



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612

Ratesheet Code: RS-WS

Effective Date: 2/3/23 8:31 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

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@Forwardlendingmtg.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@Forwardlendingmtg.com
NonQm Lock Desk:	Phone: Email Only Email: NonQmLockDesk@Forwardlendingmtg.com
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Funding Department:	Phone: Email Only Email: Funding@Forwardlendingmtg.com
Submission Desk	Phone: Email Only Email: Submissions@Forwardlendingmtg.com

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

Lock Expiration Days	
15 Day	02/17/23
30 Day	03/06/23
45 Day	03/20/23
60 Day	04/04/23

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 - 8:59 PM PST**

Conventional Loan Limits	
# of Units	Loan Limits
1	\$726,200
2	\$929,850
3	\$1,123,900
4	\$1,396,800

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

February Pricing Specials	
All FHA Loans (Cannot be combined with Select. N/A for DPAs)	0.350

Announcements

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



Effective: February 3, 2023

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	99.654	99.642	99.634	99.569	5.250	99.654	99.642	99.634	99.569	5.250	100.330	100.290	100.270	100.066
5.375	100.129	100.117	100.109	99.998	5.375	100.129	100.117	100.109	99.998	5.375	100.807	100.767	100.747	100.543
5.500	100.478	100.454	100.446	100.335	5.500	100.466	100.454	100.446	100.335	5.500	101.232	101.192	101.172	100.968
5.625	100.858	100.837	100.830	100.719	5.625	100.850	100.837	100.830	100.719	5.625	101.618	101.578	101.558	101.354
5.750	100.957	100.936	100.928	100.817	5.750	100.957	100.936	100.928	100.817	5.750	101.580	101.540	101.520	101.316
5.875	101.364	101.342	101.335	101.224	5.875	101.364	101.342	101.335	101.224	5.875	102.004	101.964	101.944	101.740
6.000	101.724	101.703	101.695	101.535	6.000	101.724	101.703	101.695	101.535	6.000	102.364	102.324	102.304	102.075
6.125	102.027	101.987	101.967	101.806	6.125	101.993	101.972	101.964	101.803	6.125	102.696	102.656	102.636	102.407
6.250	101.989	101.956	101.933	101.772	6.250	101.989	101.956	101.933	101.772	6.250	102.162	102.105	102.085	101.856
6.375	102.284	102.251	102.229	102.068	6.375	102.284	102.251	102.229	102.068	6.375	102.518	102.478	102.458	102.229
6.500	102.591	102.558	102.536	102.357	6.500	102.591	102.558	102.536	102.357	6.500	102.872	102.803	102.783	102.554
6.625	102.804	102.771	102.748	102.408	6.625	102.804	102.771	102.748	102.408	6.625	103.285	103.205	103.175	102.946
6.750	102.773	102.703	102.650	102.293	6.750	102.773	102.703	102.650	102.293	6.750	102.840	102.754	102.727	102.351
6.875	103.072	103.003	102.950	102.592	6.875	103.072	103.003	102.950	102.592	6.875	103.146	103.055	103.027	102.651
7.000	103.338	103.269	103.216	102.858	7.000	103.338	103.269	103.216	102.858	7.000	103.479	103.383	103.355	102.956
7.125	103.596	103.482	103.434	102.935	7.125	103.596	103.482	103.408	102.909	7.125	103.789	103.687	103.659	103.075
7.250	103.568	103.481	103.390	102.634	7.250	103.568	103.481	103.390	102.634					
7.375	103.753	103.713	103.693	102.937	7.375	103.695	103.570	103.535	102.779					
7.500	104.040	104.000	103.980	103.224	7.500	104.034	103.905	103.792	103.036					
7.625	104.323	104.193	104.081	103.325	7.625	104.323	104.193	104.081	103.325					

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	97.648	97.648	97.641	97.552	4.000	97.783	97.749	97.719	97.617	5.000	97.783	97.783	97.780	97.715
4.125	97.981	97.981	97.973	97.876	4.125	98.182	98.174	98.162	98.059	5.125	98.237	98.204	98.182	98.117
4.250	98.526	98.526	98.518	98.347	4.250	98.555	98.547	98.535	98.418	5.250	98.872	98.839	98.817	98.752
4.375	98.939	98.937	98.930	98.774	4.375	98.887	98.879	98.867	98.751	5.375	99.343	99.310	99.288	99.177
4.500	99.491	99.465	99.436	99.319	4.500	99.328	99.286	99.243	99.127	5.500	99.719	99.686	99.664	99.553
4.625	99.725	99.699	99.670	99.553	4.625	99.722	99.681	99.638	99.522	5.625	100.002	99.969	99.948	99.836
4.750	100.274	100.234	100.214	100.037	4.750	100.045	100.003	99.960	99.844	5.750	100.213	100.163	100.125	100.014
4.875	100.640	100.600	100.580	100.379	4.875	100.319	100.277	100.235	100.118	5.875	100.505	100.455	100.417	100.306
5.000	100.946	100.906	100.886	100.685	5.000	100.560	100.518	100.476	100.274	6.000	100.791	100.740	100.703	100.542
5.125	100.843	100.828	100.752	100.551	5.125	100.773	100.732	100.690	100.489	6.125	101.077	101.037	101.017	100.856
5.250	101.221	101.196	101.161	100.960	5.250	100.969	100.953	100.932	100.731	6.250	101.169	101.111	101.055	100.894
5.375	101.550	101.521	101.490	101.289	5.375	101.197	101.180	101.160	100.959	6.375	101.490	101.431	101.375	101.214
5.500	101.882	101.848	101.755	101.490	5.500	101.378	101.361	101.341	101.140	6.500	101.760	101.701	101.645	101.466
5.625	101.627	101.587	101.567	101.207	5.625	101.571	101.554	101.534	101.333	6.625	101.988	101.929	101.873	101.533
										6.750	101.994	101.894	101.802	101.444
										6.875	102.300	102.199	102.107	101.749
										7.000	102.555	102.455	102.362	102.005
										7.125	102.786	102.686	102.593	102.095

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
5.250	99.456	99.440	99.427	99.362	5.250	99.456	99.440	99.427	99.362	5.250	100.354	100.304	100.252	100.049
5.375	99.927	99.911	99.898	99.787	5.375	99.927	99.911	99.898	99.787	5.375	100.785	100.735	100.683	100.480
5.500	100.303	100.287	100.274	100.163	5.500	100.303	100.287	100.274	100.163	5.500	101.122	101.072	101.021	100.817
5.625	100.587	100.570	100.558	100.446	5.625	100.587	100.570	100.558	100.446	5.625	101.399	101.349	101.298	101.094
5.750	100.766	100.733	100.711	100.600	5.750	100.766	100.733	100.711	100.600	5.750	101.512	101.445	101.385	101.181
5.875	101.056	101.022	101.001	100.890	5.875	101.056	101.022	101.001	100.890	5.875	101.859	101.793	101.785	101.581
6.000	101.348	101.301	101.293	101.132	6.000	101.348	101.301	101.293	101.132	6.000	102.228	102.181	102.173	101.944
6.125	101.717	101.670	101.662	101.501	6.125	101.717	101.670	101.662	101.501	6.125	102.546	102.499	102.492	102.263
6.250	101.506	101.464	101.431	101.271	6.250	101.506	101.464	101.431	101.271	6.250	102.162	102.087	102.022	101.792
6.375	101.852	101.785	101.762	101.601	6.375	101.852	101.785	101.762	101.601	6.375	102.509	102.434	102.382	102.153
6.500	102.284	102.217	102.194	102.015	6.500	102.284	102.217	102.194	102.015	6.500	102.854	102.786	102.764	102.535
6.625	102.627	102.559	102.537	102.197	6.625	102.627	102.559	102.537	102.197	6.625	103.164	103.096	103.074	102.845
6.750	102.363	102.279	102.210	101.852	6.750	102.363	102.279	102.210	101.852	6.750	102.568	102.477	102.424	102.048
6.875	102.668	102.584	102.519	102.161	6.875	102.668	102.584	102.519	102.161	6.875	102.931	102.841	102.788	102.412
7.000	103.011	102.920	102.867	102.509	7.000	103.011	102.920	102.867	102.509	7.000	103.237	103.147	103.094	102.695
7.125	103.294	103.204	103.151	102.652	7.125	103.294	103.204	103.151	102.652	7.125	103.520	103.403	103.302	102.718
7.250	103.112	103.028	102.941	102.185	7.250	103.112	103.028	102.941	102.185	7.250	103.420	103.303	103.198	102.442
7.375	103.407	103.323	103.236	102.480	7.375	103.407	103.323	103.236	102.480	7.375	103.556	103.439	103.334	102.578
7.500	103.699	103.615	103.528	102.772	7.500	103.699	103.615	103.528	102.772	7.500	103.777	103.660	103.555	102.799

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	99.158	99.133	99.106	98.990	4.500	99.328	99.286	99.243	99.127
4.625	99.561	99.536	99.510	99.393	4.625	99.722	99.681	99.638	99.522
4.750	100.024	99.947	99.889	99.712	4.750	100.045	100.003	99.960	99.844
4.875	100.463	100.387	100.328	100.127	4.875	100.319	100.277	100.235	100.118
5.000	100.795	100.719	100.660	100.459	5.000	100.560	100.518	100.476	100.274
5.125	100.635	100.610	100.583	100.382	5.125	100.773	100.732	100.690	100.489
5.250	101.062	101.012	100.983	100.782	5.250	100.969	100.953	100.932	100.731
5.375	101.484	101.434	101.405	101.204	5.375	101.197	101.180	101.160	100.959
5.500	101.774	101.724	101.694	101.429	5.500	101.378	101.361	101.341	101.140
5.625	101.508	101.491	101.471	101.111	5.625	101.571	101.554	101.534	101.333



Effective: February 3, 2023

Fannie Mae High Balanced Fixed Rate Pricing

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
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	99.122	98.976	98.858	98.793	5.250	99.122	98.976	98.858	98.793	4.875	94.835	94.802	94.759	94.602
5.375	99.575	99.427	99.296	99.185	5.375	99.575	99.427	99.296	99.185	5.000	95.934	95.900	95.900	95.743
5.500	99.933	99.776	99.666	99.555	5.500	99.933	99.776	99.666	99.555	5.125	97.371	97.348	97.325	97.168
5.625	100.392	100.249	100.102	99.991	5.625	100.392	100.249	100.102	99.991	5.250	98.426	98.383	98.330	98.127
5.750	100.645	100.516	100.382	100.270	5.750	100.645	100.516	100.382	100.270	5.375	98.863	98.820	98.767	98.564
5.875	101.003	100.871	100.734	100.623	5.875	101.003	100.871	100.734	100.623	5.500	99.221	99.169	99.116	98.913
6.000	101.269	101.131	100.990	100.830	6.000	101.269	101.131	100.990	100.830	5.625	99.651	99.600	99.547	99.343
6.125	101.497	101.356	101.208	101.047	6.125	101.497	101.356	101.208	101.047	5.750	99.978	99.927	99.891	99.687
6.250	101.582	101.458	101.328	101.168	6.250	101.582	101.458	101.328	101.168	5.875	100.395	100.348	100.340	100.136
6.375	101.902	101.774	101.643	101.482	6.375	101.902	101.774	101.643	101.482	6.000	100.790	100.743	100.735	100.506
6.500	102.164	102.031	101.895	101.716	6.500	102.164	102.031	101.895	101.716	6.125	101.108	101.061	101.053	100.824
6.625	102.301	102.160	102.097	101.757	6.625	102.301	102.160	102.097	101.757	6.250	101.124	101.061	100.993	100.763
6.750	102.280	102.200	102.176	101.818	6.750	102.280	102.200	102.176	101.818	6.375	101.435	101.372	101.304	101.074
6.875	102.562	102.477	102.453	102.095	6.875	102.562	102.477	102.453	102.095	6.500	101.748	101.680	101.658	101.429
7.000	102.824	102.733	102.709	102.351	7.000	102.824	102.733	102.709	102.351	6.625	102.028	101.960	101.938	101.709
7.125	103.148	103.051	103.027	102.528	7.125	103.148	103.051	103.027	102.528	6.750	101.772	101.673	101.574	101.198
7.250	103.329	103.255	103.222	102.466						6.875	102.074	101.974	101.876	101.500
7.375	103.510	103.430	103.397	102.641						7.000	102.311	102.211	102.113	101.714
7.500	103.723	103.638	103.604	102.848						7.125	102.511	102.411	102.313	101.729
7.625	102.218	102.168	101.868	101.112										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.000	96.523	96.523	96.523	96.434	4.000	96.347	96.347	96.347	96.245
4.125	97.030	97.030	97.030	96.932	4.125	96.827	96.827	96.827	96.725
4.250	97.482	97.482	97.482	97.310	4.250	97.207	97.207	97.207	97.091
4.375	97.902	97.902	97.902	97.747	4.375	97.571	97.571	97.571	97.455
4.500	98.442	98.442	98.442	98.326	4.500	98.259	98.259	98.259	98.143
4.625	98.839	98.836	98.834	98.718	4.625	98.638	98.636	98.633	98.517
4.750	99.526	99.521	99.344	99.167	4.750	98.970	98.962	98.954	98.838
4.875	99.986	99.981	99.797	99.596	4.875	99.292	99.279	99.267	99.151
5.000	100.424	100.419	100.229	100.028	5.000	99.605	99.587	99.569	99.368
5.125	100.584	100.576	100.404	100.203	5.125	99.919	99.896	99.873	99.672
5.250	100.981	100.966	100.794	100.593	5.250	100.210	100.182	100.154	99.953
5.375	101.233	101.212	101.039	100.838	5.375	100.504	100.471	100.437	100.236
5.500	101.422	101.395	101.222	100.957	5.500	100.784	100.746	100.708	100.507
5.625	101.046	101.016	100.815	100.455	5.625	100.599	100.556	100.512	100.311

Fannie Mae Fixed Rate Buydown Pricing

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
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	99.654	99.642	99.634	99.569	5.250	99.122	98.976	98.858	98.793	5.000	97.783	97.783	97.780	97.715
5.375	100.129	100.117	100.109	99.998	5.375	99.575	99.427	99.296	99.185	5.125	98.237	98.204	98.182	98.117
5.500	100.478	100.454	100.446	100.335	5.500	99.933	99.776	99.666	99.555	5.250	98.872	98.839	98.817	98.752
5.625	100.858	100.837	100.830	100.719	5.625	100.392	100.249	100.102	99.991	5.375	99.343	99.310	99.288	99.177
5.750	100.957	100.936	100.928	100.817	5.750	100.645	100.516	100.382	100.270	5.500	99.719	99.686	99.664	99.553
5.875	101.364	101.342	101.335	101.224	5.875	101.003	100.871	100.734	100.623	5.625	100.002	99.969	99.948	99.836
6.000	101.724	101.703	101.695	101.535	6.000	101.269	101.131	100.990	100.830	5.750	100.213	100.163	100.125	100.014
6.125	102.027	101.987	101.967	101.806	6.125	101.497	101.356	101.208	101.047	5.875	100.505	100.455	100.417	100.306
6.250	101.989	101.956	101.933	101.772	6.250	101.582	101.458	101.328	101.168	6.000	100.791	100.740	100.703	100.542
6.375	102.284	102.251	102.229	102.068	6.375	101.902	101.774	101.643	101.482	6.125	101.077	101.037	101.017	100.856
6.500	102.591	102.558	102.536	102.357	6.500	102.164	102.031	101.895	101.716	6.250	101.169	101.111	101.055	100.894
6.625	102.804	102.771	102.748	102.408	6.625	102.301	102.160	102.097	101.757	6.375	101.490	101.431	101.375	101.214
6.750	102.773	102.703	102.650	102.293	6.750	102.280	102.200	102.176	101.818	6.500	101.760	101.701	101.645	101.466
6.875	103.072	103.003	102.950	102.592	6.875	102.562	102.477	102.453	102.095	6.625	101.988	101.929	101.873	101.533
7.000	103.338	103.269	103.216	102.858	7.000	102.824	102.733	102.709	102.351	6.750	101.994	101.894	101.802	101.444
7.125	103.596	103.482	103.434	102.935	7.125	103.148	103.051	103.027	102.528	6.875	102.300	102.199	102.107	101.749
7.250	103.568	103.481	103.390	102.634	7.250	103.329	103.255	103.222	102.466	7.000	102.555	102.455	102.362	102.005
7.375	103.753	103.713	103.693	102.937	7.375	103.510	103.430	103.397	102.641	7.125	102.786	102.686	102.593	102.095
7.500	104.040	104.000	103.980	103.224	7.500	103.723	103.638	103.604	102.848					
7.625	104.323	104.193	104.081	103.325	7.625	102.218	102.168	101.868	101.112					

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
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	99.654	99.642	99.634	99.569	5.250	99.122	98.976	98.858	98.793	5.000	97.783	97.783	97.780	97.715
5.375	100.129	100.117	100.109	99.998	5.375	99.575	99.427	99.296	99.185	5.125	98.237	98.204	98.182	98.117
5.500	100.478	100.454	100.446	100.335	5.500	99.933	99.776	99.666	99.555	5.250	98.872	98.839	98.817	98.752
5.625	100.858	100.837	100.830	100.719	5.625	100.392	100.249	100.102	99.991	5.375	99.343	99.310	99.288	99.177
5.750	100.957	100.936	100.928	100.817	5.750	100.645	100.516	100.382	100.270	5.500	99.719	99.686	99.664	99.553
5.875	101.364	101.342	101.335	101.224	5.875	101.003	100.871	100.734	100.623	5.625	100.002	99.969	99.948	99.836
6.000	101.724	101.703	101.695	101.535	6.000	101.269	101.131	100.990	100.830	5.750	100.213	100.163	100.125	100.014
6.125	102.027	101.987	101.967	101.806	6.125	101.497	101.356	101.208	101.047	5.875	100.505	100.455	100.417	100.306
6.250	101.989	101.956	101.933	101.772	6.250	101.582	101.458	101.328	101.168	6.000	100.791	100.740	100.703	100.542
6.375	102.284	102.251	102.229	102.068	6.375	101.902	101.774	101.643	101.482	6.125	101.077	101.037	101.017	100.856
6.500	102.591	102.558	102.536	102.357	6.500	102.164	102.031	101.895	101.716	6.250	101.169	101.111	101.055	100.894
6.625	102.804	102.771	102.748	102.408	6.625	102.301	102.160	102.097	101.757	6.375	101.490	101.431	101.375	101.214
6.750	102.773	102.703	102.650	102.293	6.750	102.280	102.200	102.176	101.818	6.500	101.760	101.701	101.645	101.466
6.875	103.072	103.003	102.950	102.592	6.875	102.562	102.477	102.453	102.095	6.625	101.988	101.929	101.873	101.533
7.000	103.338	103.269	103.216	102.858	7.000	102.824	102.733	102.709	102.351	6.750	101.994	101.894	101.802	101.444
7.125	103.596	103.482	103.434	102.935	7.125	103.148	103.051	103.027	102.528	6				



Effective: February 3, 2023

Home Possible Conforming Pricing

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.962	96.962	96.959	96.894
5.000	97.408	97.408	97.405	97.340
5.125	97.862	97.829	97.807	97.742
5.250	98.497	98.464	98.442	98.377
5.375	98.968	98.935	98.913	98.802
5.500	99.344	99.311	99.289	99.178
5.625	99.627	99.594	99.573	99.461
5.750	99.838	99.788	99.750	99.639
5.875	100.130	100.080	100.042	99.931
6.000	100.416	100.365	100.328	100.167
6.125	100.702	100.662	100.642	100.481
6.250	100.794	100.736	100.680	100.519
6.375	101.115	101.056	101.000	100.839
6.500	101.385	101.326	101.270	101.091
6.625	101.613	101.554	101.498	101.158
6.750	101.619	101.519	101.427	101.069
6.875	101.925	101.824	101.732	101.374
7.000	102.180	102.080	101.987	101.630
7.125	102.411	102.311	102.218	101.720



Effective: February 3, 2023

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	-0.875	-1.875	-1.875	-2.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.875	-1.875	-1.875	-2.125	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.875	-1.750	-1.750	-2.000	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.625	-1.500	-1.625	-2.000	N/A	N/A	N/A	N/A
Cash Out with FICO 700 - 719	-0.500	-1.125	-1.625	-2.000	N/A	N/A	N/A	N/A
Cash Out with FICO 720 - 739	-0.500	-1.125	-1.500	-2.000	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.750	-1.375	-1.875	N/A	N/A	N/A	N/A

High Balance or Super Conforming Adjustments

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	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	-1.000
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.250	-1.500	-1.500	-1.750	NA	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

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	0.000

*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: February 3, 2023

FHA 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
4.750	99.156	99.031	98.906	4.750	98.906	98.781	98.656	4.750	99.654	99.638	99.607	5.000	99.332	99.140	98.996
4.875	99.527	99.335	99.191	4.875	99.277	99.085	98.941	4.875	99.659	99.642	99.612	5.125	99.861	99.669	99.525
5.000	100.097	99.905	99.761	5.000	99.847	99.655	99.511	5.000	99.663	99.646	99.616	5.250	100.130	99.938	99.794
5.125	100.626	100.434	100.290	5.125	100.376	100.184	100.040	5.125	99.667	99.650	99.620	5.375	100.406	100.255	100.094
5.250	100.895	100.703	100.559	5.250	100.645	100.453	100.309	5.250	100.536	100.469	100.377	5.500	100.716	100.565	100.404
5.375	100.952	100.802	100.641	5.375	100.702	100.552	100.391	5.375	100.540	100.473	100.381	5.625	101.235	101.084	100.923
5.500	101.262	101.112	100.951	5.500	101.012	100.862	100.701	5.500	100.544	100.477	100.385	5.750	101.369	101.218	101.057
5.625	101.781	101.631	101.470	5.625	101.531	101.381	101.220	5.625	99.047	98.980	98.888	5.875	101.034	100.892	100.728
5.750	101.915	101.765	101.604	5.750	101.665	101.515	101.354	5.750	101.491	101.407	100.607	6.000	101.584	101.442	101.304
5.875	101.643	101.501	101.364	5.875	101.393	101.251	101.114					6.125	101.823	101.681	101.543
6.000	102.193	102.051	101.914	6.000	101.943	101.801	101.664					6.250	101.552	101.410	101.272
6.125	102.307	102.165	102.028	6.125	102.057	101.915	101.778					6.375	101.739	101.613	101.508
6.250	102.411	102.269	102.132	6.250	102.161	102.019	101.882					6.500	101.959	101.833	101.728
6.375	102.348	102.222	102.118	6.375	102.098	101.972	101.868					6.625	102.083	101.957	101.852
6.500	102.618	102.492	102.388	6.500	102.368	102.242	102.138					6.750	102.272	102.146	102.041
6.625	102.817	102.691	102.587	6.625	102.567	102.441	102.337					6.875	101.894	101.718	101.559
6.750	103.006	102.880	102.776	6.750	102.756	102.630	102.526								

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
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
4.750	99.006	98.881	98.756	5.000	99.182	98.990	98.846	4.750	99.006	98.881	98.756	5.000	99.182	98.990	98.846
4.875	99.377	99.185	99.041	5.125	99.711	99.519	99.375	4.875	99.377	99.185	99.041	5.125	99.711	99.519	99.375
5.000	99.947	99.755	99.611	5.250	99.980	99.788	99.644	5.000	99.947	99.755	99.611	5.250	99.980	99.788	99.644
5.125	100.476	100.284	100.140	5.375	100.256	100.105	99.944	5.125	100.476	100.284	100.140	5.375	100.256	100.105	99.944
5.250	100.745	100.553	100.409	5.500	100.566	100.415	100.254	5.250	100.745	100.553	100.409	5.500	100.566	100.415	100.254
5.375	100.802	100.652	100.491	5.625	101.085	100.934	100.773	5.375	100.802	100.652	100.491	5.625	101.085	100.934	100.773
5.500	101.112	100.962	100.801	5.750	101.219	101.068	100.907	5.500	101.112	100.962	100.801	5.750	101.219	101.068	100.907
5.625	101.631	101.481	101.320	5.875	100.884	100.742	100.604	5.625	101.631	101.481	101.320	5.875	100.884	100.742	100.604
5.750	101.765	101.615	101.454	6.000	101.434	101.292	101.154	5.750	101.765	101.615	101.454	6.000	101.434	101.292	101.154
5.875	101.493	101.351	101.214	6.125	101.673	101.531	101.393	5.875	101.493	101.351	101.214	6.125	101.673	101.531	101.393
6.000	102.043	101.901	101.764	6.250	101.402	101.260	101.122	6.000	102.043	101.901	101.764	6.250	101.402	101.260	101.122
6.125	102.157	102.015	101.878	6.375	101.589	101.463	101.358	6.125	102.157	102.015	101.878	6.375	101.589	101.463	101.358
6.250	102.261	102.119	101.982	6.500	101.809	101.683	101.578	6.250	102.261	102.119	101.982	6.500	101.809	101.683	101.578
6.375	102.198	102.072	101.968	6.625	101.933	101.807	101.702	6.375	102.198	102.072	101.968	6.625	101.933	101.807	101.702
6.500	102.468	102.342	102.238	6.750	102.122	101.996	101.891	6.500	102.468	102.342	102.238	6.750	102.122	101.996	101.891
6.625	102.667	102.541	102.437	6.875	101.744	101.568	101.409	6.625	102.667	102.541	102.437	6.875	101.744	101.568	101.409
6.750	102.856	102.730	102.626					6.750	102.856	102.730	102.626				

FAST 100+ - 30 Year Fixed - (DPA Plus)			
Rate	15 Day	30 Day	45 Day
5.250	96.820	96.628	96.484
5.375	96.440	96.290	96.128
5.500	97.000	96.850	96.688
5.625	97.519	97.369	97.207
5.750	98.028	97.878	97.716
5.875	97.693	97.551	97.414
6.000	98.243	98.101	97.964
6.125	98.732	98.590	98.453
6.250	99.211	99.069	98.932
6.375	99.179	99.054	98.949
6.500	99.699	99.574	99.469
6.625	100.148	100.023	99.918
6.750	100.587	100.462	100.357
6.875	101.522	101.346	101.187
7.000	101.992	101.816	101.657
7.125	102.411	102.235	102.076
7.250	102.810	102.634	102.475

FAST 100 - 30 Year Fixed - (DPA)			
Rate	15 Day	30 Day	45 Day
5.250	95.020	94.828	94.684
5.375	94.640	94.490	94.328
5.500	95.200	95.050	94.888
5.625	95.719	95.569	95.407
5.750	96.228	96.078	95.916
5.875	95.893	95.751	95.614
6.000	96.443	96.301	96.164
6.125	96.932	96.790	96.653
6.250	97.411	97.269	97.132
6.375	97.379	97.254	97.149
6.500	97.899	97.774	97.669
6.625	98.348	98.223	98.118
6.750	98.787	98.662	98.557
6.875	99.722	99.546	99.387
7.000	100.192	100.016	99.857
7.125	100.611	100.435	100.276
7.250	101.010	100.834	100.675

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 ≥680	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-2.000	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.000	-2.500	-2.00	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term)	
-0.250	-1.500	-1.250	
FICO 620-639	Loan Amount >=\$100,000 <\$150,000	Manufactured Home (Cashout)	
-1.000	-0.125	-1.750	
FICO 600-619	VA Loan Amount >=\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
-1.250	-0.500	0.350	



Effective: February 3, 2023

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.750	99.156	99.031	98.906	
4.875	99.527	99.335	99.191	
5.000	100.097	99.905	99.761	
5.125	100.626	100.434	100.290	
5.250	100.895	100.703	100.559	
5.375	100.952	100.802	100.641	
5.500	101.262	101.112	100.951	
5.625	101.781	101.631	101.470	
5.750	101.915	101.765	101.604	
5.875	101.643	101.501	101.364	
6.000	102.193	102.051	101.914	
6.125	102.307	102.165	102.028	
6.250	102.411	102.269	102.132	
6.375	102.348	102.222	102.118	
6.500	102.618	102.492	102.388	
6.625	102.817	102.691	102.587	
6.750	103.006	102.880	102.776	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.750	98.906	98.781	98.656	
4.875	99.277	99.085	98.941	
5.000	99.847	99.655	99.511	
5.125	100.376	100.184	100.040	
5.250	100.645	100.453	100.309	
5.375	100.702	100.552	100.391	
5.500	101.012	100.862	100.701	
5.625	101.531	101.381	101.220	
5.750	101.665	101.515	101.354	
5.875	101.393	101.251	101.114	
6.000	101.943	101.801	101.664	
6.125	102.057	101.915	101.778	
6.250	102.161	102.019	101.882	
6.375	102.098	101.972	101.868	
6.500	102.368	102.242	102.138	
6.625	102.567	102.441	102.337	
6.750	102.756	102.630	102.526	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.750	99.654	99.638	99.607	
4.875	99.659	99.642	99.612	
5.000	99.663	99.646	99.616	
5.125	99.667	99.650	99.620	
5.250	100.536	100.469	100.377	
5.375	100.540	100.473	100.381	
5.500	100.544	100.477	100.385	
5.625	99.047	98.980	98.888	
5.750	101.491	101.407	100.607	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.000	99.332	99.140	98.996	
5.125	99.861	99.669	99.525	
5.250	100.130	99.938	99.794	
5.375	100.406	100.255	100.094	
5.500	100.716	100.565	100.404	
5.625	101.235	101.084	100.923	
5.750	101.369	101.218	101.057	
5.875	101.034	100.892	100.728	
6.000	101.584	101.442	101.304	
6.125	101.823	101.681	101.543	
6.250	101.552	101.410	101.272	
6.375	101.739	101.613	101.508	
6.500	101.959	101.833	101.728	
6.625	102.083	101.957	101.852	
6.750	102.272	102.146	102.041	
6.875	101.894	101.718	101.559	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.750	99.006	98.881	98.756	
4.875	99.377	99.185	99.041	
5.000	99.947	99.755	99.611	
5.125	100.476	100.284	100.140	
5.250	100.745	100.553	100.409	
5.375	100.802	100.652	100.491	
5.500	101.112	100.962	100.801	
5.625	101.631	101.481	101.320	
5.750	101.765	101.615	101.454	
5.875	101.493	101.351	101.214	
6.000	102.043	101.901	101.764	
6.125	102.157	102.015	101.878	
6.250	102.261	102.119	101.982	
6.375	102.198	102.072	101.968	
6.500	102.468	102.342	102.238	
6.625	102.667	102.541	102.437	
6.750	102.856	102.730	102.626	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	99.182	98.990	98.846	
5.125	99.711	99.519	99.375	
5.250	99.980	99.788	99.644	
5.375	100.256	100.105	99.944	
5.500	100.566	100.415	100.254	
5.625	101.085	100.934	100.773	
5.750	101.219	101.068	100.907	
5.875	100.884	100.742	100.604	
6.000	101.434	101.292	101.154	
6.125	101.673	101.531	101.393	
6.250	101.402	101.260	101.122	
6.375	101.589	101.463	101.358	
6.500	101.809	101.683	101.578	
6.625	101.933	101.807	101.702	
6.750	102.122	101.996	101.891	
6.875	101.744	101.568	101.409	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.750	99.006	98.881	98.756	
4.875	99.377	99.185	99.041	
5.000	99.947	99.755	99.611	
5.125	100.476	100.284	100.140	
5.250	100.745	100.553	100.409	
5.375	100.802	100.652	100.491	
5.500	101.112	100.962	100.801	
5.625	101.631	101.481	101.320	
5.750	101.765	101.615	101.454	
5.875	101.493	101.351	101.214	
6.000	102.043	101.901	101.764	
6.125	102.157	102.015	101.878	
6.250	102.261	102.119	101.982	
6.375	102.198	102.072	101.968	
6.500	102.468	102.342	102.238	
6.625	102.667	102.541	102.437	
6.750	102.856	102.730	102.626	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	99.182	98.990	98.846	
5.125	99.711	99.519	99.375	
5.250	99.980	99.788	99.644	
5.375	100.256	100.105	99.944	
5.500	100.566	100.415	100.254	
5.625	101.085	100.934	100.773	
5.750	101.219	101.068	100.907	
5.875	100.884	100.742	100.604	
6.000	101.434	101.292	101.154	
6.125	101.673	101.531	101.393	
6.250	101.402	101.260	101.122	
6.375	101.589	101.463	101.358	
6.500	101.809	101.683	101.578	
6.625	101.933	101.807	101.702	
6.750	102.122	101.996	101.891	
6.875	101.744	101.568	101.409	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.750	98.906	98.781	98.656	
4.875	99.277	99.085	98.941	
5.000	99.847	99.655	99.511	
5.125	100.376	100.184	100.040	
5.250	100.645	100.453	100.309	
5.375	100.702	100.552	100.391	
5.500	101.012	100.862	100.701	
5.625	101.531	101.381	101.220	
5.750	101.665	101.515	101.354	
5.875	101.393	101.251	101.114	
6.000	101.943	101.801	101.664	
6.125	102.057	101.915	101.778	
6.250	102.161	102.019	101.882	
6.375	102.098	101.972	101.868	
6.500	102.368	102.242	102.138	
6.625	102.567	102.441	102.337	
6.750	102.756	102.630	102.526	

LLPAs

FICO ≥680	
0.250	
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	
Manufactured Home (Purchase/Rate-Term)	
-1.250	
Manufactured Home (Cashout)	
-1.750	
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.350	

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

