

Specialized Loan Servicing - SRP Schedule - Negotiated Flow Agreement - MPF Traditional

Pricing Effective Date: 11/1/2021

Conforming Fixed Rate Pricing

30 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
2.125	1.197	4.79
2.25	1.197	4.79
2.375	1.202	4.81
2.5	1.207	4.83
2.625	1.203	4.81
2.75	1.194	4.78
2.875	1.185	4.74
3	1.146	4.58
3.125	1.110	4.44
3.25	1.094	4.38
3.375	1.063	4.25
3.5	1.008	4.03
3.625	0.947	3.79
3.75	0.862	3.45
3.875	0.819	3.28
4	0.762	3.05
4.125	0.708	2.83
4.25	0.666	2.66
4.375	0.445	1.78
4.5	0.364	1.46
4.625	0.303	1.21
4.75	0.242	0.97
4.875	0.181	0.72

20 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
1.875	0.934	3.74
2	0.934	3.74
2.125	0.937	3.75
2.25	0.940	3.76
2.375	0.942	3.77
2.5	0.929	3.72
2.625	0.915	3.66
2.75	0.868	3.47
2.875	0.826	3.30
3	0.808	3.23
3.125	0.790	3.16
3.25	0.750	3.00
3.375	0.707	2.83
3.5	0.638	2.55
3.625	0.611	2.44
3.75	0.571	2.28
3.875	0.534	2.14
4	0.507	2.03
4.125	0.298	1.19
4.25	0.232	0.93
4.375	0.186	0.74
4.5	0.140	0.56
4.625	0.094	0.38

15 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
1.375	0.892	3.57
1.5	0.892	3.57
1.625	0.892	3.57
1.75	0.892	3.57
1.875	0.891	3.56
2	0.887	3.55
2.125	0.882	3.53
2.25	0.878	3.51
2.375	0.874	3.50
2.5	0.850	3.40
2.625	0.828	3.31
2.75	0.812	3.25
2.875	0.777	3.11
3	0.723	2.89
3.125	0.709	2.84
3.25	0.680	2.72
3.375	0.651	2.60
3.5	0.633	2.53
3.625	0.424	1.70
3.75	0.366	1.46
3.875	0.328	1.31
4	0.290	1.16
4.125	0.252	1.01

10 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
1.25	0.467	1.87
1.375	0.467	1.87
1.5	0.462	1.85
1.625	0.458	1.83
1.75	0.453	1.81
1.875	0.442	1.77
2	0.433	1.73
2.125	0.423	1.69
2.25	0.414	1.66
2.375	0.373	1.49
2.5	0.339	1.36
2.625	0.314	1.26
2.75	0.283	1.13
2.875	0.235	0.94
3	0.227	0.91
3.125	0.204	0.82
3.25	0.182	0.73
3.375	0.162	0.65
3.5	0.000	0.00
3.625	0.000	0.00
3.75	0.000	0.00
3.875	0.000	0.00
4	0.000	0.00

Loan Level Price Adjustments

Loan Amount Adjustment	Price Adjuster
Loan Amount < \$50,000	-0.70
Loan Amount >= \$50K and < 100K	-0.26
Loan Amount >= \$100K and < 150K	-0.14
Loan Amount >= \$150K and < 200K	-0.10
Loan Amount >= \$200K and < 250K	-0.04
Loan Amount >= \$250K and < 300K	0.00
Loan Amount >= \$300K and < 350K	-0.01
Loan Amount >= \$350K and < 400K	-0.03
Loan Amount >= \$400K and < 450K	-0.04
Loan Amount >= \$450K and < 500K	-0.05
Loan Amount >= \$500K and <= 548,250	-0.09
Loan Amount > 548,250 and < 600K	-0.15
Loan Amount >= \$600K and < 650K	-0.16
Loan Amount >= \$650K and < 1MM	-0.20
Loan Amount >= \$1MM	-0.94

Seasoning Adjustment	Price Adjuster
2 - 6 months	-0.02
7 - 12 months	-0.04
13 - 18 months	-0.07
19 - 24 months	-0.10

State Adjustment	Region	Price Adjuster
Region 1	AK, AZ, CA, CO, MD, MN, RI, UT	-0.10
Region 2	IA, ID, IL, MA, ME, NH, NV, OR, WA, WI	-0.03
Region 3	AL, CT, DC, DE, FL, GA, HI, IN, KS, KY, MI, MO, MT, NC, NJ, NM, OH, SC, SD, TN, TX, VA	0
Region 4	AR, LA, MS, NE, ND, OK, PA, WV	0.02

Escrow Adjustment	Price Adjuster
Escrow Waived	-0.06

State Adjustment	Region	Price Adjuster
Ineligible States	NY	Ineligible

Other Adjustment	Price Adjuster
LTV / CLTV >= 90% and < 95%	-0.02
LTV / CLTV >= 95% and <= 105%	-0.05

FICO Adjustment	Price Adjuster
FICO < 620	N/A
FICO >= 620 and < 660	-0.07
FICO >= 660 and < 680	-0.03
FICO >= 680 and < 700	-0.02
FICO >= 700	0.00

Fees

Tax Service Fee: \$80.00 per loan
Boarding Fee: \$150.00 per loan