

Issued:	8/19/2025 10:10 AM	15	30	45	60	75	90	120	150	180
Lock Expiration Dates:		3-Sep	18-Sep	3-Oct	18-Oct	2-Nov	17-Nov	17-Dec	16-Jan	15-Feb

File Types

Purchase or Refinance: Conv, FHA, VA, USDA, & Jumbo

Disclaimer

These rates, prices, and adjustments are indications only, please refer to the UHMGo / Optimal Blue pricing engine for live data. In the event of a discrepancy, the live data in UHMGo will be the prevailing price honored.

Title Proposed Insured & CPL Address

Conventional: Union Home Mortgage Corp ISAOA/ATIMA
 FHA: Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD
 VA: Union Home Mortgage Corp ISAOA/ ATIMA & Dept of VA
 USDA: Union Home Mortgage Corp ISAOA/ATIMA
 Closing Protection Letter Address:
 8241 Dow Circle W., Strongsville, OH 44136

Mortgage Clause & Lender IDS

Please refer to the complete list of Mortgagee Clause, Lender IDs, Title Proposed Insured and CPL Addresses in UHMGo! under "Lending Guide, Policies & Disclosures".

FHA ID	3827009995	VA ID	5650720000
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Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

Contact Notes

TPORateLocks@uhm.com

TPOCaseNumber@uhm.com

TPOClosing@uhm.com

TPOAppraisal@uhm.com

TPOPointsandFees@uhm.com

All physical mail sent to our headquarters needs to include attn TPO Admn along with our address as reads below:
 8241 Dow Circle W
 Strongsville, OH 44136
Attn: TPO Admn

Long-Term Locks

Long-term locks available with non-refundable upfront fees and additional cost to 60 day pricing (120 day lock 45bp; 150 day 70bp, and 180 day 95bp).

Please contact your AE to lock over 90 days and send borrower check payable for non-refundable upfront fee to Union Home Mortgage : Union Home Mortgage, ATTN: TPO Admin, 8241 Dow Circle, Strongsville, OH, 44136.

Check must be received within 3 business days and will show as POC at Closing.

We are pleased to offer Jumbo & High Balance Broker Products. Pricing is available only in UHMGo.

Closing Doc Turntimes

Initial CD will be issued at conditional approval as long as loan is approved and locked (appraisal & title not required)

Servicing Information

In the event you are submitting a loan back to UHM that is currently being serviced by UHM, we are currently offering a netted payoff of escrows where the escrow account credit is deducted from the actual payoff.

UHM Fees for Wholesale & NDC

Wholesale/Broker Loans – Conv & Gov: \$1135 UW Fee

Wholesale/Broker Loans – USDA/FHA Streamlines & VA IRRRL: \$650 UW Fee

NDC – Conventional & Government: \$575 Admin Fee

NDC – Conv & Gov: \$350 Doc Draw Fee if UHM Draws Docs

NDC – USDA/FHA Streamlines & VA IRRRL: \$325 Admin Fee

NDC – USDA/FHA Streamlines & VA IRRRL: \$100 Doc Draw Fee if UHM Draws Docs

Conventional Loans

Use 620 score if one borrower with no score

If another borrower is on loan, use that FICO score

ARMs: <https://www.newyorkfed.org/markets/reference-rates/sofr>

Government Loans

If one borrower with no score, there is a -4.00 LLPA

Use 0 score if one borrower with no score (UHMGo)

UHM Price Boost

As of 8/1/24, base price includes improvement for UHM Price Boost

LLPA for waiving Price Boost in LLPA sections of rate sheet

TPO Portal Access & Rate Lock Policy

<https://www.uhmgo.com/>

Conventional Programs

30 Year Conventional / 21 - 30 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	105.283	105.249	105.192	105.128	104.978	104.928
8.000	104.992	104.957	104.901	104.837	104.687	104.637
7.990	104.947	104.912	104.856	104.792	104.642	104.592
7.875	104.818	104.784	104.727	104.663	104.513	104.463
7.750	104.504	104.470	104.413	104.349	104.199	104.149
7.625	104.345	104.311	104.255	104.190	104.040	103.990
7.500	103.992	103.957	103.901	103.837	103.687	103.637
7.375	103.612	103.577	103.521	103.457	103.307	103.257
7.250	103.139	103.103	103.062	103.013	102.863	102.813
7.125	102.825	102.787	102.739	102.684	102.534	102.484
7.000	102.430	102.392	102.344	102.289	102.139	102.089
6.990	102.350	102.312	102.264	102.209	102.059	102.009
6.875	101.997	101.958	101.910	101.856	101.706	101.656
6.750	101.513	101.475	101.426	101.372	101.222	101.172
6.625	101.357	101.319	101.271	101.218	101.068	101.018
6.500	100.873	100.835	100.787	100.735	100.585	100.535
6.375	100.341	100.303	100.254	100.202	100.052	100.002
6.250	99.778	99.740	99.692	99.640	99.490	99.440
6.125	99.423	99.398	99.358	99.314	99.164	99.114
6.000	98.780	98.754	98.714	98.670	98.520	98.470
5.990	98.735	98.709	98.669	98.625	98.475	98.425
5.875	98.268	98.243	98.203	98.159	98.009	97.959
5.750	97.642	97.617	97.577	97.532	97.382	97.332
5.625	97.029	97.017	96.984	96.948	96.798	96.748
5.500	96.405	96.393	96.361	96.324	96.174	96.124
5.375	95.741	95.729	95.697	95.661	95.511	95.461
5.250	95.053	95.040	95.008	94.972	94.822	94.772

Conventional Programs

15 Year Conventional / 11 - 15 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.344	104.298	104.198	104.097	103.947	103.897
7.500	104.175	104.130	104.029	103.929	103.779	103.729
7.375	104.004	103.959	103.858	103.758	103.608	103.558
7.250	103.812	103.767	103.666	103.566	103.416	103.366
7.125	103.745	103.715	103.681	103.646	103.496	103.446
7.000	103.604	103.574	103.541	103.505	103.355	103.305
6.875	103.389	103.358	103.325	103.289	103.139	103.089
6.750	103.149	103.119	103.085	103.050	102.900	102.850
6.625	102.940	102.909	102.868	102.825	102.675	102.625
6.500	102.698	102.667	102.626	102.583	102.433	102.383
6.375	102.403	102.372	102.330	102.288	102.138	102.088
6.250	102.119	102.089	102.047	102.004	101.854	101.804
6.125	101.820	101.790	101.748	101.705	101.555	101.505
6.000	101.519	101.489	101.447	101.404	101.254	101.204
5.875	101.201	101.171	101.129	101.086	100.936	100.886
5.750	100.902	100.872	100.830	100.787	100.637	100.587
5.625	100.478	100.462	100.421	100.379	100.229	100.179
5.500	100.168	100.152	100.111	100.069	99.919	99.869
5.375	99.814	99.800	99.767	99.732	99.582	99.532
5.250	99.483	99.483	99.450	99.415	99.265	99.215
5.125	99.136	99.136	99.103	99.068	98.918	98.868
5.000	98.764	98.764	98.731	98.696	98.546	98.496
4.875	98.365	98.365	98.331	98.297	98.147	98.097
4.750	97.938	97.938	97.904	97.870	97.720	97.670
4.625	97.648	97.670	97.637	97.603	97.453	97.403

Conventional Programs

20 Year Conventional / 16 - 20 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	105.959	105.925	105.868	105.804	105.654	105.604
8.000	105.682	105.648	105.591	105.527	105.377	105.327
7.875	105.511	105.476	105.420	105.356	105.206	105.156
7.750	105.227	105.193	105.137	105.072	104.922	104.872
7.625	104.910	104.876	104.819	104.755	104.605	104.555
7.500	104.560	104.526	104.469	104.405	104.255	104.205
7.375	104.171	104.137	104.080	104.016	103.866	103.816
7.250	103.744	103.710	103.653	103.589	103.439	103.389
7.125	103.353	103.309	103.228	103.146	102.996	102.946
7.000	103.003	102.958	102.877	102.795	102.645	102.595
6.875	102.615	102.570	102.489	102.407	102.257	102.207
6.750	102.189	102.145	102.064	101.982	101.832	101.782
6.625	102.528	102.489	102.408	102.324	102.174	102.124
6.500	102.103	102.064	101.983	101.899	101.749	101.699
6.375	101.633	101.595	101.514	101.429	101.279	101.229
6.250	101.137	101.098	101.017	100.933	100.783	100.733
6.125	101.243	101.228	101.155	101.079	100.929	100.879
6.000	100.667	100.653	100.580	100.504	100.354	100.304
5.875	100.226	100.211	100.138	100.062	99.912	99.862
5.750	99.674	99.660	99.587	99.511	99.361	99.311
5.625	99.359	99.358	99.293	99.220	99.070	99.020
5.500	98.808	98.806	98.741	98.669	98.519	98.469
5.375	98.222	98.220	98.155	98.083	97.933	97.883
5.250	97.613	97.612	97.547	97.474	97.324	97.274

Conventional Programs

10 Year Conventional / 8 - 10 yr Amortization

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	104.394	104.348	104.248	104.147	103.997	103.947
7.500	104.225	104.180	104.079	103.979	103.829	103.779
7.375	104.054	104.009	103.908	103.808	103.658	103.608
7.250	103.862	103.817	103.716	103.616	103.466	103.416
7.125	103.795	103.765	103.731	103.696	103.546	103.496
7.000	103.604	103.574	103.541	103.505	103.355	103.305
6.875	103.389	103.358	103.325	103.289	103.139	103.089
6.750	103.149	103.119	103.085	103.050	102.900	102.850
6.625	102.940	102.909	102.859	102.809	102.659	102.609
6.500	102.698	102.667	102.617	102.567	102.417	102.367
6.375	102.403	102.372	102.322	102.272	102.122	102.072
6.250	102.119	102.089	102.039	101.988	101.838	101.788
6.125	102.104	102.089	102.030	101.972	101.822	101.772
6.000	101.803	101.788	101.729	101.671	101.521	101.471
5.875	101.519	101.504	101.446	101.387	101.237	101.187
5.750	101.206	101.190	101.132	101.073	100.923	100.873
5.625	101.057	101.057	101.007	100.955	100.805	100.755
5.500	100.752	100.752	100.702	100.650	100.500	100.450
5.375	100.488	100.488	100.438	100.386	100.236	100.186
5.250	100.171	100.171	100.121	100.069	99.919	99.869
5.125	99.824	99.824	99.773	99.722	99.572	99.522
5.000	99.452	99.452	99.402	99.350	99.200	99.150
4.875	99.052	99.052	99.002	98.951	98.801	98.751
4.750	98.625	98.625	98.575	98.524	98.374	98.324
4.625	98.053	98.076	98.026	97.976	97.826	97.776

Conventional Programs						
10-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	100.104	99.989	99.877	99.757	99.607	99.557
7.750	99.876	99.766	99.658	99.544	99.394	99.344
7.625	99.731	99.626	99.523	99.414	99.264	99.214
7.500	99.690	99.590	99.492	99.389	99.239	99.189
7.375	99.650	99.555	99.462	99.365	99.215	99.165
7.250	99.609	99.520	99.432	99.340	99.190	99.140
7.125	99.676	99.591	99.509	99.423	99.273	99.223
7.000	99.878	99.799	99.722	99.642	99.492	99.442
6.990	99.894	99.815	99.739	99.660	99.510	99.460
6.875	100.080	100.006	99.935	99.861	99.711	99.661
6.750	100.282	100.214	100.148	100.081	99.931	99.881
6.625	100.356	100.293	100.233	100.171	100.021	99.971
6.500	100.267	100.210	100.154	100.098	99.948	99.898
6.375	100.179	100.126	100.076	100.025	99.875	99.825
6.250	100.090	100.043	99.998	99.953	99.803	99.753
6.125	99.850	99.807	99.767	99.727	99.577	99.527
6.000	99.416	99.378	99.342	99.307	99.157	99.107
5.990	99.382	99.344	99.308	99.273	99.123	99.073
5.875	98.983	98.949	98.917	98.887	98.737	98.687
5.750	98.549	98.520	98.492	98.467	98.317	98.267
5.625	98.117	98.092	98.069	98.048	97.898	97.848
5.500	97.685	97.665	97.646	97.631	97.481	97.431
5.375	97.254	97.238	97.224	97.213	97.063	97.013
5.250	96.823	96.812	96.802	96.796	96.646	96.596
5.125	96.381	96.374	96.368	96.367	96.217	96.167
5.000	95.924	95.922	95.920	95.924	95.774	95.724
4.990	95.888	95.885	95.885	95.889	95.739	95.689

Conventional Programs						
5-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	102.370	102.260	102.151	102.036	101.886	101.836
7.750	102.160	102.054	101.951	101.841	101.691	101.641
7.625	101.950	101.849	101.750	101.646	101.496	101.446
7.500	101.739	101.642	101.548	101.449	101.299	101.249
7.375	101.528	101.436	101.347	101.253	101.103	101.053
7.250	101.317	101.230	101.145	101.057	100.907	100.857
7.125	101.172	101.090	101.011	100.928	100.778	100.728
7.000	101.112	101.035	100.961	100.883	100.733	100.683
6.990	101.107	101.031	100.957	100.880	100.730	100.680
6.875	101.052	100.980	100.911	100.839	100.689	100.639
6.750	100.992	100.925	100.861	100.795	100.645	100.595
6.625	100.881	100.819	100.760	100.699	100.549	100.499
6.500	100.705	100.649	100.594	100.539	100.389	100.339
6.375	100.530	100.478	100.429	100.379	100.229	100.179
6.250	100.355	100.308	100.263	100.219	100.069	100.019
6.125	100.196	100.154	100.114	100.075	99.925	99.875
6.000	100.057	100.020	99.985	99.952	99.802	99.752
5.990	100.046	100.010	99.975	99.942	99.792	99.742
5.875	99.919	99.887	99.857	99.829	99.679	99.629
5.750	99.781	99.754	99.729	99.706	99.556	99.506
5.625	99.542	99.520	99.500	99.482	99.332	99.282
5.500	99.176	99.158	99.142	99.130	98.980	98.930
5.375	98.809	98.796	98.785	98.777	98.627	98.577
5.250	98.443	98.434	98.428	98.425	98.275	98.225
5.125	98.077	98.073	98.071	98.073	97.923	97.873
5.000	97.713	97.714	97.716	97.723	97.573	97.523
4.990	97.684	97.685	97.687	97.695	97.545	97.495

Conventional Programs						
7-Year 6-Month SOFR ARM - 30 Yr						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.875	101.785	101.673	101.564	101.448	101.298	101.248
7.750	101.407	101.299	101.194	101.083	100.933	100.883
7.625	101.201	101.099	100.998	100.893	100.743	100.693
7.500	101.216	101.118	101.023	100.923	100.773	100.723
7.375	101.230	101.138	101.048	100.954	100.804	100.754
7.250	101.244	101.158	101.073	100.985	100.835	100.785
7.125	101.259	101.177	101.098	101.015	100.865	100.815
7.000	101.274	101.198	101.124	101.047	100.897	100.847
6.990	101.275	101.199	101.126	101.049	100.899	100.849
6.875	101.289	101.218	101.149	101.078	100.928	100.878
6.750	101.304	101.238	101.175	101.109	100.959	100.909
6.625	101.240	101.180	101.121	101.061	100.911	100.861
6.500	101.077	101.021	100.967	100.912	100.762	100.712
6.375	100.913	100.862	100.813	100.764	100.614	100.564
6.250	100.749	100.703	100.659	100.615	100.465	100.415
6.125	100.521	100.480	100.441	100.402	100.252	100.202
6.000	100.214	100.177	100.142	100.109	99.959	99.909
5.990	100.189	100.153	100.118	100.086	99.936	99.886
5.875	99.906	99.874	99.844	99.816	99.666	99.616
5.750	99.598	99.571	99.545	99.522	99.372	99.322
5.625	99.259	99.237	99.216	99.198	99.048	98.998
5.500	98.881	98.863	98.847	98.834	98.684	98.634
5.375	98.503	98.490	98.478	98.470	98.320	98.270
5.250	98.125	98.116	98.109	98.105	97.955	97.905
5.125	97.725	97.721	97.718	97.719	97.569	97.519
5.000	97.297	97.297	97.299	97.305	97.155	97.105
4.990	97.263	97.263	97.265	97.272	97.122	97.072

Conventional Products Standard Agency Adjustments

Purchase Money Loans - *applicable for terms greater than 15 years*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
≤ 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

1st-time homebuyers with qualifying income ≤100% AMI or 120% AMI in high-cost areas

Standard agency

Purchases for primary residence manufactured homes with qualifying income ≤100% AMI

LLPAs waived

Rate and Term Refinances - *applicable for terms greater than 15 years*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.785	-2.500	-2.500
≤ 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Purchase & Limited Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinances - *applicable for all terms*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ = 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125

Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

All Products - Additional UHM Specific Adjustments

Loan Amount Adjustments	
Loan Amount:	LLPA
50,000 -74,999	-1.00

Conventional UW Buyout Fee	-\$1,135
Government UW Buyout Fee	-\$1,135
USDA/FHA Streamline & VA IRRRL UW Buyout Fee	-\$650
Conventional Waive Price Boost	-0.300
Government Waive Price Boost	-0.600

Escrows Waived LTV > 80
-0.50

State is TX	0.100
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Affordable Conventional Program				
30 Yr HomeReady or HomePossible				
Rate	15 day	30 day	45 day	60 day
8.125	105.283	105.249	105.192	105.128
8.000	104.992	104.957	104.901	104.837
7.990	104.947	104.912	104.856	104.792
7.875	104.818	104.784	104.727	104.663
7.750	104.504	104.470	104.413	104.349
7.625	104.345	104.311	104.255	104.190
7.500	103.992	103.957	103.901	103.837
7.375	103.612	103.577	103.521	103.457
7.250	103.139	103.103	103.062	103.013
7.125	102.825	102.787	102.739	102.684
7.000	102.430	102.392	102.344	102.289
6.990	102.350	102.312	102.264	102.209
6.875	101.997	101.958	101.910	101.856
6.750	101.513	101.475	101.426	101.372
6.625	101.357	101.319	101.271	101.218
6.500	100.873	100.835	100.787	100.735
6.375	100.341	100.303	100.254	100.202
6.250	99.778	99.740	99.692	99.640
6.125	99.423	99.398	99.358	99.314
6.000	98.780	98.754	98.714	98.670
5.990	98.735	98.709	98.669	98.625
5.875	98.268	98.243	98.203	98.159
5.750	97.642	97.617	97.577	97.532
5.625	97.029	97.017	96.984	96.948
5.500	96.405	96.393	96.361	96.324
5.375	95.741	95.729	95.697	95.661
5.250	95.053	95.040	95.008	94.972

CONVENTIONAL PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

Government Loan Programs				
30 Year FHA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.756	102.686	102.616	102.545
7.500	102.756	102.686	102.616	102.545
7.375	102.756	102.686	102.616	102.545
7.250	102.756	102.686	102.616	102.545
7.125	102.194	102.123	102.053	101.983
7.000	102.194	102.123	102.053	101.983
6.990	102.114	102.043	101.973	101.903
6.875	102.194	102.123	102.053	101.983
6.750	102.194	102.123	102.053	101.983
6.625	101.100	101.030	100.959	100.889
6.500	101.100	101.030	100.959	100.889
6.375	101.100	101.030	100.959	100.889
6.250	101.100	101.030	100.959	100.889
6.125	99.725	99.655	99.584	99.514
6.000	99.725	99.655	99.584	99.514
5.990	99.645	99.575	99.504	99.434
5.875	99.725	99.655	99.584	99.514
5.750	99.725	99.655	99.584	99.514
5.625	97.741	97.670	97.600	97.530
5.500	97.741	97.670	97.600	97.530
5.375	97.741	97.670	97.600	97.530
5.250	97.741	97.670	97.600	97.530
5.125	95.022	94.952	94.881	94.811
5.000	95.022	94.952	94.881	94.811
4.990	94.942	94.872	94.801	94.731

30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.756	102.686	102.616	102.545
7.500	102.756	102.686	102.616	102.545
7.375	102.756	102.686	102.616	102.545
7.250	102.756	102.686	102.616	102.545
7.125	102.194	102.123	102.053	101.983
7.000	102.194	102.123	102.053	101.983
6.990	102.114	102.043	101.973	101.903
6.875	102.194	102.123	102.053	101.983
6.750	102.194	102.123	102.053	101.983
6.625	101.100	101.030	100.959	100.889
6.500	101.100	101.030	100.959	100.889
6.375	101.100	101.030	100.959	100.889
6.250	101.100	101.030	100.959	100.889
6.125	99.725	99.655	99.584	99.514
6.000	99.725	99.655	99.584	99.514
5.990	99.645	99.575	99.504	99.434
5.875	99.725	99.655	99.584	99.514
5.750	99.725	99.655	99.584	99.514
5.625	97.741	97.670	97.600	97.530
5.500	97.741	97.670	97.600	97.530
5.375	97.741	97.670	97.600	97.530
5.250	97.741	97.670	97.600	97.530

Government Loan Price Adjustments			
Applies to all, FHA/VA/USDA			
FICO>=720	0.150	VA IRRRL	0.000
700-719	0.000	VA High LTV C/O Refi	-4.000
680-699	0.000		
660 - 679	0.000		
640 - 659	-0.375	Investment	-0.500
620 - 639	-0.750	Manufactured Home	-1.000
600 - 619	-1.400		
580 - 599	-1.750		
500 - 579	-2.500		

15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
6.250	102.378	102.339	102.300	102.261
6.125	101.441	101.402	101.362	101.323
6.000	101.441	101.402	101.362	101.323
5.875	101.441	101.402	101.362	101.323
5.750	101.441	101.402	101.362	101.323
5.625	99.987	99.948	99.909	99.870
5.500	99.987	99.948	99.909	99.870
5.375	99.987	99.948	99.909	99.870
5.250	99.987	99.948	99.909	99.870
5.125	98.581	98.542	98.503	98.464
5.000	98.581	98.542	98.503	98.464
4.875	98.581	98.542	98.503	98.464
4.750	98.581	98.542	98.503	98.464

30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.625	102.756	102.686	102.616	102.545
7.500	102.756	102.686	102.616	102.545
7.375	102.756	102.686	102.616	102.545
7.250	102.756	102.686	102.616	102.545
7.125	102.194	102.123	102.053	101.983
7.000	102.194	102.123	102.053	101.983
6.990	102.114	102.043	101.973	101.903
6.875	102.194	102.123	102.053	101.983
6.750	102.194	102.123	102.053	101.983
6.625	101.100	101.030	100.959	100.889
6.500	101.100	101.030	100.959	100.889
6.375	101.100	101.030	100.959	100.889
6.250	101.100	101.030	100.959	100.889
6.125	99.725	99.655	99.584	99.514
6.000	99.725	99.655	99.584	99.514
5.990	99.645	99.575	99.504	99.434
5.875	99.725	99.655	99.584	99.514
5.750	99.725	99.655	99.584	99.514
5.625	97.741	97.670	97.600	97.530
5.500	97.741	97.670	97.600	97.530
5.375	97.741	97.670	97.600	97.530
5.250	97.741	97.670	97.600	97.530

Conventional Programs

30 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.625	102.345	102.311	102.255	102.190	102.040	101.990
7.500	101.992	101.957	101.901	101.837	101.687	101.637
7.375	103.212	103.177	103.121	103.057	102.907	102.857
7.250	102.739	102.703	102.662	102.613	102.463	102.413
7.125	102.625	102.587	102.539	102.484	102.334	102.284
7.000	102.230	102.192	102.144	102.089	101.939	101.889
6.990	102.150	102.112	102.064	102.009	101.859	101.809
6.875	101.797	101.758	101.710	101.656	101.506	101.456
6.750	101.313	101.275	101.226	101.172	101.022	100.972
6.625	100.957	100.919	100.871	100.818	100.668	100.618
6.500	100.473	100.435	100.387	100.335	100.185	100.135
6.375	99.941	99.903	99.854	99.802	99.652	99.602

Conventional Programs

15 Year High Balance Conventional

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.625	98.553	98.537	98.496	98.454	98.304	98.254
5.500	98.243	98.227	98.186	98.144	97.994	97.944
5.375	97.889	97.875	97.842	97.807	97.657	97.607
5.250	97.558	97.558	97.525	97.490	97.340	97.290
5.125	96.586	96.586	96.553	96.518	96.368	96.318
5.000	96.214	96.214	96.181	96.146	95.996	95.946
4.875	95.815	95.815	95.781	95.747	95.597	95.547
4.750	95.388	95.388	95.354	95.320	95.170	95.120

Below LLPA's are in addition to the standard LLPA's applied by the agencies

Conventional High Bal	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Purchase or R/T Refi	-0.500	-0.500	-0.750	-0.750	-1.00
ARM	-1.250	-1.250	-1.500	-1.500	-2.50

Conventional High Bal	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
Purchase or R/T Refi	-1.000	-1.000	-1.000	-1.000
ARM	-2.500	-2.500	-2.750	-2.750

Conventional High Bal	≤ 30.00%	≤ 60.00%	≤ 70.00%	≤ 75.00%	≤ 80.00%
Cash-out Refinance	-1.250	-1.125	-1.500	-1.500	-1.750

High Balance Government Programs

30 Year High Balance Government

Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	98.694	98.623	98.553	98.483	98.333	98.283
6.625	98.100	98.030	97.959	97.889	97.739	97.689
6.500	98.100	98.030	97.959	97.889	97.739	97.689
6.375	98.100	98.030	97.959	97.889	97.739	97.689
6.250	98.100	98.030	97.959	97.889	97.739	97.689
6.125	96.725	96.655	96.584	96.514	96.364	96.314
6.000	96.725	96.655	96.584	96.514	96.364	96.314
5.990	96.645	96.575	96.504	96.434	96.284	96.234
5.875	96.725	96.655	96.584	96.514	96.364	96.314

High Balance Government Programs

15 Year VA High Balance

Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.750	98.441	98.402	98.362	98.323	98.173	98.123
5.625	96.987	96.948	96.909	96.870	96.720	96.670
5.500	96.987	96.948	96.909	96.870	96.720	96.670
5.375	96.987	96.948	96.909	96.870	96.720	96.670
5.250	96.987	96.948	96.909	96.870	96.720	96.670

Conv fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.750	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.625	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.500	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.375	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.250	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.125	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
9.000	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.990	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.875	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.750	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.625	0.296	0.798	0.912	0.912	0.901	0.798	0.764	0.718	0.707	0.707
8.500	0.296	0.798	0.935	0.935	0.912	0.809	0.787	0.741	0.730	0.730
8.375	0.296	0.798	0.935	0.935	0.912	0.832	0.809	0.764	0.752	0.752
8.250	0.296	0.809	0.946	0.946	0.923	0.855	0.832	0.787	0.775	0.775
8.125	0.296	0.809	0.958	0.958	0.935	0.866	0.855	0.809	0.798	0.798
8.000	0.296	0.821	0.958	0.958	0.958	0.889	0.878	0.832	0.821	0.821
7.990	0.296	0.821	0.958	0.958	0.958	0.889	0.878	0.832	0.821	0.821
7.875	0.296	0.832	0.980	0.980	0.980	0.912	0.901	0.855	0.844	0.844
7.750	0.296	0.844	0.992	0.992	1.003	0.935	0.923	0.878	0.866	0.866
7.625	0.381	0.897	1.023	1.016	1.015	0.946	0.923	0.889	0.878	0.878
7.500	0.355	0.909	1.034	1.028	1.037	0.969	0.946	0.901	0.901	0.901
7.375	0.372	0.909	1.045	1.039	1.049	1.003	0.969	0.935	0.923	0.923
7.250	0.368	0.920	1.057	1.051	1.060	1.015	0.992	0.946	0.946	0.946
7.125	0.469	0.996	1.140	1.092	1.083	1.049	1.015	0.980	0.969	0.969
7.000	0.460	0.996	1.140	1.071	1.094	1.072	1.037	1.015	1.003	1.003
6.990	0.460	0.996	1.140	1.071	1.094	1.072	1.037	1.015	1.003	1.003
6.875	0.457	1.023	1.174	1.105	1.117	1.094	1.060	1.037	1.037	1.037
6.750	0.460	1.027	1.197	1.128	1.140	1.106	1.083	1.060	1.060	1.060
6.625	0.457	1.037	1.186	1.128	1.151	1.129	1.106	1.083	1.083	1.083
6.500	0.423	0.996	1.156	1.109	1.186	1.163	1.117	1.106	1.106	1.106
6.375	0.395	0.987	1.179	1.132	1.197	1.174	1.151	1.140	1.140	1.140
6.250	0.397	0.982	1.179	1.132	1.208	1.186	1.174	1.163	1.163	1.163
6.125	0.381	0.986	1.179	1.137	1.208	1.186	1.186	1.186	1.186	1.186
6.000	0.400	1.045	1.169	1.129	1.208	1.208	1.220	1.231	1.208	1.208
5.990	0.400	1.045	1.169	1.129	1.208	1.208	1.220	1.231	1.208	1.208
5.875	0.391	1.053	1.192	1.151	1.231	1.243	1.243	1.243	1.243	1.243
5.750	0.387	1.093	1.203	1.163	1.243	1.243	1.254	1.265	1.277	1.277
5.625	0.387	1.113	1.211	1.192	1.265	1.277	1.277	1.288	1.288	1.288
5.500	0.331	1.026	1.174	1.174	1.277	1.288	1.288	1.311	1.322	1.322

5.375	0.331	1.026	1.197	1.197	1.288	1.300	1.322	1.334	1.345	1.345
5.250	0.331	1.026	1.197	1.197	1.311	1.322	1.345	1.368	1.379	1.379
5.125	0.331	1.026	1.197	1.197	1.322	1.368	1.368	1.391	1.391	1.391
5.000	0.310	1.026	1.208	1.208	1.357	1.391	1.402	1.414	1.425	1.425
4.990	0.310	1.026	1.208	1.208	1.357	1.391	1.402	1.414	1.425	1.425
4.875	0.296	1.026	1.220	1.220	1.379	1.414	1.436	1.448	1.459	1.459
4.750	0.296	1.026	1.220	1.220	1.391	1.436	1.471	1.505	1.516	1.516
4.625	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.500	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.375	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
4.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.990	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.875	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.750	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.625	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.500	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.375	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
3.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.990	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.875	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.750	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.625	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.500	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.375	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.250	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.125	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562
2.000	0.296	1.026	1.231	1.231	1.459	1.505	1.528	1.550	1.562	1.562

Conv fixed 240

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.750	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.625	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.500	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.375	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.250	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.125	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
9.000	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.990	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.875	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.750	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744

8.625	0.312	0.840	0.960	0.960	0.948	0.840	0.804	0.756	0.744	0.744
8.500	0.312	0.840	0.984	0.984	0.960	0.852	0.828	0.780	0.768	0.768
8.375	0.312	0.840	0.984	0.984	0.960	0.876	0.852	0.804	0.792	0.792
8.250	0.312	0.852	0.996	0.996	0.972	0.900	0.876	0.828	0.816	0.816
8.125	0.312	0.852	1.008	1.008	0.984	0.912	0.900	0.852	0.840	0.840
8.000	0.312	0.864	1.008	1.008	1.008	0.936	0.924	0.876	0.864	0.864
7.990	0.312	0.864	1.008	1.008	1.008	0.936	0.924	0.876	0.864	0.864
7.875	0.312	0.876	1.032	1.032	1.032	0.960	0.948	0.900	0.888	0.888
7.750	0.312	0.888	1.044	1.044	1.056	0.984	0.972	0.924	0.912	0.912
7.625	0.400	0.937	1.056	1.056	1.068	0.996	0.972	0.936	0.924	0.924
7.500	0.413	0.962	1.068	1.068	1.092	1.020	0.996	0.948	0.948	0.948
7.375	0.428	0.977	1.080	1.080	1.104	1.056	1.020	0.984	0.972	0.972
7.250	0.443	1.004	1.097	1.092	1.116	1.068	1.044	0.996	0.996	0.996
7.125	0.456	1.010	1.160	1.104	1.140	1.104	1.068	1.032	1.020	1.020
7.000	0.456	1.021	1.160	1.104	1.152	1.128	1.092	1.068	1.056	1.056
6.990	0.456	1.021	1.160	1.104	1.152	1.128	1.092	1.068	1.056	1.056
6.875	0.456	1.045	1.196	1.140	1.176	1.152	1.116	1.092	1.092	1.092
6.750	0.456	1.045	1.220	1.164	1.200	1.164	1.140	1.116	1.116	1.116
6.625	0.421	1.053	1.219	1.164	1.212	1.188	1.164	1.140	1.140	1.140
6.500	0.421	1.053	1.219	1.164	1.248	1.224	1.176	1.164	1.164	1.164
6.375	0.421	1.053	1.243	1.188	1.260	1.236	1.212	1.200	1.200	1.200
6.250	0.406	1.053	1.243	1.188	1.272	1.248	1.236	1.224	1.224	1.224
6.125	0.368	1.023	1.188	1.188	1.272	1.248	1.248	1.248	1.248	1.248
6.000	0.368	1.047	1.188	1.188	1.272	1.272	1.284	1.296	1.272	1.272
5.990	0.368	1.047	1.188	1.188	1.272	1.272	1.284	1.296	1.272	1.272
5.875	0.368	1.071	1.212	1.212	1.296	1.308	1.308	1.308	1.308	1.308
5.750	0.368	1.119	1.224	1.224	1.308	1.308	1.320	1.332	1.344	1.344
5.625	0.312	1.082	1.224	1.224	1.332	1.344	1.344	1.356	1.356	1.356
5.500	0.312	1.080	1.236	1.236	1.344	1.356	1.356	1.380	1.392	1.392
5.375	0.312	1.080	1.260	1.260	1.356	1.368	1.392	1.404	1.416	1.416
5.250	0.312	1.080	1.260	1.260	1.380	1.392	1.416	1.440	1.452	1.452
5.125	0.312	1.080	1.260	1.260	1.392	1.440	1.440	1.464	1.464	1.464
5.000	0.312	1.080	1.272	1.272	1.428	1.464	1.476	1.488	1.500	1.500
4.990	0.312	1.080	1.272	1.272	1.428	1.464	1.476	1.488	1.500	1.500
4.875	0.312	1.080	1.284	1.284	1.452	1.488	1.512	1.524	1.536	1.536
4.750	0.312	1.080	1.284	1.284	1.464	1.512	1.548	1.584	1.596	1.596
4.625	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.500	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.375	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
4.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.990	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.875	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.750	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.625	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.500	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.375	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644

3.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
3.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.990	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.875	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.750	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.625	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.500	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.375	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.250	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.125	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644
2.000	0.312	1.080	1.296	1.296	1.536	1.584	1.608	1.632	1.644	1.644

Conv fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.562	1.045	1.145	1.046	0.999	0.859	0.835	0.787	0.774	0.774
8.375	0.562	1.045	1.130	1.035	0.999	0.883	0.859	0.811	0.799	0.799
8.250	0.542	1.037	1.119	1.051	1.011	0.908	0.883	0.835	0.823	0.823
8.125	0.682	1.171	1.273	1.163	1.087	0.986	0.908	0.859	0.847	0.847
8.000	0.669	1.160	1.230	1.142	1.112	1.005	0.932	0.883	0.871	0.871
7.990	0.669	1.160	1.230	1.142	1.112	1.005	0.932	0.883	0.871	0.871
7.875	0.641	1.198	1.235	1.185	1.121	1.017	0.956	0.908	0.895	0.895
7.750	0.622	1.185	1.278	1.184	1.137	1.044	0.980	0.932	0.920	0.920
7.625	0.810	1.337	1.467	1.368	1.272	1.147	0.980	0.944	0.932	0.932
7.500	0.844	1.386	1.526	1.411	1.282	1.157	1.004	0.956	0.956	0.956
7.375	0.848	1.384	1.533	1.425	1.312	1.211	1.029	0.992	0.980	0.980
7.250	0.815	1.366	1.520	1.411	1.364	1.259	1.053	1.004	1.004	1.004
7.125	0.854	1.390	1.548	1.460	1.419	1.334	1.077	1.041	1.029	1.029
7.000	0.850	1.399	1.536	1.452	1.418	1.349	1.101	1.077	1.065	1.065
6.990	0.850	1.399	1.536	1.452	1.418	1.349	1.101	1.077	1.065	1.065
6.875	0.832	1.401	1.559	1.477	1.431	1.360	1.125	1.101	1.101	1.101
6.750	0.816	1.387	1.572	1.490	1.444	1.370	1.150	1.125	1.125	1.125
6.625	0.766	1.369	1.525	1.455	1.424	1.280	1.174	1.150	1.150	1.150

6.500	0.757	1.360	1.512	1.446	1.468	1.380	1.186	1.174	1.174	1.174
6.375	0.751	1.265	1.525	1.460	1.470	1.328	1.222	1.210	1.210	1.210
6.250	0.743	1.260	1.520	1.450	1.473	1.346	1.246	1.234	1.234	1.234
6.125	0.643	1.232	1.411	1.360	1.395	1.314	1.258	1.258	1.258	1.258
6.000	0.641	1.252	1.411	1.358	1.395	1.339	1.295	1.307	1.283	1.283
5.990	0.641	1.252	1.411	1.358	1.395	1.339	1.295	1.307	1.283	1.283
5.875	0.641	1.276	1.435	1.382	1.419	1.375	1.319	1.319	1.319	1.319
5.750	0.641	1.325	1.447	1.394	1.431	1.375	1.331	1.343	1.355	1.355
5.625	0.586	1.283	1.393	1.340	1.401	1.357	1.355	1.367	1.367	1.367
5.500	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.375	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.250	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
5.125	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
5.000	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.990	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.875	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.750	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658

Conv fixed 180 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.750	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684

9.625	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.500	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.375	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.250	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.125	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
9.000	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.990	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.875	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.750	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.625	0.274	0.775	0.889	0.889	0.878	0.775	0.741	0.695	0.684	0.684
8.500	0.274	0.775	0.912	0.912	0.889	0.787	0.764	0.718	0.707	0.707
8.375	0.274	0.775	0.912	0.912	0.889	0.809	0.787	0.741	0.730	0.730
8.250	0.274	0.787	0.923	0.923	0.901	0.832	0.809	0.764	0.752	0.752
8.125	0.274	0.787	0.935	0.935	0.912	0.844	0.832	0.787	0.775	0.775
8.000	0.274	0.798	0.935	0.935	0.935	0.866	0.855	0.809	0.798	0.798
7.990	0.274	0.798	0.935	0.935	0.935	0.866	0.855	0.809	0.798	0.798
7.875	0.274	0.809	0.958	0.958	0.958	0.889	0.878	0.832	0.821	0.821
7.750	0.274	0.821	0.969	0.969	0.980	0.912	0.901	0.855	0.844	0.844
7.625	0.359	0.875	1.000	0.994	0.992	0.923	0.901	0.866	0.855	0.855
7.500	0.333	0.886	1.011	1.005	1.015	0.946	0.923	0.878	0.878	0.878
7.375	0.349	0.886	1.023	1.016	1.026	0.980	0.946	0.912	0.901	0.901
7.250	0.345	0.897	1.034	1.028	1.037	0.992	0.969	0.923	0.923	0.923
7.125	0.446	0.973	1.117	1.069	1.070	1.036	1.002	0.968	0.956	0.946
7.000	0.438	0.973	1.117	1.048	1.082	1.059	1.025	1.002	0.990	0.980
6.990	0.438	0.973	1.117	1.048	1.082	1.059	1.025	1.002	0.990	0.980
6.875	0.434	1.001	1.151	1.082	1.104	1.082	1.047	1.025	1.025	1.015
6.750	0.437	1.004	1.174	1.105	1.127	1.093	1.070	1.047	1.047	1.037
6.625	0.435	1.015	1.163	1.105	1.129	1.106	1.083	1.060	1.060	1.060
6.500	0.401	0.973	1.133	1.093	1.173	1.150	1.104	1.093	1.093	1.083
6.375	0.372	0.964	1.156	1.116	1.184	1.161	1.139	1.127	1.127	1.117
6.250	0.375	0.959	1.156	1.116	1.196	1.173	1.161	1.150	1.150	1.140
6.125	0.359	0.963	1.156	1.116	1.196	1.173	1.173	1.173	1.173	1.163
6.000	0.377	1.022	1.146	1.116	1.196	1.196	1.207	1.218	1.196	1.186
5.990	0.377	1.022	1.146	1.116	1.196	1.196	1.207	1.218	1.196	1.186
5.875	0.368	1.031	1.169	1.139	1.218	1.230	1.230	1.230	1.230	1.220
5.750	0.364	1.070	1.181	1.150	1.230	1.230	1.241	1.253	1.264	1.254
5.625	0.364	1.091	1.189	1.169	1.253	1.264	1.264	1.275	1.275	1.265
5.500	0.308	1.013	1.161	1.161	1.264	1.275	1.275	1.298	1.310	1.300
5.375	0.308	1.013	1.184	1.184	1.275	1.287	1.310	1.321	1.332	1.322
5.250	0.308	1.003	1.174	1.174	1.288	1.300	1.322	1.345	1.357	1.357
5.125	0.308	1.013	1.184	1.184	1.310	1.355	1.355	1.378	1.378	1.368
5.000	0.287	1.011	1.193	1.193	1.342	1.376	1.387	1.399	1.410	1.402
4.990	0.287	1.011	1.193	1.193	1.342	1.376	1.387	1.399	1.410	1.402
4.875	0.274	1.003	1.197	1.197	1.357	1.391	1.414	1.425	1.436	1.436
4.750	0.274	1.003	1.197	1.197	1.368	1.414	1.448	1.482	1.493	1.493
4.625	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
4.500	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
4.375	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
4.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539

4.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
4.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.990	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.875	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.750	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.625	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.500	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.375	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
3.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.990	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.875	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.750	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.625	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.500	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.375	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.250	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.125	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539
2.000	0.274	1.003	1.208	1.208	1.436	1.482	1.505	1.528	1.539	1.539

Conv fixed 240 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.750	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.625	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.500	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.375	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.250	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.125	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
9.000	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.990	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.875	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.750	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.625	0.288	0.816	0.936	0.936	0.924	0.816	0.780	0.732	0.720	0.720
8.500	0.288	0.816	0.960	0.960	0.936	0.828	0.804	0.756	0.744	0.744
8.375	0.288	0.816	0.960	0.960	0.936	0.852	0.828	0.780	0.768	0.768
8.250	0.288	0.828	0.972	0.972	0.948	0.876	0.852	0.804	0.792	0.792
8.125	0.288	0.828	0.984	0.984	0.960	0.888	0.876	0.828	0.816	0.816
8.000	0.288	0.840	0.984	0.984	0.984	0.912	0.900	0.852	0.840	0.840
7.990	0.288	0.840	0.984	0.984	0.984	0.912	0.900	0.852	0.840	0.840
7.875	0.288	0.852	1.008	1.008	1.008	0.936	0.924	0.876	0.864	0.864
7.750	0.288	0.864	1.020	1.020	1.032	0.960	0.948	0.900	0.888	0.888
7.625	0.376	0.913	1.032	1.032	1.044	0.972	0.948	0.912	0.900	0.900
7.500	0.389	0.938	1.044	1.044	1.068	0.996	0.972	0.924	0.924	0.924
7.375	0.404	0.953	1.056	1.056	1.080	1.032	0.996	0.960	0.948	0.948

7.250	0.419	0.980	1.073	1.068	1.092	1.044	1.020	0.972	0.972	0.972
7.125	0.432	0.986	1.136	1.080	1.116	1.080	1.044	1.008	0.996	0.996
7.000	0.432	0.997	1.136	1.080	1.128	1.104	1.068	1.044	1.032	1.032
6.990	0.432	0.997	1.136	1.080	1.128	1.104	1.068	1.044	1.032	1.032
6.875	0.432	1.021	1.172	1.116	1.152	1.128	1.092	1.068	1.068	1.068
6.750	0.432	1.021	1.196	1.140	1.176	1.140	1.116	1.092	1.092	1.092
6.625	0.397	1.029	1.195	1.140	1.188	1.164	1.140	1.116	1.116	1.116
6.500	0.397	1.029	1.195	1.140	1.224	1.200	1.152	1.140	1.140	1.140
6.375	0.397	1.029	1.219	1.164	1.236	1.212	1.188	1.176	1.176	1.176
6.250	0.382	1.029	1.219	1.164	1.248	1.224	1.212	1.200	1.200	1.200
6.125	0.344	0.999	1.164	1.164	1.248	1.224	1.224	1.224	1.224	1.224
6.000	0.344	1.023	1.164	1.164	1.248	1.248	1.260	1.272	1.248	1.248
5.990	0.344	1.023	1.164	1.164	1.248	1.248	1.260	1.272	1.248	1.248
5.875	0.344	1.047	1.188	1.188	1.272	1.284	1.284	1.284	1.284	1.284
5.750	0.344	1.095	1.200	1.200	1.284	1.284	1.296	1.308	1.320	1.320
5.625	0.288	1.058	1.200	1.200	1.308	1.320	1.320	1.332	1.332	1.332
5.500	0.288	1.056	1.212	1.212	1.320	1.332	1.332	1.356	1.368	1.368
5.375	0.288	1.056	1.236	1.236	1.332	1.344	1.368	1.380	1.392	1.392
5.250	0.288	1.056	1.236	1.236	1.356	1.368	1.392	1.416	1.428	1.428
5.125	0.288	1.056	1.236	1.236	1.368	1.416	1.416	1.440	1.440	1.440
5.000	0.288	1.056	1.248	1.248	1.404	1.440	1.452	1.464	1.476	1.476
4.990	0.288	1.056	1.248	1.248	1.404	1.440	1.452	1.464	1.476	1.476
4.875	0.288	1.056	1.260	1.260	1.428	1.464	1.488	1.500	1.512	1.512
4.750	0.288	1.056	1.260	1.260	1.440	1.488	1.524	1.560	1.572	1.572
4.625	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.500	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.375	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
4.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.990	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.875	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.750	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.625	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.500	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.375	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
3.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.990	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.875	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.750	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.625	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.500	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.375	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.250	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.125	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620
2.000	0.288	1.056	1.272	1.272	1.512	1.560	1.584	1.608	1.620	1.620

Conv fixed 360 Investor

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.750	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.500	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.375	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.250	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.125	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
9.000	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.990	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.875	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.750	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.625	0.290	0.823	0.944	0.944	0.932	0.823	0.787	0.738	0.726	0.726
8.500	0.537	1.020	1.121	1.022	0.974	0.835	0.811	0.762	0.750	0.750
8.375	0.537	1.020	1.106	1.011	0.975	0.859	0.835	0.787	0.774	0.774
8.250	0.518	1.012	1.095	1.027	0.987	0.883	0.859	0.811	0.799	0.799
8.125	0.657	1.147	1.248	1.139	1.063	0.962	0.883	0.835	0.823	0.823
8.000	0.645	1.136	1.206	1.118	1.087	0.981	0.908	0.859	0.847	0.847
7.990	0.645	1.136	1.206	1.118	1.087	0.981	0.908	0.859	0.847	0.847
7.875	0.617	1.174	1.210	1.161	1.097	0.993	0.932	0.883	0.871	0.871
7.750	0.598	1.161	1.254	1.160	1.113	1.020	0.964	0.915	0.903	0.895
7.625	0.785	1.312	1.443	1.344	1.325	1.252	1.228	1.192	1.180	0.908
7.500	0.820	1.361	1.502	1.387	1.329	1.257	1.233	1.184	1.184	0.932
7.375	0.823	1.360	1.509	1.401	1.350	1.301	1.265	1.229	1.217	0.956
7.250	0.790	1.342	1.496	1.387	1.348	1.300	1.275	1.227	1.227	0.980
7.125	0.830	1.366	1.524	1.436	1.409	1.373	1.336	1.300	1.288	1.004
7.000	0.826	1.375	1.512	1.428	1.410	1.386	1.350	1.326	1.314	1.041
6.990	0.826	1.375	1.512	1.428	1.410	1.386	1.350	1.326	1.314	1.041
6.875	0.808	1.377	1.535	1.453	1.423	1.399	1.363	1.339	1.339	1.077
6.750	0.792	1.362	1.548	1.466	1.442	1.406	1.382	1.358	1.358	1.101
6.625	0.742	1.345	1.501	1.431	1.465	1.441	1.416	1.392	1.392	1.125
6.500	0.733	1.336	1.488	1.422	1.496	1.472	1.423	1.411	1.411	1.150
6.375	0.727	1.241	1.501	1.435	1.498	1.474	1.449	1.437	1.437	1.186
6.250	0.719	1.236	1.496	1.426	1.505	1.480	1.468	1.456	1.456	1.210
6.125	0.619	1.207	1.387	1.335	1.371	1.327	1.327	1.327	1.327	1.234
6.000	0.617	1.228	1.387	1.334	1.371	1.317	1.330	1.342	1.317	1.258
5.990	0.617	1.228	1.387	1.334	1.371	1.317	1.330	1.342	1.317	1.258
5.875	0.617	1.252	1.411	1.358	1.395	1.351	1.330	1.330	1.330	1.295
5.750	0.617	1.301	1.423	1.370	1.407	1.351	1.314	1.326	1.338	1.331
5.625	0.562	1.258	1.369	1.316	1.377	1.333	1.331	1.343	1.343	1.343
5.500	0.290	1.065	1.222	1.222	1.331	1.343	1.343	1.367	1.379	1.379
5.375	0.290	1.065	1.246	1.246	1.343	1.355	1.379	1.392	1.404	1.404
5.250	0.290	1.065	1.246	1.246	1.367	1.379	1.404	1.428	1.440	1.440
5.125	0.290	1.065	1.246	1.246	1.379	1.428	1.428	1.452	1.452	1.452

5.000	0.290	1.065	1.258	1.258	1.416	1.452	1.464	1.476	1.488	1.488
4.990	0.290	1.065	1.258	1.258	1.416	1.452	1.464	1.476	1.488	1.488
4.875	0.290	1.065	1.271	1.271	1.440	1.476	1.500	1.513	1.525	1.525
4.750	0.290	1.065	1.271	1.271	1.452	1.500	1.537	1.573	1.585	1.585
4.625	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.500	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
4.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.990	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.875	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.750	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.625	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.500	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
3.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.990	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.875	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.750	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.625	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.500	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.375	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.250	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.125	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634
2.000	0.290	1.065	1.283	1.283	1.525	1.573	1.597	1.621	1.634	1.634

Conv fixed 180 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.750	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.625	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.500	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.375	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.250	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.125	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
9.000	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.990	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.875	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.750	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.625	0.239	0.741	0.855	0.855	0.844	0.741	0.707	0.661	0.650	0.650
8.500	0.239	0.741	0.878	0.878	0.855	0.752	0.730	0.684	0.673	0.673
8.375	0.239	0.741	0.878	0.878	0.855	0.775	0.752	0.707	0.695	0.695
8.250	0.239	0.752	0.889	0.889	0.866	0.798	0.775	0.730	0.718	0.718

8.125	0.239	0.752	0.901	0.901	0.878	0.809	0.798	0.752	0.741	0.741
8.000	0.239	0.764	0.901	0.901	0.901	0.832	0.821	0.775	0.764	0.764
7.990	0.239	0.764	0.901	0.901	0.901	0.832	0.821	0.775	0.764	0.764
7.875	0.239	0.775	0.923	0.923	0.923	0.855	0.844	0.798	0.787	0.787
7.750	0.239	0.787	0.935	0.935	0.946	0.878	0.866	0.821	0.809	0.809
7.625	0.324	0.840	0.966	0.959	0.958	0.889	0.866	0.832	0.821	0.821
7.500	0.298	0.852	0.977	0.971	0.980	0.912	0.889	0.844	0.844	0.844
7.375	0.315	0.852	0.988	0.982	0.992	0.946	0.912	0.878	0.866	0.866
7.250	0.311	0.863	1.000	0.994	1.003	0.958	0.935	0.889	0.889	0.889
7.125	0.412	0.939	1.083	1.035	1.026	0.992	0.958	0.923	0.912	0.912
7.000	0.403	0.939	1.083	1.014	1.037	1.015	0.980	0.958	0.946	0.946
6.990	0.403	0.939	1.083	1.014	1.037	1.015	0.980	0.958	0.946	0.946
6.875	0.400	0.966	1.117	1.048	1.060	1.037	1.003	0.980	0.980	0.980
6.750	0.403	0.970	1.140	1.071	1.083	1.049	1.026	1.003	1.003	1.003
6.625	0.400	0.980	1.129	1.071	1.094	1.072	1.049	1.026	1.026	1.026
6.500	0.366	0.939	1.099	1.052	1.129	1.106	1.060	1.049	1.049	1.049
6.375	0.338	0.930	1.122	1.075	1.140	1.117	1.094	1.083	1.083	1.083
6.250	0.340	0.925	1.122	1.075	1.151	1.129	1.117	1.106	1.106	1.106
6.125	0.324	0.929	1.122	1.080	1.151	1.129	1.129	1.129	1.129	1.129
6.000	0.343	0.988	1.112	1.072	1.151	1.151	1.163	1.174	1.151	1.151
5.990	0.343	0.988	1.112	1.072	1.151	1.151	1.163	1.174	1.151	1.151
5.875	0.334	0.996	1.135	1.094	1.174	1.186	1.186	1.186	1.186	1.186
5.750	0.330	1.036	1.146	1.106	1.186	1.186	1.197	1.208	1.220	1.220
5.625	0.330	1.056	1.154	1.135	1.208	1.220	1.220	1.231	1.231	1.231
5.500	0.274	0.969	1.117	1.117	1.220	1.231	1.231	1.254	1.265	1.265
5.375	0.274	0.969	1.140	1.140	1.231	1.243	1.265	1.277	1.288	1.288
5.250	0.274	0.969	1.140	1.140	1.254	1.265	1.288	1.311	1.322	1.322
5.125	0.274	0.969	1.140	1.140	1.265	1.311	1.311	1.334	1.334	1.334
5.000	0.253	0.969	1.151	1.151	1.300	1.334	1.345	1.357	1.368	1.368
4.990	0.253	0.969	1.151	1.151	1.300	1.334	1.345	1.357	1.368	1.368
4.875	0.239	0.969	1.163	1.163	1.322	1.357	1.379	1.391	1.402	1.402
4.750	0.239	0.969	1.163	1.163	1.334	1.379	1.414	1.448	1.459	1.459
4.625	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.500	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.375	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
4.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.990	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.875	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.750	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.625	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.500	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.375	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
3.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.990	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.875	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505

2.750	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.625	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.500	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.375	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.250	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.125	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505
2.000	0.239	0.969	1.174	1.174	1.402	1.448	1.471	1.493	1.505	1.505

Conv fixed 240 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.750	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.625	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.500	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.375	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.250	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.125	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
9.000	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.990	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.875	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.750	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.625	0.252	0.780	0.900	0.900	0.888	0.780	0.744	0.696	0.684	0.684
8.500	0.252	0.780	0.924	0.924	0.900	0.792	0.768	0.720	0.708	0.708
8.375	0.252	0.780	0.924	0.924	0.900	0.816	0.792	0.744	0.732	0.732
8.250	0.252	0.792	0.936	0.936	0.912	0.840	0.816	0.768	0.756	0.756
8.125	0.252	0.792	0.948	0.948	0.924	0.852	0.840	0.792	0.780	0.780
8.000	0.252	0.804	0.948	0.948	0.948	0.876	0.864	0.816	0.804	0.804
7.990	0.252	0.804	0.948	0.948	0.948	0.876	0.864	0.816	0.804	0.804
7.875	0.252	0.816	0.972	0.972	0.972	0.900	0.888	0.840	0.828	0.828
7.750	0.252	0.828	0.984	0.984	0.996	0.924	0.912	0.864	0.852	0.852
7.625	0.340	0.877	0.996	0.996	1.008	0.936	0.912	0.876	0.864	0.864
7.500	0.353	0.902	1.008	1.008	1.032	0.960	0.936	0.888	0.888	0.888
7.375	0.368	0.917	1.020	1.020	1.044	0.996	0.960	0.924	0.912	0.912
7.250	0.383	0.944	1.037	1.032	1.056	1.008	0.984	0.936	0.936	0.936
7.125	0.396	0.950	1.100	1.044	1.080	1.044	1.008	0.972	0.960	0.960
7.000	0.396	0.961	1.100	1.044	1.092	1.068	1.032	1.008	0.996	0.996
6.990	0.396	0.961	1.100	1.044	1.092	1.068	1.032	1.008	0.996	0.996
6.875	0.396	0.985	1.136	1.080	1.116	1.092	1.056	1.032	1.032	1.032
6.750	0.396	0.985	1.160	1.104	1.140	1.104	1.080	1.056	1.056	1.056
6.625	0.361	0.993	1.159	1.104	1.152	1.128	1.104	1.080	1.080	1.080
6.500	0.361	0.993	1.159	1.104	1.188	1.164	1.116	1.104	1.104	1.104
6.375	0.361	0.993	1.183	1.128	1.200	1.176	1.152	1.140	1.140	1.140
6.250	0.346	0.993	1.183	1.128	1.212	1.188	1.176	1.164	1.164	1.164
6.125	0.308	0.963	1.128	1.128	1.212	1.188	1.188	1.188	1.188	1.188
6.000	0.308	0.987	1.128	1.128	1.212	1.212	1.224	1.236	1.212	1.212
5.990	0.308	0.987	1.128	1.128	1.212	1.212	1.224	1.236	1.212	1.212

5.875	0.308	1.011	1.152	1.152	1.236	1.248	1.248	1.248	1.248	1.248
5.750	0.308	1.059	1.164	1.164	1.248	1.248	1.260	1.272	1.284	1.284
5.625	0.252	1.022	1.164	1.164	1.272	1.284	1.284	1.296	1.296	1.296
5.500	0.252	1.020	1.176	1.176	1.284	1.296	1.296	1.320	1.332	1.332
5.375	0.252	1.020	1.200	1.200	1.296	1.308	1.332	1.344	1.356	1.356
5.250	0.252	1.020	1.200	1.200	1.320	1.332	1.356	1.380	1.392	1.392
5.125	0.252	1.020	1.200	1.200	1.332	1.380	1.380	1.404	1.404	1.404
5.000	0.252	1.020	1.212	1.212	1.368	1.404	1.416	1.428	1.440	1.440
4.990	0.252	1.020	1.212	1.212	1.368	1.404	1.416	1.428	1.440	1.440
4.875	0.252	1.020	1.224	1.224	1.392	1.428	1.452	1.464	1.476	1.476
4.750	0.252	1.020	1.224	1.224	1.404	1.452	1.488	1.524	1.536	1.536
4.625	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.500	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.375	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
4.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.990	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.875	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.750	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.625	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.500	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.375	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
3.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.990	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.875	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.750	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.625	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.500	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.375	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.250	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.125	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584
2.000	0.252	1.020	1.236	1.236	1.476	1.524	1.548	1.572	1.584	1.584

Conv fixed 360 2nd Home

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.750	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.625	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.500	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.375	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.250	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.125	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
9.000	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690

8.990	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.875	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.750	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.625	0.254	0.787	0.908	0.908	0.895	0.787	0.750	0.702	0.690	0.690
8.500	0.501	0.984	1.085	0.986	0.938	0.799	0.774	0.726	0.714	0.714
8.375	0.501	0.984	1.069	0.975	0.938	0.823	0.799	0.750	0.738	0.738
8.250	0.482	0.976	1.059	0.991	0.950	0.847	0.823	0.774	0.762	0.762
8.125	0.621	1.110	1.212	1.102	1.027	0.926	0.847	0.799	0.787	0.787
8.000	0.608	1.100	1.170	1.081	1.051	0.945	0.871	0.823	0.811	0.811
7.990	0.608	1.100	1.170	1.081	1.051	0.945	0.871	0.823	0.811	0.811
7.875	0.581	1.137	1.174	1.124	1.061	0.956	0.895	0.847	0.835	0.835
7.750	0.561	1.125	1.218	1.123	1.077	0.983	0.920	0.871	0.859	0.859
7.625	0.749	1.276	1.407	1.308	1.252	1.180	1.156	1.119	1.107	0.871
7.500	0.784	1.325	1.466	1.350	1.270	1.198	1.173	1.125	1.125	0.895
7.375	0.787	1.323	1.473	1.365	1.286	1.237	1.201	1.165	1.152	0.920
7.250	0.754	1.306	1.459	1.351	1.303	1.233	1.208	1.160	1.160	0.944
7.125	0.793	1.330	1.488	1.399	1.371	1.334	1.298	1.262	1.250	0.968
7.000	0.790	1.338	1.476	1.391	1.370	1.346	1.309	1.285	1.273	1.004
6.990	0.790	1.338	1.476	1.391	1.370	1.346	1.309	1.285	1.273	1.004
6.875	0.772	1.340	1.499	1.416	1.383	1.358	1.322	1.298	1.298	1.041
6.750	0.756	1.326	1.512	1.429	1.396	1.359	1.335	1.311	1.311	1.065
6.625	0.705	1.308	1.465	1.395	1.363	1.272	1.248	1.224	1.224	1.089
6.500	0.696	1.299	1.451	1.386	1.408	1.319	1.229	1.216	1.216	1.113
6.375	0.691	1.205	1.464	1.399	1.409	1.267	1.240	1.228	1.228	1.150
6.250	0.683	1.200	1.460	1.390	1.412	1.285	1.251	1.239	1.239	1.174
6.125	0.582	1.171	1.350	1.299	1.334	1.254	1.198	1.198	1.198	1.198
6.000	0.580	1.192	1.351	1.297	1.335	1.278	1.234	1.246	1.222	1.222
5.990	0.580	1.192	1.351	1.297	1.335	1.278	1.234	1.246	1.222	1.222
5.875	0.580	1.216	1.375	1.321	1.359	1.315	1.258	1.258	1.258	1.258
5.750	0.580	1.264	1.387	1.334	1.371	1.315	1.271	1.283	1.295	1.295
5.625	0.526	1.222	1.333	1.279	1.341	1.297	1.295	1.307	1.307	1.307
5.500	0.254	1.029	1.186	1.186	1.295	1.307	1.307	1.331	1.343	1.343
5.375	0.254	1.029	1.210	1.210	1.307	1.319	1.343	1.355	1.367	1.367
5.250	0.254	1.029	1.210	1.210	1.331	1.343	1.367	1.392	1.404	1.404
5.125	0.254	1.029	1.210	1.210	1.343	1.392	1.392	1.416	1.416	1.416
5.000	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.990	0.254	1.029	1.222	1.222	1.379	1.416	1.428	1.440	1.452	1.452
4.875	0.254	1.029	1.234	1.234	1.404	1.440	1.464	1.476	1.488	1.488
4.750	0.254	1.029	1.234	1.234	1.416	1.464	1.500	1.537	1.549	1.549
4.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
4.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

3.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
3.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.990	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.875	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.750	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.625	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.500	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.375	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.250	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.125	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597
2.000	0.254	1.029	1.246	1.246	1.488	1.537	1.561	1.585	1.597	1.597

Conv fixed 360 HomeReady.Possible

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.500	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.375	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.250	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.125	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
9.000	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.990	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.875	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.750	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.625	0.315	0.847	0.968	0.968	0.956	0.847	0.811	0.762	0.750	0.750
8.500	0.562	1.045	1.145	1.046	0.999	0.859	0.835	0.787	0.774	0.774
8.375	0.562	1.045	1.130	1.035	0.999	0.883	0.859	0.811	0.799	0.799
8.250	0.542	1.037	1.119	1.051	1.011	0.908	0.883	0.835	0.823	0.823
8.125	0.682	1.171	1.273	1.163	1.087	0.986	0.953	0.904	0.892	0.847
8.000	0.669	1.160	1.230	1.142	1.112	1.005	0.967	0.919	0.907	0.871
7.990	0.669	1.160	1.230	1.142	1.112	1.005	0.967	0.919	0.907	0.871
7.875	0.641	1.198	1.235	1.185	1.121	1.017	0.983	0.935	0.923	0.895
7.750	0.622	1.185	1.278	1.184	1.137	1.044	1.007	0.958	0.946	0.920
7.625	0.810	1.337	1.467	1.368	1.272	1.147	1.016	0.979	0.967	0.932
7.500	0.844	1.386	1.526	1.411	1.282	1.157	1.036	0.988	0.988	0.956
7.375	0.848	1.384	1.533	1.425	1.312	1.211	1.072	1.036	1.024	0.980
7.250	0.815	1.366	1.520	1.411	1.364	1.259	1.111	1.062	1.062	1.004
7.125	0.854	1.390	1.548	1.460	1.419	1.334	1.166	1.130	1.118	1.029
7.000	0.850	1.399	1.536	1.452	1.418	1.349	1.187	1.162	1.150	1.065
6.990	0.850	1.399	1.536	1.452	1.418	1.349	1.187	1.162	1.150	1.065
6.875	0.832	1.401	1.559	1.477	1.431	1.360	1.202	1.178	1.178	1.101
6.750	0.816	1.387	1.572	1.490	1.444	1.370	1.213	1.188	1.188	1.125

6.625	0.766	1.369	1.525	1.455	1.424	1.280	1.230	1.206	1.206	1.150
6.500	0.757	1.360	1.512	1.446	1.468	1.380	1.236	1.224	1.224	1.174
6.375	0.751	1.265	1.525	1.460	1.470	1.328	1.270	1.258	1.258	1.210
6.250	0.743	1.260	1.520	1.450	1.473	1.346	1.295	1.282	1.282	1.234
6.125	0.643	1.232	1.411	1.360	1.395	1.314	1.258	1.258	1.258	1.258
6.000	0.641	1.252	1.411	1.358	1.395	1.339	1.295	1.307	1.283	1.283
5.990	0.641	1.252	1.411	1.358	1.395	1.339	1.295	1.307	1.283	1.283
5.875	0.641	1.276	1.435	1.382	1.419	1.375	1.319	1.319	1.319	1.319
5.750	0.641	1.325	1.447	1.394	1.431	1.375	1.331	1.343	1.355	1.355
5.625	0.586	1.283	1.393	1.340	1.401	1.357	1.355	1.367	1.367	1.367
5.500	0.315	1.089	1.246	1.246	1.355	1.367	1.367	1.392	1.404	1.404
5.375	0.315	1.089	1.271	1.271	1.367	1.379	1.404	1.416	1.428	1.428
5.250	0.315	1.089	1.271	1.271	1.392	1.404	1.428	1.452	1.464	1.464
5.125	0.315	1.089	1.271	1.271	1.404	1.452	1.452	1.476	1.476	1.476
5.000	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.990	0.315	1.089	1.283	1.283	1.440	1.476	1.488	1.500	1.513	1.513
4.875	0.315	1.089	1.295	1.295	1.464	1.500	1.525	1.537	1.549	1.549
4.750	0.315	1.089	1.295	1.295	1.476	1.525	1.561	1.597	1.609	1.609
4.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
4.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
3.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.990	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.875	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.750	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.625	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.500	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.375	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.250	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.125	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658
2.000	0.315	1.089	1.307	1.307	1.549	1.597	1.621	1.646	1.658	1.658

FHA Fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967

9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
8.125	0.050	0.806	1.238	1.414	1.439	1.439	1.451	1.526	1.526	1.401
8.000	0.049	0.794	1.221	1.394	1.418	1.418	1.431	1.505	1.505	1.381
7.990	0.049	0.794	1.221	1.394	1.418	1.418	1.431	1.505	1.505	1.381
7.875	0.038	0.609	0.936	1.069	1.087	1.087	1.097	1.154	1.154	1.059
7.750	0.026	0.416	0.640	0.730	0.743	0.743	0.750	0.789	0.789	0.724
7.625	0.276	1.229	1.775	1.959	2.015	1.865	1.881	1.976	1.976	1.768
7.500	0.266	1.072	1.535	1.684	1.736	1.586	1.599	1.679	1.679	1.496
7.375	0.253	0.861	1.209	1.312	1.357	1.207	1.217	1.278	1.278	1.127
7.250	0.239	0.635	0.862	0.916	0.954	0.804	0.811	0.850	0.850	0.735
7.125	0.293	1.321	1.904	2.092	2.076	2.051	2.000	2.102	2.102	1.907
7.000	0.283	1.156	1.651	1.803	1.782	1.757	1.703	1.789	1.789	1.620
6.990	0.283	1.156	1.651	1.803	1.782	1.757	1.703	1.789	1.789	1.620
6.875	0.268	0.915	1.279	1.379	1.350	1.325	1.267	1.331	1.331	1.199
6.750	0.251	0.648	0.868	0.910	0.873	0.848	0.786	0.825	0.825	0.735
6.625	0.453	1.633	2.247	2.485	2.493	2.459	2.397	2.514	2.514	2.188
6.500	0.437	1.370	1.843	2.024	2.024	1.990	1.924	2.016	2.016	1.731
6.375	0.420	1.095	1.421	1.542	1.533	1.499	1.429	1.496	1.496	1.253
6.250	0.402	0.804	0.973	1.031	1.013	0.978	0.904	0.944	0.944	0.746
6.125	0.227	1.491	2.216	2.459	2.475	2.438	2.446	2.572	2.572	2.344
6.000	0.210	1.210	1.783	1.965	1.973	1.935	1.939	2.039	2.039	1.854
5.990	0.210	1.210	1.783	1.965	1.973	1.935	1.939	2.039	2.039	1.854
5.875	0.191	0.897	1.301	1.415	1.413	1.376	1.375	1.445	1.445	1.309
5.750	0.171	0.578	0.812	0.856	0.845	0.807	0.801	0.842	0.842	0.756
5.625	0.091	1.414	2.172	2.478	2.522	2.522	2.544	2.676	2.676	2.453
5.500	0.073	1.121	1.722	1.965	2.000	2.000	2.017	2.121	2.121	1.945
5.375	0.052	0.792	1.216	1.387	1.412	1.412	1.424	1.497	1.497	1.372
5.250	0.030	0.440	0.675	0.770	0.784	0.784	0.791	0.831	0.831	0.760
5.125	0.093	1.497	2.301	2.627	2.673	2.673	2.696	2.836	2.836	2.603
5.000	0.072	1.160	1.782	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.990	0.072	1.160	1.782	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.875	0.050	0.801	1.231	1.405	1.430	1.430	1.442	1.517	1.517	1.393
4.750	0.028	0.444	0.682	0.779	0.793	0.793	0.800	0.841	0.841	0.772
4.625	0.094	1.519	2.335	2.666	2.713	2.713	2.736	2.878	2.878	2.642
4.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

4.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

VA Fixed 180

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
9.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
9.250	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
9.125	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
9.000	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.990	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.875	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.750	0.126	0.152	0.222	0.290	0.332	0.336	0.350	0.353	0.347	0.309
8.625	0.273	0.331	0.482	0.630	0.720	0.729	0.758	0.766	0.752	0.671
8.500	0.223	0.271	0.395	0.516	0.590	0.597	0.621	0.627	0.616	0.549
8.375	0.175	0.213	0.310	0.405	0.463	0.469	0.487	0.493	0.484	0.431
8.250	0.162	0.197	0.287	0.374	0.428	0.433	0.451	0.456	0.447	0.399
8.125	0.360	0.436	0.636	0.830	0.950	0.961	1.000	1.010	0.992	0.884
8.000	0.363	0.440	0.642	0.838	0.959	0.970	1.009	1.020	1.001	0.893
7.990	0.363	0.440	0.642	0.838	0.959	0.970	1.009	1.020	1.001	0.893
7.875	0.283	0.343	0.500	0.654	0.747	0.756	0.787	0.795	0.781	0.696
7.750	0.199	0.241	0.351	0.459	0.524	0.531	0.552	0.558	0.548	0.488
7.625	0.448	0.543	0.792	1.034	1.182	1.196	1.244	1.258	1.235	1.101

7.500	0.366	0.443	0.646	0.844	0.965	0.977	1.016	1.027	1.008	0.899
7.375	0.308	0.373	0.543	0.710	0.812	0.821	0.854	0.863	0.848	0.756
7.250	0.216	0.261	0.381	0.497	0.569	0.576	0.599	0.605	0.594	0.530
7.125	0.533	0.645	0.941	1.229	1.405	1.422	1.479	1.495	1.468	1.309
7.000	0.435	0.527	0.769	1.004	1.148	1.162	1.208	1.221	1.199	1.069
6.990	0.435	0.527	0.769	1.004	1.148	1.162	1.208	1.221	1.199	1.069
6.875	0.337	0.408	0.595	0.777	0.889	0.899	0.935	0.945	0.928	0.827
6.750	0.225	0.272	0.397	0.519	0.593	0.600	0.624	0.631	0.620	0.552
6.625	0.633	0.767	1.119	1.461	1.671	1.691	1.759	1.778	1.746	1.556
6.500	0.512	0.620	0.905	1.181	1.351	1.367	1.422	1.437	1.411	1.258
6.375	0.382	0.462	0.674	0.881	1.007	1.019	1.060	1.072	1.052	0.938
6.250	0.236	0.286	0.418	0.546	0.624	0.632	0.657	0.664	0.652	0.581
6.125	0.723	0.876	1.278	1.670	1.909	1.932	2.010	2.031	1.994	1.778
6.000	0.582	0.705	1.028	1.342	1.535	1.553	1.615	1.633	1.603	1.429
5.990	0.582	0.705	1.028	1.342	1.535	1.553	1.615	1.633	1.603	1.429
5.875	0.424	0.514	0.749	0.978	1.119	1.132	1.178	1.190	1.169	1.042
5.750	0.239	0.290	0.423	0.552	0.631	0.639	0.664	0.671	0.659	0.588
5.625	0.821	0.995	1.451	1.895	2.167	2.194	2.281	2.306	2.264	2.018
5.500	0.644	0.780	1.137	1.485	1.698	1.719	1.788	1.807	1.774	1.581
5.375	0.443	0.537	0.783	1.022	1.169	1.183	1.231	1.244	1.221	1.089
5.250	0.243	0.294	0.429	0.560	0.640	0.648	0.674	0.681	0.669	0.596
5.125	0.858	1.039	1.515	1.979	2.263	2.290	2.382	2.408	2.364	2.107
5.000	0.683	0.827	1.207	1.576	1.802	1.824	1.897	1.917	1.882	1.678
4.990	0.683	0.827	1.207	1.576	1.802	1.824	1.897	1.917	1.882	1.678
4.875	0.469	0.568	0.828	1.081	1.236	1.251	1.301	1.315	1.291	1.151
4.750	0.256	0.310	0.452	0.591	0.676	0.684	0.711	0.719	0.706	0.629
4.625	0.910	1.103	1.608	2.100	2.402	2.431	2.528	2.555	2.509	2.236
4.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
4.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
4.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
4.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
4.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
3.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
3.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
3.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
3.000	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.990	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.875	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.750	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.625	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251
2.500	0.697	0.845	1.232	1.609	1.840	1.862	1.937	1.958	1.922	1.713
2.375	0.479	0.580	0.846	1.105	1.263	1.279	1.330	1.344	1.319	1.176
2.250	0.260	0.315	0.459	0.600	0.686	0.694	0.722	0.730	0.717	0.639
2.125	0.916	1.110	1.619	2.114	2.417	2.446	2.544	2.572	2.525	2.251

2.000 | 0.697 0.845 1.232 1.609 1.840 1.862 1.937 1.958 1.922 1.713

VA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
9.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
9.250	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
9.125	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
9.000	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.990	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.875	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.750	0.170	0.206	0.301	0.393	0.449	0.455	0.473	0.478	0.469	0.418
8.625	0.405	0.491	0.716	0.935	1.069	1.082	1.125	1.137	1.117	0.995
8.500	0.326	0.395	0.577	0.753	0.861	0.872	0.907	0.916	0.900	0.802
8.375	0.249	0.302	0.440	0.575	0.657	0.665	0.692	0.700	0.687	0.612
8.250	0.207	0.250	0.365	0.477	0.546	0.552	0.574	0.580	0.570	0.508
8.125	0.492	0.596	0.870	1.136	1.299	1.314	1.367	1.382	1.356	1.209
8.000	0.466	0.565	0.824	1.076	1.230	1.245	1.295	1.309	1.285	1.146
7.990	0.466	0.565	0.824	1.076	1.230	1.245	1.295	1.309	1.285	1.146
7.875	0.357	0.432	0.631	0.824	0.942	0.953	0.991	1.002	0.984	0.877
7.750	0.243	0.295	0.430	0.561	0.642	0.650	0.676	0.683	0.670	0.598
7.625	0.686	0.809	1.131	1.426	1.631	1.550	1.611	1.629	1.599	1.426
7.500	0.575	0.674	0.934	1.169	1.337	1.252	1.302	1.316	1.292	1.152
7.375	0.487	0.568	0.780	0.967	1.106	1.018	1.059	1.070	1.051	0.937
7.250	0.366	0.421	0.566	0.688	0.786	0.694	0.722	0.730	0.717	0.639
7.125	0.777	0.918	1.284	1.618	1.814	1.822	1.847	1.866	1.832	1.633
7.000	0.650	0.764	1.060	1.326	1.479	1.483	1.494	1.510	1.483	1.322
6.990	0.650	0.764	1.060	1.326	1.479	1.483	1.494	1.510	1.483	1.322
6.875	0.523	0.610	0.835	1.031	1.142	1.143	1.140	1.152	1.131	1.009
6.750	0.382	0.439	0.585	0.706	0.770	0.766	0.748	0.756	0.742	0.662
6.625	0.953	1.115	1.509	1.906	2.143	2.151	2.126	2.149	2.110	1.881
6.500	0.802	0.932	1.243	1.558	1.746	1.749	1.708	1.726	1.695	1.511
6.375	0.643	0.739	0.961	1.190	1.325	1.323	1.265	1.279	1.255	1.119
6.250	0.468	0.528	0.653	0.787	0.865	0.857	0.780	0.789	0.774	0.690
6.125	0.928	1.109	1.584	2.021	2.292	2.301	2.377	2.402	2.359	2.103
6.000	0.756	0.901	1.281	1.626	1.841	1.844	1.901	1.922	1.887	1.682
5.990	0.756	0.901	1.281	1.626	1.841	1.844	1.901	1.922	1.887	1.682
5.875	0.570	0.675	0.951	1.195	1.348	1.345	1.382	1.397	1.372	1.223
5.750	0.355	0.415	0.573	0.701	0.783	0.773	0.788	0.796	0.782	0.697
5.625	0.953	1.155	1.685	2.200	2.516	2.547	2.649	2.677	2.628	2.343
5.500	0.746	0.904	1.319	1.723	1.970	1.994	2.074	2.096	2.058	1.834
5.375	0.517	0.626	0.913	1.192	1.364	1.380	1.435	1.451	1.424	1.270
5.250	0.287	0.348	0.507	0.662	0.757	0.767	0.797	0.806	0.791	0.705

5.125	0.990	1.199	1.749	2.284	2.612	2.643	2.749	2.779	2.728	2.432
5.000	0.786	0.952	1.389	1.813	2.074	2.099	2.183	2.206	2.166	1.931
4.990	0.786	0.952	1.389	1.813	2.074	2.099	2.183	2.206	2.166	1.931
4.875	0.542	0.657	0.958	1.251	1.431	1.448	1.506	1.522	1.495	1.332
4.750	0.300	0.364	0.531	0.693	0.793	0.803	0.835	0.844	0.828	0.738
4.625	1.042	1.263	1.842	2.405	2.751	2.784	2.895	2.927	2.873	2.561
4.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
4.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
4.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
4.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
4.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
3.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
3.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
3.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
3.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.990	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.875	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.750	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.625	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.500	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966
2.375	0.552	0.669	0.976	1.275	1.458	1.475	1.534	1.551	1.523	1.357
2.250	0.304	0.369	0.538	0.703	0.803	0.813	0.846	0.855	0.839	0.748
2.125	1.048	1.270	1.852	2.419	2.766	2.800	2.912	2.943	2.889	2.576
2.000	0.800	0.969	1.414	1.847	2.112	2.137	2.223	2.247	2.206	1.966

USDA fixed 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
9.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
9.250	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
9.125	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
9.000	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.990	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967
8.875	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.750	0.017	0.273	0.420	0.479	0.488	0.488	0.492	0.517	0.517	0.475
8.625	0.041	0.664	1.020	1.165	1.185	1.185	1.195	1.257	1.257	1.154
8.500	0.035	0.556	0.855	0.976	0.993	0.993	1.001	1.053	1.053	0.967

8.375	0.026	0.414	0.637	0.727	0.740	0.740	0.747	0.785	0.785	0.721
8.250	0.021	0.332	0.510	0.582	0.592	0.592	0.597	0.628	0.628	0.577
8.125	0.050	0.806	1.238	1.414	1.439	1.439	1.451	1.526	1.526	1.401
8.000	0.049	0.794	1.221	1.394	1.418	1.418	1.431	1.505	1.505	1.381
7.990	0.049	0.794	1.221	1.394	1.418	1.418	1.431	1.505	1.505	1.381
7.875	0.038	0.609	0.936	1.069	1.087	1.087	1.097	1.154	1.154	1.059
7.750	0.026	0.416	0.640	0.730	0.743	0.743	0.750	0.789	0.789	0.724
7.625	0.276	1.229	1.775	1.959	2.015	1.815	1.831	1.926	1.926	1.768
7.500	0.266	1.072	1.535	1.684	1.736	1.536	1.549	1.629	1.629	1.496
7.375	0.253	0.861	1.209	1.312	1.357	1.157	1.167	1.228	1.228	1.127
7.250	0.239	0.635	0.862	0.916	0.954	0.754	0.761	0.800	0.800	0.735
7.125	0.556	1.584	2.173	2.411	2.445	2.445	2.462	2.564	2.564	1.907
7.000	0.545	1.419	1.919	2.122	2.151	2.151	2.165	2.252	2.252	1.620
6.990	0.545	1.419	1.919	2.122	2.151	2.151	2.165	2.252	2.252	1.620
6.875	0.530	1.177	1.547	1.697	1.719	1.719	1.729	1.794	1.794	1.199
6.750	0.514	0.910	1.137	1.229	1.242	1.242	1.249	1.288	1.288	0.735
6.625	0.503	1.683	2.359	2.632	2.671	2.671	2.691	2.808	2.808	2.188
6.500	0.487	1.420	1.955	2.171	2.202	2.202	2.218	2.310	2.310	1.731
6.375	0.470	1.145	1.532	1.689	1.711	1.711	1.723	1.790	1.790	1.253
6.250	0.452	0.854	1.084	1.178	1.191	1.191	1.198	1.237	1.237	0.746
6.125	0.227	1.491	2.216	2.459	2.475	2.438	2.428	2.553	2.553	2.344
6.000	0.210	1.210	1.783	1.965	1.973	1.935	1.921	2.020	2.020	1.854
5.990	0.210	1.210	1.783	1.965	1.973	1.935	1.921	2.020	2.020	1.854
5.875	0.191	0.897	1.301	1.415	1.413	1.376	1.356	1.426	1.426	1.309
5.750	0.171	0.578	0.812	0.856	0.845	0.807	0.783	0.823	0.823	0.756
5.625	0.088	1.411	2.169	2.475	2.519	2.519	2.541	2.672	2.672	2.453
5.500	0.069	1.118	1.719	1.962	1.997	1.997	2.014	2.118	2.118	1.945
5.375	0.049	0.789	1.212	1.384	1.408	1.408	1.421	1.494	1.494	1.372
5.250	0.027	0.437	0.672	0.767	0.781	0.781	0.787	0.828	0.828	0.760
5.125	0.093	1.497	2.301	2.627	2.673	2.673	2.696	2.836	2.836	2.603
5.000	0.072	1.160	1.782	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.990	0.072	1.160	1.782	2.035	2.071	2.071	2.089	2.197	2.197	2.017
4.875	0.050	0.801	1.231	1.405	1.430	1.430	1.442	1.517	1.517	1.393
4.750	0.028	0.444	0.682	0.779	0.793	0.793	0.800	0.841	0.841	0.772
4.625	0.094	1.519	2.335	2.666	2.713	2.713	2.736	2.878	2.878	2.642
4.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
4.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
4.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
4.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
4.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
3.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
3.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
3.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
3.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

2.990	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.875	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.750	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.625	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.500	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047
2.375	0.050	0.812	1.249	1.426	1.451	1.451	1.463	1.539	1.539	1.413
2.250	0.028	0.448	0.689	0.786	0.800	0.800	0.807	0.849	0.849	0.779
2.125	0.095	1.526	2.346	2.678	2.726	2.726	2.749	2.892	2.892	2.655
2.000	0.073	1.177	1.809	2.065	2.101	2.101	2.120	2.229	2.229	2.047

Conv ARM 360

Max Rate	50K	110K	150K	200K	250K	300K	400K	550K	806.5K	>806500
10.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
9.875	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.500	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.375	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.250	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.125	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
9.000	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.990	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.875	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.750	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.625	0.260	0.700	0.800	0.800	0.790	0.700	0.670	0.630	0.620	0.620
8.500	0.260	0.700	0.820	0.820	0.800	0.710	0.690	0.650	0.640	0.640
8.375	0.260	0.700	0.820	0.820	0.800	0.730	0.710	0.670	0.660	0.660
8.250	0.260	0.710	0.830	0.830	0.810	0.750	0.730	0.690	0.680	0.680
8.125	0.260	0.710	0.840	0.840	0.820	0.760	0.750	0.710	0.700	0.700
8.000	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.990	0.260	0.720	0.840	0.840	0.840	0.780	0.770	0.730	0.720	0.720
7.875	0.260	0.730	0.860	0.860	0.860	0.800	0.790	0.750	0.740	0.740
7.750	0.260	0.740	0.870	0.870	0.880	0.820	0.810	0.770	0.760	0.760
7.625	0.260	0.740	0.880	0.880	0.890	0.830	0.810	0.780	0.770	0.770
7.500	0.260	0.750	0.890	0.890	0.910	0.850	0.830	0.790	0.790	0.790
7.375	0.260	0.750	0.900	0.900	0.920	0.880	0.850	0.820	0.810	0.810
7.250	0.260	0.760	0.910	0.910	0.930	0.890	0.870	0.830	0.830	0.830
7.125	0.260	0.760	0.920	0.920	0.950	0.920	0.890	0.860	0.850	0.850
7.000	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.990	0.260	0.770	0.920	0.920	0.960	0.940	0.910	0.890	0.880	0.880
6.875	0.260	0.790	0.950	0.950	0.980	0.960	0.930	0.910	0.910	0.910
6.750	0.260	0.790	0.970	0.970	1.000	0.970	0.950	0.930	0.930	0.930
6.625	0.260	0.810	0.970	0.970	1.010	0.990	0.970	0.950	0.950	0.950
6.500	0.260	0.810	0.970	0.970	1.040	1.020	0.980	0.970	0.970	0.970
6.375	0.260	0.810	0.990	0.990	1.050	1.030	1.010	1.000	1.000	1.000
6.250	0.260	0.810	0.990	0.990	1.060	1.040	1.030	1.020	1.020	1.020
6.125	0.260	0.810	0.990	0.990	1.060	1.040	1.040	1.040	1.040	1.040

6.000	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.990	0.260	0.830	0.990	0.990	1.060	1.060	1.070	1.080	1.060	1.060
5.875	0.260	0.850	1.010	1.010	1.080	1.090	1.090	1.090	1.090	1.090
5.750	0.260	0.890	1.020	1.020	1.090	1.090	1.100	1.110	1.120	1.120
5.625	0.260	0.900	1.020	1.020	1.110	1.120	1.120	1.130	1.130	1.130
5.500	0.260	0.900	1.030	1.030	1.120	1.130	1.130	1.150	1.160	1.160
5.375	0.260	0.900	1.050	1.050	1.130	1.140	1.160	1.170	1.180	1.180
5.250	0.260	0.900	1.050	1.050	1.150	1.160	1.180	1.200	1.210	1.210
5.125	0.260	0.900	1.050	1.050	1.160	1.200	1.200	1.220	1.220	1.220
5.000	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.990	0.260	0.900	1.060	1.060	1.190	1.220	1.230	1.240	1.250	1.250
4.875	0.260	0.900	1.070	1.070	1.210	1.240	1.260	1.270	1.280	1.280
4.750	0.260	0.900	1.070	1.070	1.220	1.260	1.290	1.320	1.330	1.330
4.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
4.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
3.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.990	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.875	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.750	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.625	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.500	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.375	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.250	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.125	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370
2.000	0.260	0.900	1.080	1.080	1.280	1.320	1.340	1.360	1.370	1.370