamlines)*funding fee must be included in the total loan amount*

0.50 PRICE IMPROVEMENT FOR ALL FHA HIGH BALANCE LOCKS IN THE STATE OF CA and NY (can be combined with current CA or NY specials)

.125 Price Improvement for Conventional locks in the following States: FL, LA & TX

0.125 PRICE IMPROVEMENT FOR ALL FHA/VA/USDA LOCKS IN THE STATE OF CA (CAN BE COMBINED WITH OTHER SPECIALS)

0.75 PRICE IMPROVEMENT FOR ALL FHA WITH FICO >=720 (does not include, ARMS, High Balance or FHA Streamline)

.500 Price Improvement for loan amounts <=$350K 30 year fixed Conventional locks
(can be combined with other specials *min loan amount $125K)

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*** PRICING SPECIALS CANNOT BE COMBINED *** (except where noted)

OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE

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Wholesale Broker Rate Sheet

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COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 10

CONVENTIONAL FIXED RATE PRODUCTS (DU and LP)

CONFORMING 30 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	7.231	7.356	7.481	7.606
5.375	6.532	6.657	6.782	6.907
5.490	5.966	6.091	6.216	6.341
5.500	5.841	5.966	6.091	6.216
5.625	5.132	5.257	5.382	5.507
5.750	4.414	4.539	4.664	4.789
5.875	3.694	3.819	3.944	4.069
5.990	3.044	3.169	3.294	3.419
6.000	2.919	3.044	3.169	3.294
6.125	2.298	2.423	2.548	2.673
6.250	1.460	1.585	1.710	1.835
6.375	0.724	0.849	0.974	1.099
6.490	0.291	0.416	0.541	0.666
6.500	0.166	0.291	0.416	0.541
6.625	(0.401)	(0.276)	(0.151)	(0.026)
6.750	(0.936)	(0.811)	(0.686)	(0.561)
6.875	(1.479)	(1.354)	(1.229)	(1.104)
6.990	(1.854)	(1.729)	(1.604)	(1.479)
7.000	(1.979)	(1.854)	(1.729)	(1.604)
7.125	(2.384)	(2.259)	(2.134)	(2.009)
7.250	(2.772)	(2.647)	(2.522)	(2.397)
7.375	(2.960)	(2.835)	(2.710)	(2.585)
7.490	(3.183)	(3.058)	(2.933)	(2.808)
7.500	(3.308)	(3.183)	(3.058)	(2.933)
7.625	(3.678)	(3.553)	(3.428)	(3.303)
7.750	(3.643)	(3.518)	(3.393)	(3.268)
7.875	(3.704)	(3.579)	(3.454)	(3.329)
7.990	(3.848)	(3.723)	(3.598)	(3.473)
8.000	(3.973)	(3.848)	(3.723)	(3.598)

CONFORMING 20 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	5.323	5.505	5.704	5.904
5.375	4.680	4.862	5.062	5.261
5.490	4.171	4.352	4.552	4.752
5.500	4.046	4.227	4.427	4.627
5.625	3.417	3.599	3.798	3.998
5.750	2.818	3.000	3.199	3.399
5.875	2.249	2.431	2.630	2.830
5.990	1.835	2.017	2.216	2.416
6.000	1.710	1.892	2.091	2.291
6.125	1.193	1.375	1.574	1.774
6.250	0.765	0.978	1.211	1.444
6.375	0.248	0.461	0.694	0.927
6.490	(0.087)	0.126	0.359	0.591
6.500	(0.212)	0.001	0.234	0.466
6.625	(0.663)	(0.450)	(0.217)	0.016
6.750	(1.018)	(0.790)	(0.616)	(0.441)
6.875	(1.437)	(1.234)	(1.063)	(0.891)
6.990	(1.730)	(1.559)	(1.391)	(1.223)
7.000	(1.855)	(1.684)	(1.516)	(1.348)
7.125	(2.210)	(2.040)	(1.872)	(1.704)
7.250	(2.563)	(2.392)	(2.224)	(2.056)
7.375	(2.805)	(2.639)	(2.456)	(2.273)
7.490	(3.094)	(2.928)	(2.745)	(2.562)
7.500	(3.219)	(3.053)	(2.870)	(2.687)
7.625	(3.570)	(3.404)	(3.221)	(3.038)
7.750	(3.822)	(3.656)	(3.473)	(3.290)
7.875	(3.883)	(3.717)	(3.534)	(3.351)
7.990	(4.034)	(3.868)	(3.685)	(3.502)
8.000	(4.159)	(3.993)	(3.810)	(3.627)

CONFORMING 15 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.500	10.224	10.377	10.545	10.713
4.625	9.572	9.725	9.893	10.061
4.740	8.917	9.066	9.247	9.429
4.750	8.792	8.941	9.122	9.304
4.875	8.015	8.164	8.345	8.527
4.990	4.219	4.307	4.428	4.549
5.000	4.094	4.182	4.303	4.424
5.125	3.670	3.757	3.878	3.999
5.240	2.979	3.093	3.234	3.375
5.250	2.854	2.968	3.109	3.250
5.375	2.428	2.542	2.683	2.824
5.490	2.142	2.256	2.397	2.538
5.500	2.017	2.131	2.272	2.413
5.625	1.621	1.736	1.876	2.017
5.740	1.370	1.485	1.625	1.766
5.750	1.245	1.360	1.500	1.641
5.875	0.867	0.984	1.125	1.266
5.990	0.615	0.732	0.873	1.014
6.000	0.490	0.607	0.748	0.889
6.125	0.136	0.253	0.394	0.534
6.240	0.087	0.192	0.305	0.417
6.250	(0.038)	0.067	0.180	0.292
6.375	(0.393)	(0.287)	(0.175)	(0.063)
6.490	(0.600)	(0.495)	(0.382)	(0.270)
6.500	(0.725)	(0.620)	(0.507)	(0.395)
6.625	(1.034)	(0.929)	(0.817)	(0.704)
6.740	(1.203)	(1.098)	(0.985)	(0.873)
6.750	(1.328)	(1.223)	(1.110)	(0.998)
6.875	(1.606)	(1.501)	(1.389)	(1.276)

HIGH BALANCE 30 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	7.731	7.856	7.981	8.106
5.375	7.032	7.157	7.282	7.407
5.490	6.466	6.591	6.716	6.841
5.500	6.216	6.341	6.466	6.591
5.625	5.507	5.632	5.757	5.882
5.750	4.789	4.914	5.039	5.164
5.875	4.069	4.194	4.319	4.444
5.990	3.419	3.544	3.669	3.794
6.000	3.294	3.419	3.544	3.669
6.125	2.673	2.798	2.923	3.048
6.250	2.085	2.210	2.335	2.460
6.375	1.349	1.474	1.599	1.724
6.490	0.916	1.041	1.166	1.291
6.500	0.791	0.916	1.041	1.166
6.625	0.224	0.349	0.474	0.599
6.750	(0.311)	(0.186)	(0.061)	0.064
6.875	(0.604)	(0.479)	(0.354)	(0.229)
6.990	(0.979)	(0.854)	(0.729)	(0.604)
7.000	(1.104)	(0.979)	(0.854)	(0.729)
7.125	(1.509)	(1.384)	(1.259)	(1.134)
7.250	(1.897)	(1.772)	(1.647)	(1.522)
7.375	(2.085)	(1.960)	(1.835)	(1.710)
7.490	(2.308)	(2.183)	(2.058)	(1.933)
7.500	(2.433)	(2.308)	(2.183)	(2.058)
7.625	(2.803)	(2.678)	(2.553)	(2.428)
7.750	(2.768)	(2.643)	(2.518)	(2.393)
7.875	(2.704)	(2.579)	(2.454)	(2.329)
7.990	(2.848)	(2.723)	(2.598)	(2.473)
8.000	(2.973)	(2.848)	(2.723)	(2.598)

CONFORMING 10 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.625	0.775	0.919	1.116	1.314
5.740	0.611	0.754	0.952	1.149
5.750	0.486	0.629	0.827	1.024
5.875	0.214	0.357	0.555	0.752
5.990	0.080	0.224	0.421	0.618
6.000	(0.045)	0.099	0.296	0.493
6.125	(0.283)	(0.140)	0.058	0.255
6.240	(0.389)	(0.284)	(0.171)	(0.059)
6.250	(0.514)	(0.409)	(0.296)	(0.184)
6.375	(0.787)	(0.682)	(0.570)	(0.457)
6.490	(0.918)	(0.813)	(0.701)	(0.588)
6.500	(1.043)	(0.938)	(0.826)	(0.713)
6.625	(1.282)	(1.176)	(1.064)	(0.952)
6.740	45.875	45.875	45.875	45.875
6.750	45.750	45.750	45.750	45.750

HIGH BALANCE 15 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.250	12.533	12.686	12.854	13.022
4.375	11.877	12.030	12.198	12.366
4.490	11.349	11.502	11.670	11.838
4.500	11.224	11.377	11.545	11.713
4.625	10.572	10.725	10.893	11.061
4.740	9.917	10.066	10.247	10.429
4.750	9.792	9.941	10.122	10.304
4.875	9.015	9.164	9.345	9.527
4.990	5.219	5.307	5.428	5.549
5.000	5.094	5.182	5.303	5.424
5.125	4.670	4.757	4.878	4.999
5.240	3.979	4.093	4.234	4.375
5.250	3.854	3.968	4.109	4.250
5.375	3.428	3.542	3.683	3.824
5.490	3.142	3.256	3.397	3.538
5.500	3.017	3.131	3.272	3.413
5.625	2.621	2.736	2.876	3.017
5.740	2.370	2.485	2.625	2.766
5.750	2.245	2.360	2.500	2.641
5.875	1.867	1.984	2.125	2.266
5.990	1.615	1.732	1.873	2.014
6.000	1.490	1.607	1.748	1.889
6.125	1.136	1.253	1.394	1.534
6.240	1.087	1.192	1.305	1.417
6.250	0.962	1.067	1.180	1.292
6.375	0.607	0.713	0.825	0.938
6.490	0.400	0.505	0.618	0.730
6.500	0.275	0.380	0.493	0.605
6.625	(0.034)	0.071	0.183	0.296

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Wholesale Broker Rate Sheet

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COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 10

CONVENTIONAL ARM PRODUCTS (LP ONLY)

FHLMC CONFORMING 5/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.875	3.567	3.692	3.817	3.942
5.000	3.122	3.247	3.372	3.497
5.125	2.677	2.802	2.927	3.052
5.250	2.288	2.413	2.538	2.663
5.375	1.942	2.067	2.192	2.317
5.500	1.597	1.722	1.847	1.972
5.625	1.251	1.376	1.501	1.626
5.750	0.924	1.049	1.174	1.299
5.875	0.612	0.737	0.862	0.987
6.000	0.299	0.424	0.549	0.674
6.125	(0.013)	0.112	0.237	0.362

FHLMC CONFORMING 7/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.625	1.747	1.872	1.997	2.122
5.750	1.341	1.466	1.591	1.716
5.875	1.005	1.130	1.255	1.380
6.000	0.695	0.820	0.945	1.070
6.125	0.353	0.478	0.603	0.728
6.375	0.087	0.212	0.337	0.462
6.500	(0.230)	(0.105)	0.020	0.145
6.625	(0.522)	(0.397)	(0.272)	(0.147)
6.750	(0.803)	(0.678)	(0.553)	(0.428)
6.875	(0.926)	(0.801)	(0.676)	(0.551)

FHLMC CONFORMING 10/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.375	3.300	3.425	3.550	3.675
5.500	2.748	2.873	2.998	3.123
5.625	2.195	2.320	2.445	2.570
5.750	1.760	1.885	2.010	2.135
5.875	1.416	1.541	1.666	1.791
6.000	1.072	1.197	1.322	1.447
6.125	0.728	0.853	0.978	1.103
6.250	0.509	0.634	0.759	0.884
6.375	0.388	0.513	0.638	0.763

FHLMC SUPER CONFORMING 5/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.875	4.567	4.692	4.817	4.942
5.000	4.122	4.247	4.372	4.497
5.125	3.677	3.802	3.927	4.052
5.250	3.288	3.413	3.538	3.663
5.375	2.942	3.067	3.192	3.317
5.500	2.597	2.722	2.847	2.972
5.625	2.251	2.376	2.501	2.626
5.750	1.924	2.049	2.174	2.299
5.875	1.612	1.737	1.862	1.987
6.000	1.299	1.424	1.549	1.674
6.125	0.987	1.112	1.237	1.362

FHLMC SUPER CONFORMING 7/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.625	2.747	2.872	2.997	3.122
5.750	2.341	2.466	2.591	2.716
5.875	2.005	2.130	2.255	2.380
6.000	1.695	1.820	1.945	2.070
6.125	1.353	1.478	1.603	1.728
6.375	1.087	1.212	1.337	1.462
6.500	0.770	0.895	1.020	1.145
6.625	0.478	0.603	0.728	0.853
6.750	0.197	0.322	0.447	0.572
6.875	0.074	0.199	0.324	0.449

FHLMC SUPER CONFORMING 10/6 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.375	4.300	4.425	4.550	4.675
5.500	3.748	3.873	3.998	4.123
5.625	3.195	3.320	3.445	3.570
5.750	2.760	2.885	3.010	3.135
5.875	2.416	2.541	2.666	2.791
6.000	2.072	2.197	2.322	2.447
6.125	1.728	1.853	1.978	2.103
6.250	1.509	1.634	1.759	1.884
6.375	1.388	1.513	1.638	1.763

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Wholesale Broker Rate Sheet
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CONVENTIONAL LLPA

PURCHASE LLPA

ALL PRODUCTS

FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS

CREDIT SCORE	<=30%	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
>=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
620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

ADDITIONAL LLPA

APPLICABLE FOR ALL LOANS

LOAN FEATURE	<=30%	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
Adjustable -rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
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	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
High Balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

LIMITED CASH-OUT REFINANCE

ALL PRODUCTS

FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS

CREDIT SCORE	<=30%	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
>=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	2.875	2.500	2.500
620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

ADDITIONAL LLPA

APPLICABLE FOR ALL LOANS

LOAN FEATURE	<=30%	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
Adjustable -rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
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	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
High Balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

CASH-OUT REFINANCE

ALL PRODUCTS

FICO / LTV ADJUSTMENTS FOR LOANS

CREDIT SCORE	<=30%	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
>=780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

ADDITIONAL LLPA

APPLICABLE FOR ALL LOANS

LOAN FEATURE	<=30%	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
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
2-4 Unit	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A
High Balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High Balance ARM	2.000	2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A
DTI > 40%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A

OTHER CONVENTIONAL ADJUSTMENTS

STANDARD ADJUSTMENTS	
No Escrow (Non CA)	0.250
No Escrow (CA)	0.125
No Escrow (NY-80%Max)	0.000
20 Yr HB (to 20 yr price)	2.000
Escrow Holdback	0.250
FHLMC LP	0.000
Relock Fee	0.250
Manufactured Home	1.500

LOAN AMOUNT ADJUSTMENTS	
$75k - $99k	0.250
$60k - $74k	0.875

25 year price same as 30

TEMPORARY BUYDOWNS AVAILABLE

LLPA WAIVERS:

1) HomeReady and HomePossible loans

2) Loans to first-time homebuyers with qualifying income <=100% of area median income (AMI) or 120% AMI in high-cost areas

3) Loan meeting Duty to Serve requirements. (Purchase and limited cash-out refinances, principal residences with total qualitying income <= AMI

Waiver does not apply to Standard Adjustments, Loan Amount Adjustments or State Adjustors

REFER TO PAGE 10 FOR STATE ADJUSTORS

CONVENTIONAL LPMI PREMIUM TO BE DETERMINED BY MI CERTIFICATE

MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.75

homebridgewholesale

Wholesale Broker Rate Sheet

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COMMITMENT FEE BUYOUT OPTION AVAILABLE - REFER TO PAGE 10

GOVERNMENT PRODUCTS

FHA 30 YEAR FIXED CONFORMING

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.000	6.725	6.850	6.975	7.100
5.125	6.625	6.750	6.875	7.000
5.250	4.819	4.944	5.069	5.194
5.375	4.419	4.544	4.669	4.794
5.490	4.229	4.354	4.479	4.604
5.500	4.169	4.294	4.419	4.544
5.625	3.919	4.044	4.169	4.294
5.750	1.363	1.488	1.613	1.738
5.875	1.113	1.238	1.363	1.488
5.990	1.023	1.148	1.273	1.398
6.000	0.963	1.088	1.213	1.338
6.125	0.862	0.987	1.113	1.238
6.250	(0.950)	(0.825)	(0.700)	(0.575)
6.375	(1.150)	(1.025)	(0.900)	(0.775)
6.490	(1.290)	(1.165)	(1.040)	(0.915)
6.500	(1.350)	(1.225)	(1.100)	(0.975)
6.625	(1.550)	(1.425)	(1.300)	(1.175)
6.750	(2.950)	(2.825)	(2.700)	(2.575)
6.875	(3.200)	(3.075)	(2.950)	(2.825)
6.990	(3.225)	(3.100)	(2.975)	(2.850)
7.000	(3.350)	(3.225)	(3.100)	(2.975)
7.125	(3.125)	(3.000)	(2.875)	(2.750)
7.250	(2.875)	(2.750)	(2.625)	(2.500)
7.375	(3.200)	(3.075)	(2.950)	(2.825)
7.490	(3.100)	(2.975)	(2.850)	(2.725)
7.500	(3.225)	(3.100)	(2.975)	(2.850)
7.625	(3.195)	(3.070)	(2.945)	(2.820)

FHA 30 YEAR FIXED STREAMLINE CONFORMING

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.000	7.350	7.475	7.600	7.725
5.125	7.250	7.375	7.500	7.625
5.250	5.494	5.619	5.744	5.869
5.375	4.994	5.119	5.244	5.369
5.490	4.854	4.979	5.104	5.229
5.500	4.794	4.919	5.044	5.169
5.625	4.494	4.619	4.744	4.869
5.750	1.988	2.113	2.238	2.363
5.875	1.688	1.813	1.938	2.063
5.990	1.698	1.823	1.948	2.073
6.000	1.638	1.763	1.888	2.013
6.125	1.537	1.662	1.787	1.912
6.250	(0.275)	(0.150)	(0.025)	0.100
6.375	(0.425)	(0.300)	(0.175)	(0.050)
6.490	(0.615)	(0.490)	(0.365)	(0.240)
6.500	(0.675)	(0.550)	(0.425)	(0.300)
6.625	(0.825)	(0.700)	(0.575)	(0.450)
6.750	(2.275)	(2.150)	(2.025)	(1.900)
6.875	(2.450)	(2.325)	(2.200)	(2.075)
6.990	(2.070)	(1.945)	(1.820)	(1.695)
7.000	(2.195)	(2.070)	(1.945)	(1.820)
7.125	(2.500)	(2.375)	(2.250)	(2.125)
7.250	(2.375)	(2.250)	(2.125)	(2.000)
7.375	(2.575)	(2.450)	(2.325)	(2.200)
7.490	(2.475)	(2.350)	(2.225)	(2.100)
7.500	(2.600)	(2.475)	(2.350)	(2.225)
7.625	(2.570)	(2.445)	(2.320)	(2.195)

VA 30 YEAR FIXED CONFORMING

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.000	7.500	7.625	7.750	7.875
5.125	7.400	7.525	7.650	7.775
5.250	5.694	5.819	5.944	6.069
5.375	5.294	5.419	5.544	5.669
5.490	5.104	5.229	5.354	5.479
5.500	5.044	5.169	5.294	5.419
5.625	4.794	4.919	5.044	5.169
5.750	2.287	2.412	2.537	2.662
5.875	2.037	2.162	2.287	2.412
5.990	1.948	2.073	2.198	2.323
6.000	1.888	2.013	2.138	2.263
6.125	1.787	1.912	2.037	2.162
6.250	(0.075)	0.050	0.175	0.300
6.375	(0.275)	(0.150)	(0.025)	0.100
6.490	(0.415)	(0.290)	(0.165)	(0.040)
6.500	(0.475)	(0.350)	(0.225)	(0.100)
6.625	(0.675)	(0.550)	(0.425)	(0.300)
6.750	(2.075)	(1.950)	(1.825)	(1.700)
6.875	(2.325)	(2.200)	(2.075)	(1.950)
6.990	(2.450)	(2.325)	(2.200)	(2.075)
7.000	(2.575)	(2.450)	(2.325)	(2.200)
7.125	(2.350)	(2.225)	(2.100)	(1.975)
7.250	(2.100)	(1.975)	(1.850)	(1.725)
7.375	(2.425)	(2.300)	(2.175)	(2.050)
7.490	(2.325)	(2.200)	(2.075)	(1.950)
7.500	(2.450)	(2.325)	(2.200)	(2.075)
7.625	(2.420)	(2.295)	(2.170)	(2.045)

FHA 30 YEAR HIGH BALANCE

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	5.319	5.444	5.569	5.694
5.375	4.669	4.794	4.919	5.044
5.490	4.419	4.544	4.669	4.794
5.500	4.294	4.419	4.544	4.669
5.625	4.044	4.169	4.294	4.419
5.750	1.863	1.988	2.113	2.238
5.875	1.738	1.863	1.988	2.113
5.990	1.713	1.838	1.963	2.088
6.000	1.588	1.713	1.838	1.963
6.125	1.488	1.613	1.738	1.863
6.250	(0.200)	(0.075)	0.050	0.175
6.375	(0.400)	(0.275)	(0.150)	(0.025)
6.490	(0.475)	(0.350)	(0.225)	(0.100)
6.500	(0.600)	(0.475)	(0.350)	(0.225)
6.625	(0.800)	(0.675)	(0.550)	(0.425)
6.750	(1.825)	(1.700)	(1.575)	(1.450)
6.875	(2.075)	(1.950)	(1.825)	(1.700)
6.990	(2.100)	(1.975)	(1.850)	(1.725)
7.000	(2.225)	(2.100)	(1.975)	(1.850)

FHA STREAMLINE 30 YEAR HIGH BALANCE

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	5.994	6.119	6.244	6.369
5.375	5.244	5.369	5.494	5.619
5.490	5.044	5.169	5.294	5.419
5.500	4.919	5.044	5.169	5.294
5.625	4.619	4.744	4.869	4.994
5.750	2.488	2.613	2.738	2.863
5.875	2.313	2.438	2.563	2.688
5.990	2.388	2.513	2.638	2.763
6.000	2.263	2.388	2.513	2.638
6.125	2.162	2.287	2.412	2.537
6.250	0.475	0.600	0.725	0.850
6.375	0.325	0.450	0.575	0.700
6.490	0.200	0.325	0.450	0.575
6.500	0.075	0.200	0.325	0.450
6.625	(0.075)	0.050	0.175	0.300
6.750	(1.150)	(1.025)	(0.900)	(0.775)
6.875	(1.325)	(1.200)	(1.075)	(0.950)
6.990	(0.945)	(0.820)	(0.695)	(0.570)
7.000	(1.070)	(0.945)	(0.820)	(0.695)

VA 30 YEAR FIXED IRRRL CONFORMING

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.000	7.850	7.975	8.100	8.225
5.125	7.750	7.875	8.000	8.125
5.250	5.994	6.119	6.244	6.369
5.375	5.494	5.619	5.744	5.869
5.490	5.354	5.479	5.604	5.729
5.500	5.294	5.419	5.544	5.669
5.625	4.994	5.119	5.244	5.369
5.750	2.488	2.613	2.738	2.863
5.875	2.188	2.313	2.438	2.563
5.990	2.197	2.322	2.447	2.572
6.000	2.137	2.262	2.387	2.512
6.125	2.087	2.212	2.337	2.462
6.250	0.225	0.350	0.475	0.600
6.375	0.075	0.200	0.325	0.450
6.490	(0.115)	0.010	0.135	0.260
6.500	(0.175)	(0.050)	0.075	0.200
6.625	(0.325)	(0.200)	(0.075)	0.050
6.750	(1.775)	(1.650)	(1.525)	(1.400)
6.875	(1.950)	(1.825)	(1.700)	(1.575)

VA 30 YEAR FIXED HIGH BALANCE

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	6.069	6.194	6.319	6.444
5.375	5.419	5.544	5.669	5.794
5.490	5.169	5.294	5.419	5.544
5.500	5.044	5.169	5.294	5.419
5.625	4.794	4.919	5.044	5.169
5.750	2.662	2.787	2.912	3.037
5.875	2.537	2.662	2.787	2.912
5.990	2.513	2.638	2.763	2.888
6.000	2.388	2.513	2.638	2.763
6.125	2.287	2.412	2.537	2.662
6.250	0.550	0.675	0.800	0.925
6.375	0.350	0.475	0.600	0.725

VA IRRRL 30 YEAR FIXED HIGH BALANCE

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	6.269	6.394	6.519	6.644
5.375	5.519	5.644	5.769	5.894
5.490	5.319	5.444	5.569	5.694
5.500	5.194	5.319	5.444	5.569
5.625	4.894	5.019	5.144	5.269
5.750	2.763	2.888	3.013	3.138
5.875	2.588	2.713	2.838	2.963
5.990	2.662	2.787	2.912	3.037
6.000	2.537	2.662	2.787	2.912
6.125	2.488	2.613	2.738	2.863
6.250	0.750	0.875	1.000	1.125
6.375	0.600	0.725	0.850	0.975

VA 30 YR FIXED CONFORMING C/O > 90% LTV

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.500	6.544	6.669	6.794	6.919
5.625	6.294	6.419	6.544	6.669
5.750	3.787	3.912	4.037	4.162
5.875	3.037	3.162	3.287	3.412
5.990	2.948	3.073	3.198	3.323
6.000	2.888	3.013	3.138	3.263
6.125	2.787	2.912	3.037	3.162
6.250	0.925	1.050	1.175	1.300
6.375	0.725	0.850	0.975	1.100
6.490	0.585	0.710	0.835	0.960
6.500	0.525	0.650	0.775	0.900
6.625	0.325	0.450	0.575	0.700

FHA/VA 5/1 ARM

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.250	6.450	6.575	6.700	6.825
4.375	5.823	5.948	6.073	6.198
4.500	5.256	5.381	5.506	5.631
4.625	5.008	5.133	5.258	5.383
4.750	4.518	4.643	4.768	4.893
4.875	4.020	4.145	4.270	4.395
4.990	3.739	3.864	3.989	4.114
5.000	3.694	3.819	3.944	4.069
5.125	3.218	3.343	3.468	3.593
5.250	3.016	3.141	3.266	3.391
5.375	2.702	2.827	2.952	3.077
5.500	2.222	2.347	2.472	2.597

FHA/VA 15 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
4.500	6.781	6.906	7.031	7.156
4.625	6.656	6.781	6.906	7.031
4.750	4.563	4.688	4.813	4.938
4.875	4.188	4.313	4.438	4.563
5.000	4.063	4.188	4.313	4.438
5.125	3.938	4.063	4.188	4.313
5.250	2.469	2.594	2.719	2.844
5.375	1.969	2.094	2.219	2.344
5.500	1.844	1.969	2.094	2.219

USDA 30 YEAR FIXED

RATE	15 Day	30 DAY	45 DAY	60 DAY
5.875	1.613	1.738	1.863	1.988
5.990	1.523	1.648	1.773	1.898
6.000	1.463	1.588	1.713	1.838
6.125	1.363	1.488	1.613	1.738
6.250	(0.450)	(0.325)	(0.200)	(0.075)
6.375	(0.650)	(0.525)	(0.400)	(0.275)
6.490	(0.790)	(0.665)	(0.540)	(0.415)
6.500	(0.850)	(0.725)	(0.600)	(0.475)
6.625	(1.050)	(0.925)	(0.800)	(0.675)
6.750	(2.450)	(2.325)	(2.200)	(2.075)
6.875	(2.700)	(2.575)	(2.450)	(2.325)
6.990	(2.725)	(2.600)	(2.475)	(2.350)

GOVERNMENT ADJUSTMENTS

REFER TO PAGE 7 FOR STATE ADJUSTORS

FICO SCORE

660 - 679	0.000
640 - 659	0.000
620 - 639	0.500
600 - 619	2.250
580 - 599	2.500
550 - 579	N/A

* Does not include Arms, High Balance or FHA Streamline

LOAN AMOUNT

> $250k	0.000
$100k - $125k	0.375
$75k - $99k	0.750
$60k - $74k	1.250

ODD TERMS (Fixed Rate Only)

16-20 Year	0.500
21-25 Year	0.250
26-29 Year	0.000
All Priced to 30 Year Rates	

MAX NET PRICE AFTER ALL ADJUSTMENTS IS 4.750

ARM Notes

Margin: 2.000

Caps: 1/5

TEMPORARY BUYDOWNS NOW AVAILABLE

OTHER

VA IRRRL 15 YR	1.000
VA IRRRL 2nd & NOO	0.250
2 Unit	0.500
3-4 Unit	0.000
Manual U/W	0.250
15 Yr HB	2.000
Temporary Buydown	0.500
Escrow Holdback	0.250
$100 Down HUD	0.500
Manufactured Home	1.000
Relock Fee	0.250
VA High Bal Cash-Out >90% (360 only) Add to VA HB Price	1.500

homebridgewholesale

Wholesale Broker Rate Sheet

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JUMBO ELITE

30 Year Fixed (LTV <=80%)					30 Year Fixed (LTV >80%)				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
6.625	2.200	2.325	2.575	2.700	7.625	2.079	2.204	2.454	2.579
6.750	1.850	1.975	2.225	2.350	7.750	1.447	1.572	1.822	1.947
6.875	1.517	1.642	1.892	2.017	7.875	0.881	1.006	1.256	1.381
7.000	1.197	1.322	1.572	1.697	8.000	0.424	0.549	0.799	0.924
7.125	0.895	1.020	1.270	1.395	8.125	0.034	0.159	0.409	0.534
7.250	0.602	0.727	0.977	1.102					
7.375	0.329	0.454	0.704	0.829					
7.500	0.072	0.197	0.447	0.572					

ARM Information	
Index	SOFR (30 Day Average)
Margin:	2.75
Floor	2.75
Caps:	2/1/5 (5/6 ARM)
	5/1/5 (7/6 and 10/6 ARM)

5/6 ARM					7/6 ARM					10/6 ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
6.875	1.178	1.303	1.553	1.678	6.875	0.990	1.115	1.365	1.490	7.000	0.902	1.027	1.277	1.401
6.750	1.319	1.444	1.694	1.819	6.750	1.147	1.272	1.522	1.647	6.875	1.073	1.198	1.448	1.572
6.625	1.475	1.600	1.850	1.975	6.625	1.319	1.444	1.694	1.819	6.750	1.261	1.386	1.636	1.760
6.500	1.647	1.772	2.022	2.147	6.500	1.506	1.631	1.881	2.006	6.625	1.464	1.589	1.839	1.963
6.375	1.912	2.037	2.287	2.412	6.375	1.787	1.912	2.162	2.287	6.500	1.761	1.886	2.136	2.260
6.250	2.194	2.319	2.569	2.694	6.250	2.084	2.209	2.459	2.584	6.375	2.073	2.198	2.448	2.572
6.125	2.491	2.616	2.866	2.991	6.125	2.397	2.522	2.772	2.897	6.250	2.402	2.527	2.777	2.901
6.000	2.803	2.928	3.178	3.303	6.000	2.725	2.850	3.100	3.225	6.125	2.745	2.870	3.120	3.244
5.875	3.131	3.256	3.506	3.631	5.875	3.069	3.194	3.444	3.569	6.000	3.105	3.230	3.480	3.604

LOAN PURPOSE TYPE	PRICE ADJUSTMENTS BY LTV/CLTV								
	<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
PURCHASE									
780+	-1.250	-0.875	-0.625	-0.375	-0.125	0.000	0.125	0.625	0.875
760-779	-1.125	-0.750	-0.500	-0.250	0.000	0.125	0.250	1.000	1.250
740-759	-0.875	-0.625	-0.500	-0.250	0.000	0.125	0.500	1.500	1.750
720-739	-0.750	-0.500	-0.375	-0.250	0.125	0.375	0.750	N/A	N/A
700-719	-0.625	-0.375	-0.250	0.000	0.250	1.125	1.500	N/A	N/A
680-699	-0.500	-0.250	0.000	0.125	0.875	N/A	N/A	N/A	N/A
Rate/Term Refinance									
780+	-1.125	-0.750	-0.500	-0.250	0.000	0.125	0.250	0.875	1.125
760-779	-1.000	-0.625	-0.375	-0.125	0.000	0.250	0.375	1.250	1.500
740-759	-0.750	-0.500	-0.375	-0.125	0.000	0.250	0.625	1.750	2.000
720-739	-0.625	-0.375	-0.250	-0.125	0.250	0.500	0.875	N/A	N/A
700-719	-0.500	-0.250	-0.125	0.125	0.375	1.250	1.625	N/A	N/A
680-699	-0.375	-0.125	0.125	0.250	1.000	N/A	N/A	N/A	N/A
Cash-Out Refinance									
780+	-1.125	-0.750	-0.500	-0.250	0.000	N/A	N/A	N/A	N/A
760-779	-1.000	-0.625	-0.375	-0.125	0.000	N/A	N/A	N/A	N/A
740-759	-0.750	-0.500	-0.375	-0.125	0.000	N/A	N/A	N/A	N/A
720-739	-0.625	-0.375	-0.250	-0.125	0.250	N/A	N/A	N/A	N/A
700-719	-0.500	-0.250	-0.125	0.125	N/A	N/A	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amounts									
<=$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.375
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
2,500,001-3,000,000	0.125	0.125	0.250	0.375	0.500	N/A	N/A	N/A	N/A
3,000,001-3,500,000	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A	N/A
Feature									
2 Unit	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A	N/A
3-4 Units	0.375	0.375	0.375	0.500	0.625	N/A	N/A	N/A	N/A
Second Home	0.125	0.125	0.250	0.375	0.500	0.750	1.250	N/A	N/A
Investment	1.250	1.375	1.750	2.250	3.000	N/A	N/A	N/A	N/A
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Escrow	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
State FL or NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.750	1.000

DTI	
≤ 43.00	0.000
43.01 to 45.00	0.125
45.01 to 47.00	0.250
>47.00	0.500

MAX PREMIUM AFTER ALL ADJUSTMENTS IS (1.50)

homebridgewholesale

Wholesale Broker Rate Sheet
9/10/26 12:05 PM PST

INVESTOR SOLUTION

30 YEAR FIXED CONFORMING			
RATE	15 Day	30 DAY	45 DAY
6.125	3.891	4.041	4.341
6.250	3.203	3.353	3.653
6.375	2.517	2.667	2.967
6.490	1.953	2.103	2.403
6.625	1.141	1.291	1.591
6.750	0.453	0.603	0.903
6.875	(0.203)	(0.053)	0.247
6.990	(0.859)	(0.709)	(0.409)
7.125	(1.422)	(1.272)	(0.972)
7.250	(1.922)	(1.772)	(1.472)
7.375	(2.359)	(2.209)	(1.909)
7.490	(2.766)	(2.616)	(2.316)
7.625	(3.172)	(3.022)	(2.722)
7.750	(3.547)	(3.397)	(3.097)
7.875	(3.922)	(3.772)	(3.472)
7.990	(4.266)	(4.116)	(3.816)
8.125	(4.594)	(4.444)	(4.144)
8.250	(4.922)	(4.772)	(4.472)
8.375	(5.234)	(5.084)	(4.784)

30 YEAR FIXED HIGH BALANCE			
RATE	15 Day	30 DAY	45 DAY
6.125	4.391	4.541	4.841
6.250	3.703	3.853	4.153
6.375	3.017	3.167	3.467
6.490	2.453	2.603	2.903
6.625	1.641	1.791	2.091
6.750	0.953	1.103	1.403
6.875	0.297	0.447	0.747
6.990	(0.359)	(0.209)	0.091
7.125	(0.922)	(0.772)	(0.472)
7.250	(1.422)	(1.272)	(0.972)
7.375	(1.859)	(1.709)	(1.409)
7.490	(2.266)	(2.116)	(1.816)
7.625	(2.672)	(2.522)	(2.222)
7.750	(3.047)	(2.897)	(2.597)
7.875	(3.422)	(3.272)	(2.972)
7.990	(3.766)	(3.616)	(3.316)
8.125	(4.094)	(3.944)	(3.644)
8.250	(4.422)	(4.272)	(3.972)
8.375	(4.734)	(4.584)	(4.284)

MAX PRICE AFTER ALL ADJUSTMENTS IS (1.75)

FICO/LTV	*FULL DOC*						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	(1.000)	(1.000)	(1.000)	(0.750)	(0.6250)	(0.375)	(0.125)
760-779	(1.000)	(1.000)	(1.000)	(0.750)	(0.6250)	(0.375)	(0.125)
740-759	(0.875)	(0.875)	(0.875)	(0.625)	(0.5000)	(0.250)	(0.125)
720-739	(0.750)	(0.750)	(0.750)	(0.500)	(0.2500)	0.000	0.500
700-719	(0.625)	(0.625)	(0.625)	(0.375)	0.250	0.500	1.000
680-699	(0.625)	(0.625)	(0.625)	(0.375)	0.250	0.750	3.000
<680	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Cashout	0.500	0.500	0.500	0.750	0.750	1.250	N/A
Condominum	0.000	0.000	0.250	0.250	0.375	0.500	0.500
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.500	0.500
NOO	0.250	0.250	0.250	0.250	0.250	0.625	1.000
Second Home	0.250	0.250	0.250	0.250	0.250	0.625	1.000
<150K	0.250	0.250	0.250	0.250	0.500	0.500	0.500
DTI>45	0.000	0.000	0.000	0.000	0.000	0.000	0.250
UPB>$1mm (Purchase/RT)	0.500	0.500	0.500	0.500	0.750	0.750	1.000
UPB>$1mm (Cash-out)	1.250	1.250	1.250	1.250	1.500	1.500	N/A

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Wholesale Broker Rate Sheet

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ACCESS PROGRAMS

	7/6 ARM		10/6 ARM		15 YR FIXED		30 YR FIXED	
RATE	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
9.125	(5.531)	(5.531)	(5.531)	(5.531)	(4.531)	(4.531)	(5.531)	(5.531)
9.000	(5.156)	(5.156)	(5.156)	(5.156)	(4.156)	(4.156)	(5.156)	(5.156)
8.875	(4.906)	(4.906)	(4.906)	(4.906)	(3.906)	(3.906)	(4.906)	(4.906)
8.750	(4.656)	(4.656)	(4.656)	(4.656)	(3.656)	(3.656)	(4.656)	(4.656)
8.625	(4.531)	(4.531)	(4.531)	(4.531)	(3.531)	(3.531)	(4.531)	(4.531)
8.500	(4.406)	(4.406)	(4.406)	(4.406)	(3.406)	(3.406)	(4.406)	(4.406)
8.375	(4.031)	(4.031)	(4.031)	(4.031)	(3.031)	(3.031)	(4.031)	(4.031)
8.250	(3.719)	(3.719)	(3.719)	(3.719)	(2.719)	(2.719)	(3.719)	(3.719)
8.125	(3.656)	(3.656)	(3.656)	(3.656)	(2.656)	(2.656)	(3.656)	(3.656)
8.000	(3.406)	(3.406)	(3.406)	(3.406)	(2.406)	(2.406)	(3.406)	(3.406)
7.875	(3.156)	(3.156)	(3.156)	(3.156)	(2.156)	(2.156)	(3.156)	(3.156)
7.750	(3.032)	(3.032)	(3.032)	(3.032)	(2.032)	(2.032)	(3.032)	(3.032)
7.625	(2.657)	(2.657)	(2.657)	(2.657)	(1.657)	(1.657)	(2.657)	(2.657)
7.500	(1.907)	(1.907)	(1.907)	(1.907)	(0.907)	(0.907)	(1.907)	(1.907)
7.375	(2.157)	(2.157)	(2.157)	(2.157)	(1.157)	(1.157)	(2.157)	(2.157)
7.250	(1.407)	(1.407)	(1.407)	(1.407)	(0.407)	(0.407)	(1.407)	(1.407)
7.125	(0.657)	(0.657)	(0.657)	(0.657)	0.343	0.343	(0.657)	(0.657)
7.000	(0.032)	(0.032)	(0.032)	(0.032)	0.968	0.968	(0.032)	(0.032)
6.875	0.269	0.269	0.269	0.269	1.269	1.269	0.269	0.269
6.750	1.043	1.043	1.043	1.043	2.043	2.043	1.043	1.043
6.625	1.619	1.619	1.619	1.619	2.619	2.619	1.619	1.619
6.500	2.093	2.093	2.093	2.093	3.093	3.093	2.093	2.093
6.375	2.893	2.893	2.893	2.893	3.893	3.893	2.893	2.893
6.250	3.243	3.243	3.243	3.243	4.243	4.243	3.243	3.243
6.125	3.968	3.968	3.968	3.968	4.968	4.968	3.968	3.968

Rate	7/6 ARM	10/6 ARM	15 YR FX	30 YR FX
	INVESTOR CASH FLOW			
9.250	(6.487)	(6.487)	(5.487)	(6.487)
9.125	(6.362)	(6.362)	(5.362)	(6.362)
9.000	(6.112)	(6.112)	(5.112)	(6.112)
8.875	(5.862)	(5.862)	(4.862)	(5.862)
8.750	(5.612)	(5.612)	(4.612)	(5.612)
8.625	(5.362)	(5.362)	(4.362)	(5.362)
8.500	(5.112)	(5.112)	(4.112)	(5.112)
8.375	(4.737)	(4.737)	(3.737)	(4.737)
8.250	(4.549)	(4.549)	(3.549)	(4.549)
8.125	(4.487)	(4.487)	(3.487)	(4.487)
8.000	(4.175)	(4.175)	(3.175)	(4.175)
7.875	(3.800)	(3.800)	(2.800)	(3.800)
7.750	(3.675)	(3.675)	(2.675)	(3.675)
7.625	(3.300)	(3.300)	(2.300)	(3.300)
7.500	(2.925)	(2.925)	(1.925)	(2.925)
7.375	(2.550)	(2.550)	(1.550)	(2.550)
7.250	(1.975)	(1.975)	(0.975)	(1.975)
7.125	(1.125)	(1.125)	(0.125)	(1.125)
7.000	(0.600)	(0.600)	0.400	(0.600)
6.875	(0.075)	(0.075)	0.925	(0.075)
6.750	0.675	0.675	1.675	0.675
6.625	1.175	1.175	2.175	1.175
6.500	2.050	2.050	3.050	2.050
6.375	2.800	2.800	3.800	2.800

* 2nd Home and Non-Owner Adjustments not applicable to ICF program *

LOCK DAYS	
30 Days	0.125
45 Days	0.250

ARM Details:	Margin	Index	Caps
Full Doc	4.000	SOFR	5/1/5
Alt Doc	4.250	SOFR	5/1/5
Investor Cash Flow	4.500	SOFR	5/1/5

1099-ONLY PRICED AS ALT DOC

2/1 and 1/0 TEMPORARY BUYDOWNS AVAILABLE

MAX PRICE AFTER ALL ADJUSTMENTS IS (2.375)

101.00 YSP for Investor Loans with no PPP

PREPAYMENT PENALTY ASSUMED IN BASE PRICE (***ONLY APPLICABLE TO NON-OWNER OCCUPIED LOANS***)

- 3 year Prepayment will default for states that allow for a PPP
- If < 3 year Prepayment, then an LLPA will be applied
- Additional option of No Prepayment, 1 YR PPP & 2 YR PPP
- If State is excluded, No Prepayment is the only selection option

PPP States: AVAILABLE IN ALL STATES EXCEPT FOR THE BELOW

PPP not available: AK, MI, MN, MS, NJ,NM, OH, WV

PREPAY TERM	PRICE ADJ
60 Months	(0.500)
48 Months	(0.250)
24 Months	0.500
12 Months	1.000
0 Months	1.500

MIN RATE	7/6 ARM	10/6 ARM	15YR Fix	30YR Fix	40YR Fix
Loan Amount <= $2,000,000					
Full Doc/Alt Doc	AS SHOWN ABOVE IN THE DAILY PRICING				
Investor					
Loan Amount > $2,000,000					
Full Doc/Alt Doc	AS SHOWN ABOVE IN THE DAILY PRICING				
Investor					

40 YR ADJUSTMENT	
Program	Price Adj
7/6 ARM	0.500
10/6 ARM	0.500
Fixed Rate	0.500

FICO/LTV	FULL DOC / ALT DOC								
	<=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
760+	(1.000)	(1.000)	(0.625)	(0.375)	(0.125)	0.250	0.750	2.500	2.500
740-759	(1.000)	(1.000)	(0.500)	(0.125)	0.125	0.500	0.750	2.750	3.250
720-739	(0.500)	(0.500)	(0.125)	0.125	0.375	0.750	1.000	3.250	3.750
700-719	(0.125)	(0.125)	0.125	0.250	0.625	1.000	1.250	4.250	4.750
680-699	0.125	0.125	0.500	1.000	1.375	1.875	2.125	5.000	5.250
660-679	0.500	0.500	0.875	1.375	1.875	2.625	3.625	6.000	N/A
640-659	1.500	1.500	1.500	2.000	2.750	3.875	N/A	N/A	N/A
620-639	3.000	3.000	3.000	3.000	3.500	N/A	N/A	N/A	N/A

FICO/LTV	INVESTOR CASH FLOW								
	<=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
760+	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	1.750	N/A	N/A
740-759	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.375	1.750	N/A	N/A
720-739	(0.500)	(0.500)	(0.250)	0.000	0.500	0.875	2.000	N/A	N/A
700-719	(0.125)	(0.125)	0.000	0.375	0.750	1.250	2.250	N/A	N/A
680-699	0.125	0.125	0.375	0.875	1.250	2.000	3.000	N/A	N/A
660-679	0.750	0.750	1.000	1.500	1.875	2.750	N/A	N/A	N/A
640-659	2.250	2.500	2.625	3.250	4.000	4.000	N/A	N/A	N/A
620-639	3.250	3.750	4.000	4.500	N/A	N/A	N/A	N/A	N/A

Other 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
Cashout	0.375	0.375	0.375	0.500	0.500	0.750	0.875	N/A	N/A
2nd Home *	0.375	0.375	0.375	0.500	0.500	0.500	0.500	0.500	N/A
2-4 Units	0.375	0.375	0.500	0.500	0.500	0.625	0.625	0.625	0.625
Non-Owner *	0.375	0.375	0.375	0.500	0.500	0.500	0.500	0.500	N/A
<$150k	0.500	0.500	0.500	0.500	0.500	1.250	1.250	2.000	2.000
<$100k	1.500	1.500	1.500	1.500	1.500	2.000	2.000	3.000	3.000
$1.5MM to $2.0MM	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.250	0.500
$2.01MM to $2.5MM	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.750	N/A
$2.51MM to $3.0MM	0.250	0.250	0.375	0.375	0.375	0.375	0.750	N/A	N/A
$3.01MM to $3.5MM	1.625	1.625	1.625	1.750	2.000	2.500	N/A	N/A	N/A
24m Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DTI 43.01 to 50 (Alt Doc)	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.250
DTI 43.01 to 50 (Full Doc)	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.000	1.250
DTI >50 (All Doc Types)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only (ARMS)	0.375	0.375	0.375	0.375	0.500	0.500	1.250	1.750	N/A
Interest Only (FIXED)	0.375	0.375	0.375	0.375	0.500	0.500	1.250	1.750	N/A
NW Condo	0.375	0.375	0.500	0.500	0.625	0.750	1.000	N/A	N/A
DSCR >=.75 to <1.000	0.500	0.500	0.750	0.750	0.750	0.500	N/A	N/A	N/A
DSCR >=1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
DSCR <.75	1.250	1.250	1.250	1.500	1.500	2.000	N/A	N/A	N/A
Foreign National	2.000	2.000	2.000	2.000	3.000	3.000	N/A	N/A	N/A
*ITIN	3.625	3.625	3.625	3.625	3.625	3.625	3.625	N/A	N/A

*** ITIN min rate 7.75**

homebridgewholesale

Wholesale Broker Rate Sheet
9/10/26 12:05 PM PST

ELITE ACCESS PROGRAMS & DSCR PLUS PROGRAM

30 YEAR FIXED FULL/ALT DOC			
RATE	15 Day	30 DAY	45 DAY
7.875	(4.359)	(4.209)	(3.909)
7.750	(4.016)	(3.866)	(3.566)
7.625	(3.578)	(3.428)	(3.128)
7.490	(3.141)	(2.991)	(2.691)
7.375	(2.672)	(2.522)	(2.222)
7.250	(2.272)	(2.122)	(1.822)
7.125	(1.741)	(1.591)	(1.291)
6.990	(1.116)	(0.966)	(0.666)
6.875	(0.459)	(0.309)	(0.009)
6.750	0.197	0.347	0.647
6.625	0.853	1.003	1.303
6.490	1.541	1.691	1.991
6.375	2.228	2.378	2.678
6.250	2.916	3.066	3.366
6.125	3.603	3.753	4.053
5.990	4.291	4.441	4.741
5.875	5.141	5.291	5.591

30 YEAR FIXED DSCR			
RATE	15 Day	30 DAY	45 DAY
7.875	(5.766)	(5.616)	(5.466)
7.750	(5.328)	(5.178)	(5.028)
7.625	(4.828)	(4.678)	(4.528)
7.490	(4.297)	(4.147)	(3.997)
7.375	(3.734)	(3.584)	(3.434)
7.250	(3.109)	(2.959)	(2.809)
7.125	(2.422)	(2.272)	(2.122)
6.990	(1.609)	(1.459)	(1.309)
6.875	(0.859)	(0.709)	(0.559)
6.750	(0.109)	0.041	0.191
6.625	0.641	0.791	0.941
6.490	1.391	1.541	1.691
6.375	2.141	2.291	2.441
6.250	2.891	3.041	3.191
6.125	3.641	3.791	3.941
5.990	4.391	4.541	4.691
5.875	5.241	5.391	5.541

30 YEAR FIXED DSCR Plus			
RATE	15 Day	30 DAY	45 DAY
7.875	(5.966)	(5.816)	(5.516)
7.750	(5.828)	(5.678)	(5.378)
7.625	(5.328)	(5.178)	(4.878)
7.490	(4.797)	(4.647)	(4.347)
7.375	(4.234)	(4.084)	(3.784)
7.250	(3.609)	(3.459)	(3.159)
7.125	(2.922)	(2.772)	(2.472)
6.990	(2.109)	(1.959)	(1.659)
6.875	(1.359)	(1.209)	(0.909)
6.750	(0.609)	(0.459)	(0.159)
6.625	0.141	0.291	0.591
6.490	0.891	1.041	1.341
6.375	1.641	1.791	2.091
6.250	2.391	2.541	2.841
6.125	3.141	3.291	3.591
5.990	3.891	4.041	4.341
5.875	4.741	4.891	5.191

DSCR PREPAY	
Prepay Term	Price Adj
No Prepayment	1.7500
12 Mnth	1.5000
24 Mnth	0.5000
36 Mnth	0.0000
48 Mnth	(0.3750)
60 Mnth	(0.6250)

Investor Only - PP LLPA (Full/Alt)	
No Prepayment	1.125
12 Mnth	0.875
24 Mnth	0.125
36 Mnth	0
48 Mnth	(0.25)

FICO/CLTV	*FULL DOC / ALT DOC*								
	<=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
>= 780	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125	2.000	N/A
760-779	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125	2.000	N/A
740-759	(1.125)	(1.125)	(1.125)	(0.750)	(0.500)	0.000	0.375	2.750	N/A
720-739	(1.000)	(1.000)	(1.000)	(0.625)	(0.250)	0.500	1.000	3.500	N/A
700-719	(0.875)	(0.875)	(0.875)	(0.500)	0.250	1.000	1.500	N/A	N/A
680-699	(0.375)	0.000	0.250	0.625	0.875	2.000	2.750	N/A	N/A
660-679	0.375	0.500	0.750	1.250	1.875	N/A	N/A	N/A	N/A

FICO/CLTV	*DSCR/DSCR PLUS*								
	<=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
>= 780	(1.750)	(1.500)	(1.375)	(1.000)	(0.500)	(0.125)	1.000	N/A	N/A
760-779	(1.750)	(1.500)	(1.375)	(1.000)	(0.500)	(0.125)	1.000	N/A	N/A
740-759	(1.500)	(1.250)	(1.125)	(0.875)	(0.375)	0.750	1.500	N/A	N/A
720-739	(1.375)	(1.000)	(0.875)	(0.625)	(0.125)	0.875	2.250	N/A	N/A
700-719	(1.000)	(0.750)	(0.375)	0.125	0.625	1.500	3.250	N/A	N/A

MAX PRICE AFTER ALL ADJUSTMENTS IS (2.625)

MAX PRICE Investor Loans w/o Prepay 101.00

Loan Level Price Adjusters (ALT/FULL DOC)									
Cash Out/ FICO >=700	0.500	0.500	0.500	0.500	0.750	1.000	1.500	N/A	N/A
Cash Out/FICO <700	0.500	0.500	0.750	1.000	1.500	2.500	N/A	N/A	N/A
Asset Utilization	0.000	0.000	0.000	0.250	0.250	0.250	0.500	N/A	N/A
12-months Bank Statements	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Non-warrantable condo	0.000	0.000	0.500	0.500	0.625	0.750	1.000	N/A	N/A
Condo	0.000	0.000	0.250	0.250	0.375	0.500	0.500	0.750	N/A
Investor	0.250	0.250	0.250	0.250	0.250	0.250	0.500	N/A	N/A
2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	1.000	N/A	N/A
2-4 Unit	0.250	0.250	0.250	0.250	0.375	0.500	0.500	N/A	N/A
Loan Amount >$1.0 - 1.5mm	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A
Loan Amount >$1.5 - 2mm	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Loan Amount > 2mm	0.250	0.250	0.375	0.500	0.500	0.500	1.000	N/A	N/A
12 Month P&L	0.250	0.250	0.250	0.250	0.250	0.625	1.250	N/A	N/A
Interest Only	0.000	0.000	0.250	0.250	0.375	0.500	0.500	N/A	N/A
Full Doc	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	N/A

DSCR/DSCR PLUS Loan Level Adjusters									
DSCR Plus >=1.25*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)	N/A	N/A
Elite Access DSCR >=1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A	N/A
Cash Out/ FICO >=700	0.500	0.500	0.500	0.500	0.750	2.000	N/A	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.250	0.250	0.500	N/A	N/A
2-4 Unit	0.250	0.250	0.250	0.250	0.250	0.500	1.000	N/A	N/A
Interest Only	0.000	0.000	0.000	0.250	0.500	0.750	1.000	N/A	N/A
Loan Amount <150k	0.250	0.250	0.250	0.250	0.500	0.500	N/A	N/A	N/A
Loan Amount >$1.5 - 2mm	0.250	0.250	0.250	0.250	0.250	0.500	N/A	N/A	N/A
Loan Amount > 2mm	0.250	0.250	0.500	0.750	1.000	N/A	N/A	N/A	N/A
DSCR 0.80 - 0.99	0.500	0.500	0.500	0.750	1.250	2.000	N/A	N/A	N/A
Non-warrantable condo	0.000	0.250	0.250	0.250	0.500	0.500	N/A	N/A	N/A
Foreign National	0.875	1.375	1.5	1.875	2.25				

Mortgage Late 12 month (All LTV's) 0.50

Mortgage Late 12 month (All LTV's) 0.50

*DSCR + Special loan amounts up to $1.5M

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Wholesale Broker Rate Sheet

9/10/26 12:05 PM PST

STATE ADJUSTMENTS (Not Applicable to Jumbo or Expanded Plus Product)

		Adjustment
REGION 1:	AK, AR, AZ, CA, CT, CO, DC, FL, GA, HI, IA, ID, IL, IN, KY, LA, MA, MD, MI, MO, ND, NH, NJ, NY (conforming), OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, NV	0.000
REGION 2:	AL, DE, KS, ME, MN, MS, MT, NC, NE, NM, SD, VT, WV	0.125
REGION 3:	NY (High Balance and Super Conforming ONLY), RI, WY	0.250
REGION 4:**	N/A	N/A

**not currently offering loans for subject properties located in these states

FEES

Flood:	$6.25
TX Atty Fee(TX Purchase only):	$150
TX Atty Fee(TX Refinance only):	$150
TX Atty Fee(TX Equity only):	$250
TX Atty Fee(TX IRRRL only):	$100
CA Funding Fee (conventional only)	$100
Tax Service Fee (conventional only)	$68
FHA Streamline	$595
VA IRRRLS	$595
Underwriting/Commitment Fee:	$1,025
Access/Elite Access	$1,495
(Access/Elite Access/Jumbo Elite & Jumbo Gold fees cannot be bought out)	
Underwriting Fee w/ HELOC 2nd	$1,295

FEE BUYOUT

FEE BUYOUT CALCULATION IS FEE DIVIDED BY LOAN AMOUNT TO THE EXACT DECIMAL.

* Only the following fees are eligible for buyout:

- Underwriting/Commitment Fee
- FHA Streamline Fee
- VA IRRRL Fee

LOCK EXTENSIONS / RELOCKS

1 Day	FREE
2-7 Days	0.125
8-15 Days	0.250
16-30 Days	0.500
ALL RELOCKS	0.250

All lock extensions and relocks should be requested through the HomeBridge website

LONG TERM LOCKS

90 DAY	0.50
120 DAY	1.25

Add to 60 day price / FNMA/FHLMC/GNMA Purchases Only

AVERAGE PRIME OFFER RATE (APOR)

30 YEAR	
15 YEAR	

LOCK DESK INFO

Locks accepted until 6PM PST	
Lock Online via	www.homebridgewholesale.com
Lock Desk Email	locks@homebridge.com
Lock Desk Phone	877-890-0545

BROKER COMPENSATION

Tier 1	0.500	Tier 6	1.125	Tier 11	1.750	Tier 16	2.375
Tier 2	0.625	Tier 7	1.250	Tier 12	1.875	Tier 17	2.500
Tier 3	0.750	Tier 8	1.375	Tier 13	2.000	Tier 18	2.625
Tier 4	0.875	Tier 9	1.500	Tier 14	2.125	Tier 19	2.750
Tier 5	1.000	Tier 10	1.625	Tier 15	2.250		

GENERAL INFORMATION

New Files	https://portalpath.homebridgewholesale.com
Website	http://www.homebridgewholesale.com
FHA ID Number	7811300883
VA ID Number	5597800605

OFFSHEET PRICING IS AVAILABLE - FOR MORTGAGE PROFESSIONAL USE ONLY - RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE

Mortgagee Clause	**Homeowners Insurance (Including Hazard, Flood, Wind, Hall, etc.)** ServiceMac, LLC ISAOA ATIMA PO Box 29411 Phoenix, AZ 85038-9411
Mortgagee Clause	**Title Insurance and Closing Protection Letter** Homebridge Financial Services, Inc. ISAOA/ATIMA 99 Wood Avenue South, Suite 301 Iselin, NJ 08830

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Wholesale Broker Rate Sheet
9/10/26 12:05 PM PST

JUMBO GOLD

30 YEAR FIXED		
RATE	15 Day	30 DAY
7.375%	(1.074)	(0.949)
7.250%	(0.824)	(0.699)
7.125%	(0.699)	(0.574)
7.000%	(0.574)	(0.449)
6.875%	(0.324)	(0.199)
6.750%	0.051	0.176
6.625%	0.676	0.801
6.500%	1.301	1.426
6.375%	1.926	2.051
6.250%	2.676	2.801

LOCK EXTENSIONS	
1 Day	FREE
2-7 Days	0.125
8-15 Days	0.250

FICO/LTV - All Terms								
	LTV	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO	800+	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.2500)	0.0000	0.0000
	780-799	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.2500)	0.0000	0.0000
	760-779	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000
	740-759	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000
	720- 739	(0.2500)	(0.2500)	(0.2500)	(0.2500)	0.0000	0.0000	0.0000

Miscellaneous Adjusters- All Products	
Purchase	(0.375)
Cashout	0.500
Investment	0.500
Second Home	0.125
Loan Amount > $2MM	0.250
Condo >65%	0.125
2-4 units <= 65%LTV	0.125
2-4 units >65%LTV	0.250
Escrow Waiver (excludes CA, CT, DC, FL, IL, MD, NJ, NV, NY & VA)	0.125
State Adjustment (includes CA, CT, DC, FL, IL, MD, NJ, NV, NY & VA)	0.250