



newrez®

MPF SRP Pricing - Conventional

Effective Date: 04/01/2026

30 / 20 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.500	4.624	1.110
4.625	4.749	1.110
4.750	4.874	1.110
4.875	4.999	1.110
5.000	5.124	1.110
5.125	5.249	1.110
5.250	5.374	1.110
5.375	5.499	1.093
5.500	5.624	1.078
5.625	5.749	1.063
5.750	5.874	1.045
5.875	5.999	1.030
6.000	6.124	1.010
6.125	6.249	0.990
6.250	6.374	0.970
6.375	6.375	0.945
6.376	6.500	0.913
6.501	6.625	0.885
6.626	6.750	0.865
6.751	6.875	0.853
6.876	7.000	0.840
7.001	7.125	0.830
7.126	7.250	0.820
7.251	7.375	0.802
7.376	7.500	0.785
7.501	7.625	0.767
7.626	7.750	0.750
7.751	7.875	0.730
7.876	8.000	0.710
8.001	8.125	0.690
8.126	8.250	0.670
8.251	8.375	0.650

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	-1.200
50,000	74,999.99	-0.500
75,000	99,999.99	-0.200
100,000	149,999.99	-0.100
150,000	199,999.99	-0.030
200,000	249,999.99	0
250,000	299,999.99	0
300,000	349,999.99	0
350,000	399,999.99	0
400,000	449,999.99	0.015
450,000	499,999.99	0.015
500,000	599,999.99	-0.050
600,000	649,999.99	-0.050
650,000	766,550	-0.050
766,550.01	899,999.99	-0.050
900,000	999,999.99	-0.050
1,000,000	1,499,999.99	-0.050
1,500,000	1,999,999.99	-0.050
2,000,000	2,499,999.99	-0.050

15 / 10 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.375	4.499	0.923
4.500	4.624	0.923
4.625	4.749	0.923
4.750	4.874	0.923
4.875	4.999	0.923
5.000	5.124	0.923
5.125	5.249	0.923
5.250	5.374	0.916
5.375	5.499	0.908
5.500	5.624	0.898
5.625	5.749	0.888
5.750	5.874	0.878
5.875	5.999	0.871
6.000	6.124	0.863
6.125	6.249	0.856
6.250	6.250	0.848
6.251	6.375	0.843
6.376	6.500	0.835
6.501	6.625	0.825
6.626	6.750	0.815
6.751	6.875	0.805
6.876	7.000	0.795
7.001	7.125	0.785
7.126	7.250	0.775
7.251	7.375	0.763
7.376	7.500	0.753
7.501	7.625	0.740
7.626	7.750	0.728
7.751	7.875	0.716
7.876	8.000	0.704
8.001	8.125	0.692
8.126	8.250	0.680

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	-1.200
50,000	74,999.99	-0.500
75,000	99,999.99	-0.200
100,000	149,999.99	-0.100
150,000	199,999.99	-0.030
200,000	249,999.99	0
250,000	299,999.99	0
300,000	349,999.99	0
350,000	399,999.99	0
400,000	449,999.99	0.015
450,000	499,999.99	0.015
500,000	599,999.99	-0.050
600,000	649,999.99	-0.050
650,000	766,550	-0.050
766,550.01	899,999.99	-0.050
900,000	999,999.99	-0.050
1,000,000	1,499,999.99	-0.050
1,500,000	1,999,999.99	-0.050
2,000,000	2,499,999.99	-0.050

Property State		
State	Escrow Price Adj.	Escrow Waiver Price Adj.
AK	0.095	-0.062
AL	0.048	-0.085
AR	0.070	-0.075
AZ	-0.082	-0.180
CA	-0.097	-0.163
CO	-0.092	-0.193
CT	0.093	-0.025
DC	0.005	-0.103
DE	0.090	-0.065
FL	0.060	-0.072
GA	0.025	-0.108
HI	0.035	-0.072
IA	0.020	-0.092
ID	-0.060	-0.148
IL	0.020	-0.113
IN	-0.005	-0.110
KS	-0.010	-0.113
KY	0.023	-0.110
LA	0.073	-0.065
MA	-0.032	-0.113
MD	0.040	-0.085
ME	0.025	-0.092
MI	-0.005	-0.125
MN	0.013	-0.095
MO	0.005	-0.123
MS	0.088	-0.052
MT	-0.007	-0.097
NC	0.023	-0.105
ND	0.015	-0.090
NE	0.003	-0.108
NH	0.010	-0.110
NJ	0.015	-0.072
NM	0.048	-0.070
NV	-0.092	-0.153
NY	0.080	0.005
OH	0.035	-0.077
OK	0.083	-0.057
OR	0.003	-0.138
PA	0.100	-0.047
RI	0.008	-0.087
SC	0.025	-0.105
SD	-0.020	-0.125
TN	0.010	-0.118
TX	0.070	-0.080
UT	-0.065	-0.190
VA	0.008	-0.097
VT	0.045	-0.057
WA	-0.050	-0.150
WI	0.038	-0.113
WV	0.088	-0.040
WY	-0.020	-0.120

Property State		
State	Escrow Price Adj.	Escrow Waiver Price Adj.
AK	0.095	-0.062
AL	0.048	-0.085
AR	0.070	-0.075
AZ	-0.082	-0.180
CA	-0.097	-0.163
CO	-0.092	-0.193
CT	0.093	-0.025
DC	0.005	-0.103
DE	0.090	-0.065
FL	0.060	-0.072
GA	0.025	-0.108
HI	0.035	-0.072
IA	0.020	-0.092
ID	-0.060	-0.148
IL	0.020	-0.113
IN	-0.005	-0.110
KS	-0.010	-0.113
KY	0.023	-0.110
LA	0.073	-0.065
MA	-0.032	-0.113
MD	0.040	-0.085
ME	0.025	-0.092
MI	-0.005	-0.125
MN	0.013	-0.095
MO	0.005	-0.123
MS	0.088	-0.052
MT	-0.007	-0.097
NC	0.023	-0.105
ND	0.015	-0.090
NE	0.003	-0.108
NH	0.010	-0.110
NJ	0.015	-0.072
NM	0.048	-0.070
NV	-0.092	-0.153
NY	0.080	0.005
OH	0.035	-0.077
OK	0.083	-0.057
OR	0.003	-0.138
PA	0.100	-0.047
RI	0.008	-0.087
SC	0.025	-0.105
SD	-0.020	-0.125
TN	0.010	-0.118
TX	0.070	-0.080
UT	-0.065	-0.190
VA	0.008	-0.097
VT	0.045	-0.057
WA	-0.050	-0.150
WI	0.038	-0.113
WV	0.088	-0.040
WY	-0.020	-0.120

LTV		
Min	Max	Base Price Adj.
0	85.009	0
85.010	89.999	0
90	94.999	0
95	100.009	-0.060
100.010	103	-0.060

LTV		
Min	Max	Base Price Adj.
0	85.009	0
85.010	89.999	0
90	94.999	0
95	100.009	-0.060
100.010	103	-0.060

FICO		
Min	Max	Base Price Adj.
580	599	N/A
600	619	N/A
620	639	-0.038
640	659	-0.032
660	679	-0.025
680	699	-0.019
700	719	-0.013
720	739	0
740	799	0
800	999	0

FICO		
Min	Max	Base Price Adj.
580	599	N/A
600	619	N/A
620	639	-0.038
640	659	-0.032
660	679	-0.025
680	699	-0.019
700	719	-0.013
720	739	0
740	799	0
800	999	0

Purpose		Base Price Adj.
Value		
Purchase		0
Refi - Cashout		0
Refi - Rate / Term		0

Purpose		Base Price Adj.
Value		
Purchase		0
Refi - Cashout		0
Refi - Rate / Term		0

Occupancy	
Value	Base Price Adj.
Investment Property	0
Primary Residence	0
Second Home	0

Occupancy	
Value	Base Price Adj.
Investment Property	0
Primary Residence	0
Second Home	0

Property Type	
Value	Base Price Adj.
2-4 Family	0
Co Op	0
Condominium	0
Manufactured	0
PUD	0
Single Family	0
Townhome	0

Property Type	
Value	Base Price Adj.
2-4 Family	0
Co Op	0
Condominium	0
Manufactured	0
PUD	0
Single Family	0
Townhome	0

Term		
Min	Max	Base Price Adj.
181	240	-0.105
241	300	-0.040
301	360	0

Term		
Min	Max	Base Price Adj.
0	120	-0.153
121	150	-0.100
151	180	0

Third Party Origination	
Value	Base Price Adj.
Yes	-0.050

Third Party Origination	
Value	Base Price Adj.
Yes	-0.050

Remittance	
Value	Base Price Adj.
Actual/Actual	0
Scheduled/Actual	0
Scheduled/Scheduled	0

Remittance	
Value	Base Price Adj.
Actual/Actual	0
Scheduled/Actual	0
Scheduled/Scheduled	0

Commitment Period		
Min	Max	Base Price Adj.
0	30	0
31	45	0
46	60	0
61	90	0

Commitment Period		
Min	Max	Base Price Adj.
0	30	0
31	45	0
46	60	0
61	90	0

Loan Age		
Min	Max	Base Price Adj.
0	30	0
31	60	0
61	90	N/A

Loan Age		
Min	Max	Base Price Adj.
0	30	0
31	60	0
61	90	N/A

Fees (per loan)
 Boarding \$120.00
 Tax Service \$80.00
SRP Cap
 Max 5.5x