



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612

Ratesheet Code: RS-WS

Effective Date: 10/6/22 7:24 AM

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Forward Lending Select Program	
*FL Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*FL Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All Fast 100 Products)	0.350
*Cannot be combined with VIP or Purchase Special.	

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@Forwardlendingmtg.com
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Funding Department:	Phone: Email Only Email: Funding@Forwardlendingmtg.com
Submission Desk	Phone: Email Only Email: Submissions@Forwardlendingmtg.com

Lock Expiration Days	
15 Day	10/21/22
30 Day	11/04/22
45 Day	11/21/22
60 Day	12/05/22

Underwriting Fee
Click Here

Mortgagee Clause
OCMBC, INC. ISAOA / ATIMA 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 5 times, whichever comes first.
Lock Desk Hours
8:00 AM - 6:00 PM PST**

Conventional Loan Limits	
# of Units	Loan Limits
1	\$715,000
2	\$916,000
3	\$1,107,000
4	\$1,376,000

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

***For turn times, please reach out to your AE.**

October Pricing Specials	
All Conventional High Balance Loans	0.250

Announcements

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** Any lock requests submitted after hours will be subject to market movement.



Effective: October 6, 2022

Fannie Mae Conforming Fixed Rate Pricing

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
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
5.250	96.126	96.067	96.009	95.892	5.250	96.106	96.047	95.989	95.872	5.250	97.112	97.024	96.929	96.748
5.375	96.626	96.568	96.510	96.392	5.375	96.606	96.548	96.490	96.372	5.375	97.556	97.469	97.374	97.192
5.500	97.017	96.959	96.901	96.767	5.500	96.997	96.939	96.881	96.747	5.500	98.138	98.035	97.925	97.728
5.625	97.614	97.541	97.468	97.334	5.625	97.594	97.521	97.448	97.314	5.625	98.694	98.591	98.481	98.284
5.750	98.140	98.067	97.994	97.860	5.750	98.120	98.047	97.974	97.840	5.750	99.142	99.040	98.930	98.732
5.875	98.592	98.519	98.446	98.312	5.875	98.572	98.499	98.426	98.292	5.875	99.551	99.449	99.339	99.141
6.000	98.953	98.869	98.790	98.656	6.000	98.933	98.849	98.770	98.636	6.000	99.840	99.738	99.628	99.430
6.125	99.498	99.396	99.289	99.089	6.125	99.478	99.376	99.269	99.069	6.125	100.161	100.058	99.948	99.751
6.250	99.997	99.894	99.787	99.580	6.250	99.977	99.874	99.767	99.560	6.250	100.523	100.399	100.266	100.036
6.375	100.429	100.327	100.220	100.013	6.375	100.409	100.307	100.200	99.993	6.375	100.915	100.790	100.657	100.428
6.500	100.854	100.752	100.645	100.438	6.500	100.834	100.732	100.625	100.418	6.500	101.286	101.161	101.028	100.799
6.625	101.211	101.105	100.996	100.789	6.625	101.191	101.085	100.976	100.769	6.625	101.608	101.484	101.351	101.121
6.750	101.225	101.075	100.762	100.268	6.750	101.205	101.055	100.742	100.248	6.750	101.617	101.310	100.989	100.473
6.875	101.656	101.506	101.193	100.699	6.875	101.636	101.486	101.173	100.679	6.875	102.019	101.711	101.391	100.874
7.000	102.059	101.908	101.596	101.101	7.000	102.039	101.888	101.576	101.081	7.000	102.374	102.067	101.746	101.230
7.125	102.535	102.385	102.072	101.578	7.125	102.515	102.365	102.052	101.558	7.125	102.584	102.277	101.957	101.440
7.250	101.958	101.880	101.584	100.789	7.250	101.938	101.860	101.564	100.769					
7.375	102.945	102.867	102.571	101.776	7.375	102.925	102.847	102.551	101.756					
7.500	102.753	102.675	102.379	101.584	7.500	102.733	102.655	102.359	101.564					
7.625	103.088	103.010	102.714	101.919	7.625	103.068	102.990	102.694	101.899					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
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
4.000	95.111	95.054	94.991	94.862	4.000	95.686	95.613	95.536	95.397	5.000	94.017	93.951	93.883	93.797
4.125	95.533	95.477	95.414	95.285	4.125	96.100	96.027	95.950	95.811	5.125	94.728	94.662	94.594	94.476
4.250	95.509	95.445	95.369	95.183	4.250	96.003	95.931	95.854	95.667	5.250	95.341	95.275	95.206	95.088
4.375	96.471	96.406	96.324	96.138	4.375	96.883	96.802	96.708	96.522	5.375	95.841	95.775	95.706	95.589
4.500	96.504	96.439	96.357	96.171	4.500	96.907	96.826	96.733	96.546	5.500	96.313	96.225	96.134	96.000
4.625	96.908	96.844	96.762	96.576	4.625	97.303	97.222	97.129	96.942	5.625	96.919	96.831	96.736	96.602
4.750	97.238	97.174	97.092	96.906	4.750	97.627	97.547	97.453	97.267	5.750	97.445	97.357	97.263	97.129
4.875	97.565	97.480	97.384	97.176	4.875	97.911	97.830	97.736	97.550	5.875	97.897	97.809	97.714	97.580
5.000	98.018	97.888	97.759	97.410	5.000	98.144	98.063	97.970	97.781	6.000	98.393	98.283	98.159	98.025
5.125	98.372	98.242	98.113	97.729	5.125	98.460	98.337	98.213	97.946	6.125	98.948	98.838	98.714	98.514
5.250	98.850	98.614	98.407	98.013	5.250	98.958	98.706	98.487	98.093	6.250	99.446	99.336	99.212	99.005
5.375	99.273	99.014	98.775	98.381	5.375	99.375	99.117	98.873	98.479	6.375	99.878	99.769	99.645	99.437
5.500	99.700	99.442	99.183	98.789	5.500	99.794	99.535	99.276	98.883	6.500	100.304	100.194	100.070	99.862
5.625	100.029	99.770	99.512	99.118	5.625	100.116	99.857	99.599	99.205	6.625	100.655	100.545	100.421	100.214
										6.750	100.684	100.376	100.049	99.555
										6.875	101.115	100.807	100.481	99.986
										7.000	101.517	101.210	100.883	100.388
										7.125	101.744	101.436	101.109	100.615

Refi Now Conforming Pricing

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
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
4.875	94.189	94.145	94.102	94.016	4.875	94.189	94.145	94.102	94.016	4.875	95.340	95.252	95.158	94.988
5.000	94.803	94.744	94.686	94.600	5.000	94.803	94.744	94.686	94.600	5.000	95.964	95.876	95.781	95.599
5.125	95.514	95.455	95.397	95.279	5.125	95.514	95.455	95.397	95.279	5.125	96.602	96.514	96.419	96.237
5.250	96.126	96.067	96.009	95.892	5.250	96.126	96.067	96.009	95.892	5.250	97.112	97.024	96.929	96.748
5.375	96.626	96.568	96.510	96.392	5.375	96.626	96.568	96.510	96.392	5.375	97.556	97.469	97.374	97.192
5.500	97.017	96.959	96.901	96.767	5.500	97.017	96.959	96.901	96.767	5.500	98.138	98.035	97.925	97.728
5.625	97.614	97.541	97.468	97.334	5.625	97.614	97.541	97.468	97.334	5.625	98.694	98.591	98.481	98.284
5.750	98.140	98.067	97.994	97.860	5.750	98.140	98.067	97.994	97.860	5.750	99.142	99.040	98.930	98.732
5.875	98.592	98.519	98.446	98.312	5.875	98.592	98.519	98.446	98.312	5.875	99.551	99.449	99.339	99.141
6.000	98.953	98.869	98.790	98.656	6.000	98.953	98.869	98.790	98.656	6.000	99.840	99.738	99.628	99.430
6.125	99.498	99.396	99.289	99.089	6.125	99.498	99.396	99.289	99.089	6.125	100.161	100.058	99.948	99.751
6.250	99.997	99.894	99.787	99.580	6.250	99.997	99.894	99.787	99.580	6.250	100.523	100.399	100.266	100.036
6.375	100.429	100.327	100.220	100.013	6.375	100.429	100.327	100.220	100.013	6.375	100.915	100.790	100.657	100.428
6.500	100.854	100.752	100.645	100.438	6.500	100.854	100.752	100.645	100.438	6.500	101.286	101.161	101.028	100.799
6.625	101.211	101.105	100.996	100.789	6.625	101.211	101.105	100.996	100.789	6.625	101.608	101.484	101.351	101.121
6.750	101.375	101.075	100.762	100.268	6.750	101.375	101.075	100.762	100.268	6.750	101.617	101.310	100.989	100.473
6.875	101.806	101.506	101.193	100.699	6.875	101.806	101.506	101.193	100.699	6.875	102.019	101.711	101.391	100.874
7.000	102.209	101.908	101.596	101.101	7.000	102.209	101.908	101.596	101.101	7.000	102.374	102.067	101.746	101.230
7.125	102.685	102.385	102.072	101.578	7.125	102.685	102.385	102.072	101.578	7.125	102.584	102.277	101.957	101.440

Refi Now Conforming Pricing

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.500	96.504	96.439	96.357	96.171	4.500	97.360	97.279	97.186	97.000
4.625	96.908	96.844	96.762	96.576	4.625	97.756	97.675	97.582	97.396
4.750	97.238	97.174	97.092	96.906	4.750	98.081	98.000	97.906	97.720
4.875	97.565	97.480	97.384	97.176	4.875	98.364	98.283	98.189	98.003
5.000	98.018	97.888	97.759	97.410	5.000	98.597	98.517	98.423	98.235
5.125	98.372	98.242	98.113	97.729	5.125	98.913	98.790	98.666	98.399
5.250	98.850	98.614	98.407	98.013	5.250	99.411	99.159	98.940	98.546
5.375	99.273	99.014	98.775	98.381	5.375	99.828	99.570	99.326	98.932
5.500	99.700	99.442	99.183	98.789	5.500	100.247	99.988	99.730	99.336
5.625	100.029	99.770	99.512	99.118	5.625	100.569	100.310	100.052	99.658



Effective: October 6, 2022

Freddie Mac Fixed Rate Pricing

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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
5.250	95.571	95.512	95.454	95.337	5.250	95.551	95.492	95.434	95.317	5.250	96.557	96.469	96.374	96.193
5.375	96.071	96.013	95.955	95.837	5.375	96.051	95.993	95.935	95.817	5.375	97.001	96.914	96.819	96.637
5.500	96.462	96.404	96.346	96.212	5.500	96.442	96.384	96.326	96.192	5.500	97.583	97.480	97.370	97.173
5.625	97.059	96.986	96.913	96.779	5.625	97.039	96.966	96.893	96.759	5.625	98.139	98.036	97.926	97.729
5.750	97.585	97.512	97.439	97.305	5.750	97.565	97.492	97.419	97.285	5.750	98.587	98.485	98.375	98.177
5.875	98.037	97.964	97.891	97.757	5.875	98.017	97.944	97.871	97.737	5.875	98.996	98.894	98.784	98.586
6.000	98.398	98.314	98.235	98.101	6.000	98.378	98.294	98.215	98.081	6.000	99.285	99.183	99.073	98.875
6.125	98.943	98.841	98.734	98.534	6.125	98.923	98.821	98.714	98.514	6.125	99.606	99.503	99.393	99.196
6.250	99.442	99.339	99.232	99.025	6.250	99.422	99.319	99.212	99.005	6.250	99.968	99.844	99.711	99.481
6.375	99.874	99.772	99.665	99.458	6.375	99.854	99.752	99.645	99.438	6.375	100.360	100.235	100.102	99.873
6.500	100.299	100.197	100.090	99.883	6.500	100.279	100.177	100.070	99.863	6.500	100.731	100.606	100.473	100.244
6.625	100.656	100.550	100.441	100.234	6.625	100.636	100.530	100.421	100.214	6.625	101.053	100.929	100.796	100.566
6.750	100.670	100.520	100.207	99.713	6.750	100.650	100.500	100.187	99.693	6.750	101.062	100.755	100.434	99.918
6.875	101.101	100.951	100.638	100.144	6.875	101.081	100.931	100.618	100.124	6.875	101.464	101.156	100.836	100.319
7.000	101.504	101.353	101.041	100.546	7.000	101.484	101.333	101.021	100.526	7.000	101.819	101.512	101.191	100.675
7.125	101.980	101.830	101.517	101.023	7.125	101.960	101.810	101.497	101.003	7.125	102.029	101.722	101.402	100.885
7.250	101.403	101.325	101.029	100.234	7.250	101.383	101.305	101.009	100.214					
7.375	102.390	102.312	102.016	101.221	7.375	102.370	102.292	101.996	101.201					
7.500	102.198	102.120	101.824	101.029	7.500	102.178	102.100	101.804	101.009					
7.625	102.533	102.455	102.159	101.364	7.625	102.513	102.435	102.139	101.344					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.000	94.556	94.499	94.436	94.307	4.000	95.131	95.058	94.981	94.842
4.125	94.978	94.922	94.859	94.730	4.125	95.545	95.472	95.395	95.256
4.250	94.954	94.890	94.814	94.628	4.250	95.448	95.376	95.299	95.112
4.375	95.916	95.851	95.769	95.583	4.375	96.328	96.247	96.153	95.967
4.500	95.949	95.884	95.802	95.616	4.500	96.352	96.271	96.178	95.991
4.625	96.353	96.289	96.207	96.021	4.625	96.748	96.667	96.574	96.387
4.750	96.683	96.619	96.537	96.351	4.750	97.072	96.992	96.898	96.712
4.875	97.010	96.925	96.829	96.621	4.875	97.356	97.275	97.181	96.995
5.000	97.463	97.333	97.204	96.855	5.000	97.589	97.508	97.415	97.226
5.125	97.817	97.687	97.558	97.174	5.125	97.905	97.782	97.658	97.391
5.250	98.295	98.059	97.852	97.458	5.250	98.403	98.151	97.932	97.538
5.375	98.718	98.459	98.220	97.826	5.375	98.820	98.562	98.318	97.924
5.500	99.145	98.887	98.628	98.234	5.500	99.239	98.980	98.721	98.328
5.625	99.474	99.215	98.957	98.563	5.625	99.561	99.302	99.044	98.650

Freddie Mac Super Conforming Fixed Rate Pricing

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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
5.250	94.186	94.112	94.026	93.813	5.250	93.945	93.872	93.786	93.572	4.000	93.273	93.201	93.126	92.997
5.375	94.681	94.608	94.522	94.293	5.375	94.444	94.371	94.285	94.056	4.125	93.692	93.619	93.544	93.415
5.500	95.297	95.209	95.108	94.878	5.500	95.066	94.978	94.877	94.648	4.250	93.901	93.820	93.726	93.550
5.625	95.898	95.810	95.709	95.480	5.625	95.674	95.587	95.485	95.256	4.375	94.857	94.776	94.683	94.497
5.750	96.419	96.331	96.230	96.000	5.750	96.204	96.116	96.014	95.785	4.500	94.885	94.804	94.711	94.524
5.875	96.865	96.777	96.676	96.447	5.875	96.660	96.572	96.471	96.241	4.625	95.285	95.205	95.111	94.925
6.000	97.408	97.298	97.167	96.903	6.000	97.213	97.103	96.973	96.708	4.750	95.613	95.533	95.439	95.253
6.125	97.958	97.849	97.718	97.425	6.125	97.772	97.662	97.531	97.238	4.875	95.949	95.840	95.726	95.506
6.250	98.451	98.342	98.211	97.918	6.250	98.274	98.164	98.034	97.740	5.000	96.399	96.254	96.112	95.759
6.375	98.879	98.769	98.638	98.345	6.375	98.712	98.602	98.471	98.178	5.125	96.749	96.604	96.463	96.076
6.500	99.233	99.124	98.993	98.700	6.500	99.079	98.969	98.838	98.545	5.250	97.038	96.893	96.752	96.358
6.625	99.531	99.361	99.195	98.901	6.625	99.390	99.220	99.053	98.760	5.375	97.310	97.164	97.023	96.629
6.750	99.570	99.412	99.079	98.499	6.750	99.592	99.285	98.952	98.371	5.500	97.569	97.390	97.225	96.831
6.875	99.996	99.839	99.506	98.925	6.875	100.042	99.734	99.401	98.821	5.625	97.888	97.676	97.487	97.093
7.000	100.326	100.168	99.835	99.254	7.000	100.395	100.087	99.754	99.173					
7.125	100.658	100.501	100.167	99.587	7.125	100.751	100.443	100.110	99.530					



Effective: October 6, 2022

Agency Fixed and Arm Adjustments ***

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
3-4 Units (FIXED)	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
3-4 Units (ARMS)	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
Condo (N/A for Detached Condos)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Homes	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A
FICO 620 - 639 (N/A for 15 Year Term or less)	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
FICO 640 - 659 (N/A for 15 Year Term or less)	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
FICO 660 - 679 (N/A for 15 Year Term or less)	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
FICO 680 - 699 (N/A for 15 Year Term or less)	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
FICO 700 - 719 (N/A for 15 Year Term or less)	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
FICO 720 - 739 (N/A for 15 Year Term or less)	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
FICO >=740 (N/A for 15 Year Term or less)	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A

High Balance or Super Conforming Adjustments

	<=60	60.01-70	70.01-75	75.01-80	85.01-90	>90.00
FNMA / Freddie New LLPA Effective all Locks/ Ext / ReLocks 02-21-22						
Fixed - Purchase & Rate/Term Refin	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.250	-1.500	-1.500	-1.750	NA	NA

Subordinate Financing

LTV	CLTV	FICO < 720	FICO >=720
<= 75.00%	<= 80.00%	-0.375	-0.375
<= 65.00%	80.01% - 95.00%	-0.875	-0.625
65.01% - 75.00%	80.01% - 95.00%	-1.125	-0.875
75.01% - 95.00%	75.01% - 95.00%	-1.375	-1.125
<= 95.00%	95.01% - 97.00%	-1.875	-1.875
Home Possible and Home Ready with Sub Financing (in lieu of adjustments above)		-0.500	

Lender Paid Mortgage Insurance

FICO ↓ - LTV →	80.01-85%	85.01-90%	90.01-95%	95.01-97%
620-639	-2.190	-5.870	-7.750	-10.000
640-659	-2.040	-5.360	-6.990	-9.130
660-679	-1.840	-5.050	-6.430	-8.420
680-699	-1.380	-3.670	-4.850	-6.270
700-719	-1.170	-3.010	-3.930	-5.050
720-739	-1.020	-2.500	-3.320	-4.230
740-759	-0.870	-2.040	-2.650	-3.320
760+	-0.710	-1.430	-1.890	-2.300

Lender Paid Mortgage Insurance Additional LLPAs (Cash out not available)

FICO	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
Rate & Term Refi	-1.050	-1.050	-1.050	-0.530	-0.530	0.000	0.000
Second Home	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190
Manufactured Home	-1.300	-1.300	-1.300	-1.000	-1.000	-0.700	-0.500
3-4 Units	-2.630	-2.630	-2.630	-1.750	-1.750	-1.330	-1.190
>45% DTI	-1.820	-1.600	-1.420	-1.240	-1.060	-0.760	-0.620
≥ 2 Borrowers	-0.270	-0.230	-0.220	-0.210	-0.200	-0.200	-0.200

Loan Amount **

Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$150,000	-0.375

Miscellaneous

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
=> 700 & LTV<= 80%	0.300

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	-1.500

*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

Minimum Loan Amount \$75,000

All loan level price adjustments are cumulative

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

Future LLPA

**Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.

Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.

Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**



Effective: October 6, 2022

Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.500	98.934	98.872	98.826		5.500	98.684	98.622	98.576		5.125	96.823	96.747	96.680		5.500	98.074	98.012	97.967	
5.625	99.400	99.338	99.292		5.625	99.150	99.088	99.042		5.250	98.859	98.646	98.472		5.625	98.541	98.479	98.433	
5.750	99.677	99.615	99.569		5.750	99.427	99.365	99.319		5.375	98.864	98.650	98.476		5.750	98.818	98.755	98.710	
5.875	100.069	99.814	99.676		5.875	99.819	99.564	99.426		5.500	98.868	98.654	98.480		5.875	99.303	99.048	98.910	
6.000	100.541	100.286	100.148		6.000	100.291	100.036	99.898		5.625	97.371	97.158	96.984		6.000	99.775	99.520	99.382	
6.125	100.963	100.708	100.570		6.125	100.713	100.458	100.320		5.750	99.730	99.605	99.532		6.125	100.197	99.942	99.804	
6.250	101.242	100.987	100.850		6.250	100.992	100.737	100.600		5.875	99.733	99.609	99.536		6.250	100.477	100.222	100.084	
6.375	100.777	100.575	100.359		6.375	100.527	100.325	100.109		6.000	99.737	99.613	99.539		6.375	99.699	99.497	99.281	
6.500	101.196	100.994	100.778		6.500	100.946	100.744	100.528		6.125	98.240	98.116	98.043		6.500	100.118	99.916	99.700	
6.625	101.567	101.365	101.149		6.625	101.317	101.115	100.899							6.625	100.489	100.287	100.071	
6.750	101.798	101.596	101.380		6.750	101.548	101.346	101.130							6.750	100.720	100.518	100.302	
6.875	101.480	101.328	101.112		6.875	101.230	101.078	100.862											
7.000	101.846	101.695	101.479		7.000	101.596	101.445	101.229											
7.125	102.170	102.018	101.802		7.125	101.920	101.768	101.552											

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.500	98.934	98.872	98.826	
5.625	99.400	99.338	99.292	
5.750	99.677	99.615	99.569	
5.875	100.069	99.814	99.676	
6.000	100.541	100.286	100.148	
6.125	100.963	100.708	100.570	
6.250	101.242	100.987	100.850	
6.375	100.777	100.575	100.359	
6.500	101.196	100.994	100.778	
6.625	101.567	101.365	101.149	
6.750	101.798	101.596	101.380	
6.875	101.480	101.328	101.112	
7.000	101.846	101.695	101.479	
7.125	102.170	102.018	101.802	
7.250	102.359	102.207	101.991	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.500	98.684	98.622	98.576	
5.625	99.150	99.088	99.042	
5.750	99.427	99.365	99.319	
5.875	99.819	99.564	99.426	
6.000	100.291	100.036	99.898	
6.125	100.713	100.458	100.320	
6.250	100.992	100.737	100.600	
6.375	100.527	100.325	100.109	
6.500	100.946	100.744	100.528	
6.625	101.317	101.115	100.899	
6.750	101.548	101.346	101.130	
6.875	101.230	101.078	100.862	
7.000	101.596	101.445	101.229	
7.125	101.920	101.768	101.552	
7.250	102.109	101.957	101.741	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.125	96.698	96.622	96.555	
5.250	98.734	98.521	98.347	
5.375	98.739	98.525	98.351	
5.500	98.743	98.529	98.355	
5.625	97.246	97.033	96.859	
5.750	99.605	99.480	99.407	
5.875	99.608	99.484	99.411	
6.000	99.612	99.488	99.414	
6.125	98.115	97.991	97.918	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.500	98.074	98.012	97.967	
5.625	98.541	98.479	98.433	
5.750	98.818	98.755	98.710	
5.875	99.303	99.048	98.910	
6.000	99.775	99.520	99.382	
6.125	100.197	99.942	99.804	
6.250	100.477	100.222	100.084	
6.375	99.699	99.497	99.281	
6.500	100.118	99.916	99.700	
6.625	100.489	100.287	100.071	
6.750	100.720	100.518	100.302	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.500	98.684	98.622	98.576	
5.625	99.150	99.088	99.042	
5.750	99.427	99.365	99.319	
5.875	99.819	99.564	99.426	
6.000	100.291	100.036	99.898	
6.125	100.713	100.458	100.320	
6.250	100.992	100.737	100.600	
6.375	100.527	100.325	100.109	
6.500	100.946	100.744	100.528	
6.625	101.317	101.115	100.899	
6.750	101.548	101.346	101.130	
6.875	101.230	101.078	100.862	
7.000	101.596	101.445	101.229	
7.125	101.920	101.768	101.552	

FAST 100+ - 30 Year Fixed - (DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
5.875	96.376	96.121	95.983	
6.000	96.848	96.593	96.455	
6.125	97.270	97.015	96.877	
6.250	97.549	97.294	97.156	
6.375	98.865	98.664	98.447	
6.500	99.284	99.083	98.866	
6.625	99.655	99.453	99.237	
6.750	99.886	99.685	99.469	
6.875	100.349	100.198	99.982	
7.000	100.716	100.564	100.348	
7.125	101.039	100.888	100.672	

FAST 100 - 30 Year Fixed - (DPA)				
Rate	15 Day	30 Day	45 Day	
5.875	94.576	94.321	94.183	
6.000	95.048	94.793	94.655	
6.125	95.470	95.215	95.077	
6.250	95.749	95.494	95.356	
6.375	97.065	96.864	96.647	
6.500	97.484	97.283	97.066	
6.625	97.855	97.653	97.437	
6.750	98.086	97.885	97.669	
6.875	98.549	98.398	98.182	
7.000	98.916	98.764	98.548	
7.125	99.239	99.088	98.872	

FAST 100+ features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

FAST 100 features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

LLPAs

FICO 660-679
0.000
FICO 640-659
-0.250
FICO 620-639
-1.000
FICO 600-619
-1.250
FICO 580-599
-2.000

FICO 550-579
-2.500
No FICO Score
-1.500
Loan Amount >=\$100,000 <\$150,000
-0.125
VA Loan Amount >\$950K
-0.500
Loan Amount <=\$100,000
-0.375

VA Cashout >90% LTV
-2.000
Manual Underwrite (N/A Streamlines/IRRLs)
0.000
Manufactured Home (Purchase/Rate-Term)
-1.250
Manufactured Home (Cashout)
-1.750
Select (FICO >=680 & >=\$250,000 & N/A Fast100)
0.350

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500



Effective: Thursday, October 6, 2022

Prime Jumbo Pricing

30 YEAR FIXED						901	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY		
8.000	101.435	101.372	101.279	101.091	100.904		
7.875	101.217	101.154	101.061	100.873	100.686		
7.750	100.947	100.884	100.791	100.603	100.416		
7.625	100.671	100.608	100.515	100.327	100.140		
7.500	100.355	100.292	100.198	100.011	99.823		
7.375	100.101	100.039	99.945	99.758	99.570		
7.250	99.836	99.774	99.680	99.493	99.305		
7.125	99.559	99.497	99.403	99.216	99.028		
7.000	99.271	99.208	99.114	98.927	98.739		
6.875	98.931	98.868	98.774	98.587	98.399		
6.750	98.393	98.331	98.237	98.050	97.862		
6.625	98.093	98.030	97.937	97.749	97.562		
6.500	97.781	97.718	97.624	97.437	97.249		
6.375	96.997	96.935	96.841	96.654	96.466		
6.250	96.679	96.617	96.523	96.335	96.148		

Coming Soon

ARMS are temp. not available

976		9106	
Coming Soon		Coming Soon	

Loan Level	Price		Adjustments (LLPAs)				
FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.900	0.850	0.750	0.600	0.250	-1.600	-2.600
FICO 760 - 799	0.750	0.700	0.650	0.450	0.050	-2.100	-3.350
FICO 740 - 759	0.700	0.650	0.500	0.300	-0.250	-2.550	-3.850
FICO 720 - 739	0.550	0.500	0.350	0.000	-0.550	-2.850	-4.100
FICO 700 - 719	0.300	0.250	0.050	-0.250	-1.000	-3.500	-4.850
FICO 680 - 699	-0.450	-0.550	-0.750	-1.250	-1.750	-4.250	-5.500
FICO 660 - 679	-0.750	-0.950	-1.250	-1.950	-2.750		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.625	-1.875	-2.500	-2.875	-3.250		
Purchase	0.250	0.250	0.250	0.250	0.125	0.000	0.000
Cashout Refinance	-0.500	-0.750	-1.000	-1.500	-2.000		
Second Home	-0.125	-0.350	-0.500	-0.750	-1.000	-1.500	-1.875
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

Maximum Net Price
102.000