



Servicer: Specialized Loan Servicing

Product: 15-Yr Fixed Rate

Effective for commitments on or after: 10/29/2021

Outstanding Loan Balance		
Minimum Outstanding Loan Balance (\$)	Maximum Outstanding Loan Balance (\$)	Base SRP
0	49999.99	0.104
50000	99999.99	0.544
100000	149999.99	0.664
150000	199999.99	0.704
200000	249999.99	0.764
250000	299999.99	0.804
300000	349999.99	0.794
350000	399999.99	0.774
400000	449999.99	0.764
450000	499999.99	0.754
500000	548250	0.714
548250.01	599999.99	0.654
600000	649999.99	0.644
650000	999999.99	0.604
1000000	Conforming Loan Limit	-0.136

Note Rate	
Note Rate Range	Note Rate Adjustment
0.0000 - 1.1250	0.018
1.1251 - 1.2500	0.018
1.2501 - 1.3750	0.018
1.3751 - 1.5000	0.018
1.5001 - 1.6250	0.018
1.6251 - 1.7500	0.018
1.7501 - 1.8750	0.017

Note Rate Range	Note Rate Adjustment
1.8751 - 2.0000	0.013
2.0001 - 2.1250	0.008
2.1251 - 2.2500	0.004
2.2501 - 2.3750	0
2.3751 - 2.5000	-0.024
2.5001 - 2.6250	-0.046
2.6251 - 2.7500	-0.062
2.7501 - 2.8750	-0.107
2.8751 - 3.0000	-0.186
3.0001 - 3.1250	-0.211
3.1251 - 3.2500	-0.249
3.2501 - 3.3750	-0.263
3.3751 - 3.5000	-0.311
3.5001 - 3.6250	-0.349
3.6251 - 3.7500	-0.397
3.7501 - 3.8750	-0.425
3.8751 - 4.0000	-0.453
4.0001 - 4.1250	-0.481

Commitment Term		
Commitment Term Minimum (Days)	Commitment Term Maximum (Days)	Commitment Term Range Adjustment
1	30	0
31	45	-0.05
46	60	-0.1
61	75	-0.15
76	90	-0.2
91	LIMIT	NA

Investment Property and Other Adjustments	
Description	Adjustment - Include all applicable
No Cross-Sell	NA
Actual/Actual Remittance Type Adjustment	0
Scheduled/Scheduled Remittance Type Adjustment	0
Automated Underwriting Flexibility (Non-DU) Adjustment	0
Investment Property	-0.03

State and Escrow Waiver

State Tiers	Base Adjustment	Additional Adjustment for Escrow Waiver
AK, AZ, CA, CO, MD, MN, RI, UT	-0.1	-0.06
AL, CT, DC, DE, FL, GA, HI, IN, KS, KY, MI, MO, MT, NC, NJ, NM, OH, SC, SD, TN, TX, VA, VT, WY	0	-0.06
AR, LA, MS, ND, NE, OK, PA, WV	0.02	-0.06
IA, ID, IL, MA, ME, NH, NV, OR, WA, WI	-0.03	-0.06

Credit Score		
Credit Score Minimum	Credit Score Maximum	Credit Score Range Adjustment
Not Provided	Not Provided	NA
0	619	NA
620	659.99	-0.07
660	679.99	-0.03
680	699.99	-0.02
700	LIMIT	0

CLTV		
CLTV Minimum (%)	CLTV Maximum	CLTV Range Adjustment
1	89	0
90	94.99	-0.02
95	105	-0.05
105.01	LIMIT	-0.3

Cap	
Description	Amount
Gross SRP Min	0
Gross SRP Max	2

Fees	
Description	Amount
Administration	150
Tax Service	80

Product: 20-Yr Fixed Rate

Effective for commitments on or after: 10/29/2021

Outstanding Loan Balance		
Minimum Outstanding Loan Balance (\$)	Maximum Outstanding Loan Balance (\$)	Base SRP
0	49999.99	0.056
50000	99999.99	0.496
100000	149999.99	0.616
150000	199999.99	0.656
200000	249999.99	0.716
250000	299999.99	0.756
300000	349999.99	0.746
350000	399999.99	0.726
400000	449999.99	0.716
450000	499999.99	0.706
500000	548250	0.666
548250.01	599999.99	0.606
600000	649999.99	0.596
650000	999999.99	0.556
1000000	Conforming Loan Limit	-0.184

Note Rate	
Note Rate Range	Note Rate Adjustment
0.0000 - 1.6250	0.108
1.6251 - 1.7500	0.108
1.7501 - 1.8750	0.108
1.8751 - 2.0000	0.108
2.0001 - 2.1250	0.111
2.1251 - 2.2500	0.114
2.2501 - 2.3750	0.116
2.3751 - 2.5000	0.103
2.5001 - 2.6250	0.089
2.6251 - 2.7500	0.042
2.7501 - 2.8750	0
2.8751 - 3.0000	-0.018
3.0001 - 3.1250	-0.036

Note Rate Range	Note Rate Adjustment
3.1251 - 3.2500	-0.076
3.2501 - 3.3750	-0.129
3.3751 - 3.5000	-0.223
3.5001 - 3.6250	-0.261
3.6251 - 3.7500	-0.31
3.7501 - 3.8750	-0.332
3.8751 - 4.0000	-0.389
4.0001 - 4.1250	-0.436
4.1251 - 4.2500	-0.493
4.2501 - 4.3750	-0.53
4.3751 - 4.5000	-0.567
4.5001 - 4.6250	-0.604
4.6251 - 4.7500	-0.651

Commitment Term		
Commitment Term Minimum (Days)	Commitment Term Maximum (Days)	Commitment Term Range Adjustment
1	30	0
31	45	-0.05
46	60	-0.1
61	75	-0.15
76	90	-0.2
91	LIMIT	NA

Investment Property and Other Adjustments	
Description	Adjustment - Include all applicable
No Cross-Sell	NA
Actual/Actual Remittance Type Adjustment	0
Scheduled/Scheduled Remittance Type Adjustment	0
Automated Underwriting Flexibility (Non-DU) Adjustment	0
Investment Property	-0.03

State and Escrow Waiver		
State Tiers	Base Adjustment	Additional Adjustment for Escrow Waiver
AK, AZ, CA, CO, MD, MN, RI, UT	-0.1	-0.06
AL, CT, DC, DE, FL, GA, HI, IN, KS, KY, MI, MO, MT, NC, NJ, NM, OH, SC, SD, TN, TX, VA, VT, WY	0	-0.06
AR, LA, MS, ND, NE, OK, PA, WV	0.02	-0.06
IA, ID, IL, MA, ME, NH, NV, OR, WA, WI	-0.03	-0.06

Credit Score		
Credit Score Minimum	Credit Score Maximum	Credit Score Range Adjustment
Not Provided	Not Provided	NA
0	619	NA
620	659.99	-0.07
660	679.99	-0.03
680	699.99	-0.02
700	LIMIT	0

CLTV		
CLTV Minimum (%)	CLTV Maximum	CLTV Range Adjustment
1	89	0
90	94.99	-0.02
95	105	-0.05
105.01	LIMIT	-0.3

Cap	
Description	Amount
Gross SRP Min	0
Gross SRP Max	2

Fees	
Description	Amount
Administration	150
Tax Service	80

Product: 30-Yr Fixed Rate

Effective for commitments on or after: 10/29/2021

Outstanding Loan Balance		
Minimum Outstanding Loan Balance (\$)	Maximum Outstanding Loan Balance (\$)	Base SRP
0	49999.99	0.34
50000	99999.99	0.78
100000	149999.99	0.9
150000	199999.99	0.94
200000	249999.99	1
250000	299999.99	1.04
300000	349999.99	1.03
350000	399999.99	1.01
400000	449999.99	1
450000	499999.99	0.99
500000	548250	0.95
548250.01	599999.99	0.89
600000	649999.99	0.88
650000	999999.99	0.84
1000000	Conforming Loan Limit	0.1

Note Rate	
Note Rate Range	Note Rate Adjustment
0.0000 - 1.8750	0.087
1.8751 - 2.0000	0.087
2.0001 - 2.1250	0.087
2.1251 - 2.2500	0.087
2.2501 - 2.3750	0.092
2.3751 - 2.5000	0.097
2.5001 - 2.6250	0.093
2.6251 - 2.7500	0.084
2.7501 - 2.8750	0.075
2.8751 - 3.0000	0.036
3.0001 - 3.1250	0
3.1251 - 3.2500	-0.016
3.2501 - 3.3750	-0.047

Note Rate Range	Note Rate Adjustment
3.3751 - 3.5000	-0.102
3.5001 - 3.6250	-0.173
3.6251 - 3.7500	-0.283
3.7501 - 3.8750	-0.337
3.8751 - 4.0000	-0.403
4.0001 - 4.1250	-0.442
4.1251 - 4.2500	-0.514
4.2501 - 4.3750	-0.576
4.3751 - 4.5000	-0.648
4.5001 - 4.6250	-0.7
4.6251 - 4.7500	-0.752
4.7501 - 4.8750	-0.804
4.8751 - 5.0000	-0.866

Commitment Term		
Commitment Term Minimum (Days)	Commitment Term Maximum (Days)	Commitment Term Range Adjustment
1	30	0
31	45	-0.05
46	60	-0.1
61	75	-0.15
76	90	-0.2
91	LIMIT	NA

Investment Property and Other Adjustments	
Description	Adjustment - Include all applicable
No Cross-Sell	NA
Actual/Actual Remittance Type Adjustment	0
Scheduled/Scheduled Remittance Type Adjustment	0
Automated Underwriting Flexibility (Non-DU) Adjustment	0
Investment Property	-0.03

State and Escrow Waiver		
State Tiers	Base Adjustment	Additional Adjustment for Escrow Waiver
AK, AZ, CA, CO, MD, MN, RI, UT	-0.1	-0.06
AL, CT, DC, DE, FL, GA, HI, IN, KS, KY, MI, MO, MT, NC, NJ, NM, OH, SC, SD, TN, TX, VA, VT, WY	0	-0.06
AR, LA, MS, ND, NE, OK, PA, WV	0.02	-0.06
IA, ID, IL, MA, ME, NH, NV, OR, WA, WI	-0.03	-0.06

Credit Score		
Credit Score Minimum	Credit Score Maximum	Credit Score Range Adjustment
Not Provided	Not Provided	NA
0	619	NA
620	659.99	-0.07
660	679.99	-0.03
680	699.99	-0.02
700	LIMIT	0

CLTV		
CLTV Minimum (%)	CLTV Maximum	CLTV Range Adjustment
1	89	0
90	94.99	-0.02
95	105	-0.05
105.01	LIMIT	-0.3

Cap	
Description	Amount
Gross SRP Min	0
Gross SRP Max	2

Fees	
Description	Amount
Administration	150
Tax Service	80