



Website: <https://nexbank.mortgagebotlos.com>
 Email: LockDesk@nexbank.com
 Phone: 469-362-8820
 Lock Desk Hours: 9:30 - 6:00 CT

Lock Expiration		
15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Rate Sheet
 7/1/2020 10:10:48 AM

EXECUTION. FLEXIBILITY. EXPERTISE.

DEALS OF THE DAY

Conforming 30 Year Fixed: C30				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
4.625	103.705	103.624	103.490	
4.500	103.670	103.590	103.456	
4.375	103.476	103.396	103.261	
4.250	103.264	103.184	103.049	
4.125	104.033	103.880	103.657	
4.000	103.942	103.788	103.562	
3.875	103.672	103.512	103.302	
3.750	103.395	103.233	103.051	
3.625	103.644	103.525	103.308	
3.500	103.397	103.271	103.050	
3.375	103.097	102.949	102.723	
3.250	102.644	102.479	102.249	
3.125	102.352	102.191	101.972	
3.000	102.022	101.850	101.626	
2.875	101.484	101.295	101.066	
2.750	100.938	100.755	100.546	

Conforming 15 Year Fixed				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
4.500	103.778	103.685	103.570	
4.375	103.666	103.566	103.446	
4.250	103.521	103.419	103.265	
4.125	104.301	104.189	104.016	
4.000	104.350	104.279	104.111	
3.875	104.031	103.952	103.783	
3.750	103.894	103.812	103.646	
3.625	103.864	103.730	103.553	
3.500	104.034	103.925	103.761	
3.375	103.859	103.748	103.586	
3.250	103.564	103.448	103.287	
3.125	103.275	103.153	102.994	
3.000	102.947	102.809	102.678	
2.875	102.748	102.605	102.467	
2.750	102.408	102.260	102.119	
2.625	102.018	101.865	101.722	

Agency High Balance - AJ30				
Includes FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
4.875	101.771	101.669	101.477	
4.750	101.480	101.377	101.185	
4.625	101.959	101.897	101.709	
4.500	101.884	101.822	101.631	
4.375	101.661	101.594	101.401	
4.250	101.383	101.309	101.129	
4.125	102.599	102.446	102.222	
4.000	102.508	102.354	102.127	
3.875	102.238	102.077	101.848	
3.750	101.940	101.770	101.537	
3.625	102.961	102.842	102.625	
3.500	102.714	102.588	102.367	
3.375	102.414	102.266	102.041	
3.250	101.961	101.796	101.567	
3.125	102.327	102.166	101.947	
3.000	101.997	101.825	101.601	

NexBank 30 YR Jumbo: N30			
Rate	30 Days	45 Days	
4.750	101.717	101.624	
4.625	101.685	101.591	
4.500	101.633	101.539	
4.375	101.512	101.418	
4.250	101.395	101.301	
4.125	101.273	101.179	
4.000	101.116	101.022	
3.875	100.930	100.836	
3.750	100.724	100.630	

VA 30 Year Fixed: V30				
Rate	15 Days	30 Days	45 Days	
4.625	103.028	103.028	103.028	
4.500	102.835	102.835	102.835	
4.375	102.628	102.628	102.628	
4.250	103.049	103.018	103.018	
4.125	102.815	102.784	102.784	
4.000	102.556	102.525	102.525	
3.875	102.275	102.244	102.244	
3.750	103.980	103.761	103.761	
3.625	103.654	103.435	103.435	
3.500	103.295	103.076	103.076	
3.375	102.890	102.671	102.671	
3.250	103.641	103.406	103.406	
3.125	103.242	103.008	103.008	
3.000	102.798	102.564	102.564	
2.875	102.299	102.065	102.065	

HomeReady 30 Year Fixed: CHR30				
Includes Program Incentive = +.250 and FICO > 719 = +.125				
Rate	15 Days	30 Days	45 Days	
4.625	104.105	104.024	103.890	
4.500	104.070	103.990	103.856	
4.375	103.876	103.796	103.661	
4.250	103.664	103.584	103.449	
4.125	104.378	104.217	104.035	
4.000	104.225	104.064	103.882	
3.875	104.045	103.884	103.702	
3.750	103.795	103.633	103.451	
3.625	103.801	103.634	103.432	
3.500	103.613	103.445	103.243	
3.375	103.357	103.190	102.987	
3.250	102.988	102.820	102.618	
3.125	102.415	102.234	102.031	
3.000	102.148	101.965	101.756	

Lock Extension	
Initial 3 Free Day Extension	0.000
Per Day Extension	-0.020
7 Day Extension	-0.140
15 Day Extension	-0.250
Lock Commitments may not exceed 60 days	

Relock Policy	
Cancelled locks may be relocked once approved with conditions, under worse case pricing, plus an 0.125 Relock Fee, for a 10 day relock period	
If a lock has received 3 free days and is subsequently cancelled, the relock fee will change to -0.375	

CURRENT INCENTIVES
 Conventional Fixed Rate with FICO > 719 = .125
 HomeReady Loan Program = .250

Miscellaneous Information	
Loss Payee Clause:	
Dovenmuehle Mortgage Inc,	
ISAOA, ATIMA	
PO BOX 961292, Fort Worth, TX 76161	
Mortgage Clause (ICPL):	
NexBank SSB, ISAOA, ATIMA	
2515 McKinney Avenue, Suite 1700	
Dallas, TX 75201	
FHA Sponsor ID:	2832800009
VA Sponsor ID:	3200920000
IMERS ID:	1007531
FHLMC ID:	153243
FNMA ID:	27628

Contact Information		
Department	E-mail	Phone #
Main Office	N/A	800-827-4818
Lock Desk	lockdesk@nexbank.com	469-362-8820
Loan Submissions	setup@nexbank.com	469-362-8818
Underwriting Status	conditions@nexbank.com	469-362-8822
Closing/Funding	closings@nexbank.com	469-362-8832
Pre-Purchase Review	correspondentfunding@nexbank.com	972-934-4735

Fees and Miscellaneous	
Wholesale & Correspondent w/ Docs Drawn in NexBank LOS - Conv and Gov	\$875
Correspondent Conv and Government	\$675
Mortgage Connect Admin Fee	
N51, N71, N101, N15, N30	\$1,150
Mortgage Connect Reduced Doc Admin Fee	
NR51, NR71	\$1,450
Doc Prep Fee (TX Only)	\$125

Contact Us: 1-800-827-4818

Need A Warehouse Line?	Underwriting Status	Broker/Correspondent Application
Conventional Fixed Rate: Page 2		Conventional ARM & HARP: Page 3
Mortgage Connect Programs: Page 4		VA Loan Programs: Page 5
FHA Loan Programs: Page 6		Conventional LLPA's: Page 7



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INCENTIVE OFFERS
 Conventional Fixed Rate Loan
 Programs with FICO >719 = +.125
 HomeReady (CHR30) = +.250

Rate Sheet Date: 7/1/2020 10:10:49 AM

2515 McKinney Avenue, Suite 1100 Dallas, TX 75201

Lock Expiration		
15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Conventional Fixed Rate Mortgages - Maximum Loan Amount \$510,400

C30/C25 TXC30/TXC25				C20/TXC20				C15/TXC15				C10/TXC10			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
4.625	103.580	103.499	103.365	4.750	104.161	104.032	103.862	4.500	103.653	103.560	103.445	4.500	103.390	103.340	103.198
4.500	103.545	103.465	103.331	4.625	103.785	103.693	103.529	4.375	103.541	103.441	103.321	4.375	103.336	103.286	103.144
4.375	103.351	103.271	103.136	4.500	103.739	103.646	103.482	4.250	103.396	103.294	103.140	4.250	103.229	103.179	103.037
4.250	103.139	103.059	102.924	4.375	103.605	103.507	103.344	4.125	104.176	104.064	103.891	4.125	104.201	104.141	103.980
4.125	103.908	103.755	103.532	4.250	103.444	103.343	103.180	4.000	104.225	104.154	103.986	4.000	103.990	103.930	103.768
4.000	103.817	103.663	103.437	4.125	104.112	103.923	103.740	3.875	103.906	103.827	103.658	3.875	103.752	103.691	103.530
3.875	103.547	103.387	103.177	4.000	104.034	103.841	103.659	3.750	103.769	103.687	103.521	3.750	103.493	103.433	103.272
3.750	103.270	103.108	102.926	3.875	103.752	103.552	103.369	3.625	103.739	103.605	103.428	3.625	103.905	103.806	103.628
3.625	103.519	103.400	103.183	3.750	103.426	103.218	103.034	3.500	103.909	103.800	103.636	3.500	103.682	103.583	103.404
3.500	103.272	103.146	102.925	3.625	103.582	103.403	103.243	3.375	103.734	103.623	103.461	3.375	103.523	103.424	103.245
3.375	102.972	102.824	102.598	3.500	103.361	103.170	103.009	3.250	103.439	103.323	103.162	3.250	103.298	103.198	103.020
3.250	102.519	102.354	102.124	3.375	103.035	102.836	102.674	3.125	103.150	103.028	102.869	3.125	103.183	103.061	102.879
3.125	102.227	102.066	101.847	3.250	102.621	102.413	102.251	3.000	102.822	102.684	102.553	3.000	102.834	102.712	102.524
3.000	101.897	101.725	101.501	3.125	102.678	102.466	102.321	2.875	102.623	102.480	102.342	2.875	102.616	102.494	102.307
2.875	101.359	101.170	100.941	3.000	102.308	102.097	101.951	2.750	102.283	102.135	101.994	2.750	102.361	102.239	102.052
2.750	100.813	100.630	100.421	2.875	101.867	101.638	101.490	2.625	101.893	101.740	101.597	2.625	102.061	101.938	101.751

HomeReady 30 Yr Fixed: CHR30			
Rate	15 Days	30 Days	45 Days
4.625	103.730	103.649	103.515
4.500	103.695	103.615	103.481
4.375	103.501	103.421	103.286
4.250	103.289	103.209	103.074
4.125	104.003	103.842	103.660
4.000	103.850	103.689	103.507
3.875	103.670	103.509	103.327
3.750	103.420	103.258	103.076
3.625	103.426	103.259	103.057
3.500	103.238	103.070	102.868
3.375	102.982	102.815	102.612
3.250	102.613	102.445	102.243
3.125	102.040	101.859	101.656
3.000	101.773	101.590	101.381
2.875	101.420	101.237	101.028
2.750	100.963	100.780	100.571

Conventional Agency High Balance

AJ30/AJ25: 30 Yr Fixed				AJ20: 20 Yr Fixed				AJ15: 15 Yr Fixed				AJ10: 10 Yr Fixed			
Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days	Rate	15 Days	30 Days	45 Days
4.875	101.646	101.544	101.352	5.125	101.171	101.080	100.932	4.750	101.158	101.012	100.847	4.750	100.708	100.562	100.497
4.750	101.355	101.252	101.060	5.000	101.268	101.169	100.980	4.625	100.025	99.925	99.783	4.625	99.575	99.475	99.433
4.625	101.834	101.772	101.584	4.875	101.046	100.944	100.752	4.500	100.556	100.463	100.348	4.500	100.106	100.013	99.998
4.500	101.759	101.697	101.506	4.750	100.755	100.652	100.460	4.375	100.441	100.344	100.225	4.375	99.991	99.894	99.875
4.375	101.536	101.469	101.276	4.625	101.234	101.172	100.984	4.250	100.211	100.104	99.987	4.250	99.761	99.654	99.637
4.250	101.258	101.184	101.004	4.500	101.159	101.097	100.906	4.125	101.330	101.220	101.058	4.125	100.880	100.770	100.708
4.125	102.474	102.321	102.097	4.375	100.936	100.869	100.676	4.000	101.511	101.440	101.272	4.000	101.061	100.990	100.922
4.000	102.383	102.229	102.002	4.250	100.658	100.584	100.404	3.875	101.192	101.113	100.944	3.875	100.742	100.663	100.594
3.875	102.113	101.952	101.723	4.125	101.874	101.721	101.497	3.750	101.055	100.973	100.807	3.750	100.605	100.523	100.457
3.750	101.815	101.645	101.412	4.000	101.783	101.629	101.402	3.625	102.170	102.021	101.843	3.625	101.720	101.571	101.493
3.625	102.836	102.717	102.500	3.875	101.513	101.352	101.123	3.500	102.384	102.275	102.111	3.500	101.934	101.825	101.761
3.500	102.589	102.463	102.242	3.750	101.215	101.045	100.812	3.375	102.209	102.098	101.936	3.375	101.759	101.648	101.586
3.375	102.289	102.141	101.916	3.625	102.236	102.117	101.900	3.250	101.914	101.798	101.637	3.250	101.464	101.348	101.287
3.250	101.836	101.671	101.442	3.500	101.989	101.863	101.642	3.125	101.828	101.656	101.469	3.125	101.378	101.206	101.119
3.125	102.202	102.041	101.822	3.375	101.689	101.541	101.316	3.000	102.110	101.972	101.840	3.000	101.660	101.522	101.490
3.000	101.872	101.700	101.476	3.250	101.236	101.071	100.842	2.875	101.910	101.768	101.629	2.875	101.460	101.318	101.279



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 HomeReady (CHR30) = +.250

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15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Rate Sheet Date: **7/1/2020 10:10:49 AM** 2515 McKinney Avenue, Suite 1700 Dallas, TX 75201

Conventional Adjustable Rate Mortgages

Conventional 5/1 ARM: C51				
Rate	15 Days	30 Days	45 Days	
3.500	100.798	100.630	100.535	
3.375	100.553	100.385	100.290	
3.250	100.308	100.140	100.045	
3.125	100.063	99.895	99.800	
3.000	99.818	99.650	99.555	

Conventional 7/1 ARM: C71				
Rate	15 Days	30 Days	45 Days	
3.500	101.000	101.000	101.000	
3.375	101.000	101.000	101.000	
3.250	101.000	101.000	101.000	
3.125	100.995	100.827	100.732	
3.000	100.664	100.496	100.401	

Conventional 10/1 ARM: C10/1				
Rate	15 Days	30 Days	45 Days	
3.500	101.000	101.000	101.000	
3.375	101.000	100.958	100.863	
3.250	100.695	100.527	100.432	
3.125	100.264	100.096	100.001	
3.000	99.833	99.665	99.570	

Conventional Agency High Balance Adjustable Rate Mortgages

Agency Jumbo 5/1 ARM: AJ51				
Rate	15 Days	30 Days	45 Days	
3.500	100.668	100.500	100.405	
3.375	100.357	100.189	100.094	
3.250	100.046	99.878	99.783	
3.125	99.735	99.567	99.472	
3.000	99.424	99.256	99.161	

Agency Jumbo 7/1 ARM: AJ71				
Rate	15 Days	30 Days	45 Days	
3.500	101.000	101.000	101.000	
3.375	101.000	101.000	101.000	
3.250	100.947	100.779	100.684	
3.125	100.551	100.383	100.288	
3.000	100.155	99.987	99.892	

Agency Jumbo 10/1: AJ101				
Rate	15 Days	30 Days	45 Days	
3.500	101.000	101.000	101.000	
3.375	100.936	100.768	100.673	
3.250	100.505	100.337	100.242	
3.125	100.074	99.906	99.811	
3.000	99.643	99.475	99.380	

HARP Loans

30 Yr DU Refi Plus: C30RP				
Rate	15 Days	30 Days	45 Days	

30 Yr Open Access: C30OA				
Rate	15 Days	30 Days	45 Days	

15 Yr DU Refi Plus: C15RP				
Rate	15 Days	30 Days	45 Days	

15 Yr Open Access: C15OA				
Rate	15 Days	30 Days	45 Days	



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NexBank Mortgage Connect Jumbo Loan Program Full Doc QM

5/1 ARM: N51/N51I 5/5 ARM: N55		7/1 ARM: N71/N71I		10/1 ARM: N101/N101I		15 YR Fixed: N15	
Rate	45 Days	Rate	45 Days	Rate	45 Days	Rate	45 Days
3.875	102.500	4.000	102.500	5.500	102.500	4.000	102.500
3.750	102.250	3.875	102.500	5.375	102.250	3.875	102.250
3.625	102.000	3.750	102.250	5.250	102.000	3.750	102.000
3.500	101.750	3.625	102.000	5.125	101.750	3.625	101.750
3.375	101.500	3.500	101.750	5.000	101.500	3.500	101.500
3.250	101.250	3.375	101.500	4.875	101.250	3.375	101.250
3.125	101.000	3.250	101.000	4.750	101.000	3.250	101.000
3.000	100.500	3.125	100.500	4.625	100.500	3.125	100.500
2.875	100.000	3.000	100.000	4.500	100.000	3.000	100.000

NexBank Mortgage Connect Jumbo Loan Program Reduced Doc Non-QM

NR51/NR51I		NR71/NR71I	
Rate	45 Days	Rate	45 Days
5.250	102.500	5.750	102.500
5.125	102.250	5.625	102.250
5.000	102.000	5.500	102.000
4.875	101.750	5.375	101.750
4.750	101.500	5.250	101.500
4.625	101.250	5.125	101.250
4.500	101.000	5.000	101.000
4.375	100.500	4.875	100.500
4.250	100.000	4.750	100.000

NexBank Mortgage Connect Cumulative Price Adjuster	Price
Loan amount >\$1,000,000 to \$1,125,000	(0.125)
Loan amount >\$1,125,000 to \$1,250,000	(0.250)
Loan amount >\$1,250,000 to \$1,375,000	(0.375)
Loan amount >\$1,375,000 - \$2,000,000	(0.500)
Cash out	(0.500)
CLTV > 80 -85 (Ineligible for Reduced Doc)*	(1.000)
CLTV > 85-90 (Ineligible for Reduced Doc)*	(1.250)
Interest Only (Eligible for LTV <=65)	(1.000)
NexBank 5/5 ARM Program	(0.375)
Investment Property LTV <= 60	(0.750)
Investment Property LTV > 60	(1.500)
Escrow waiver only eligible on Mortgage Connect Full Doc (Except CA)	(0.125)
Escrow waiver only eligible on Mortgage Connect Full Doc (CA)	0.000

All Mortgage Connect programs the maximum price after adjustments for all brokered or Lender comp loan transactions is lesser of 102.500 or \$15,000 in premium. For correspondent loans, the maximum price after adjustments is capped at 102.500.

Mortgage Connect Program	Index Type	ARM Caps	Margin	Index
N51/N51I/NR51/NR51I/N55	1 YR LIBOR	2/2/5	2.500	0.630
N71/N71I/NR71/NR71I/N101/N101I	1 YR LIBOR	5/2/5	2.500	0.630

Minimum FICO = 680, Maximum DTI = 43%, Additional Restrictions may apply for CLTV>80

Max LTV/CLTV vary by loan size and loan purpose. See matrix for details.

Some geographic restrictions apply. See matrix for details.

The interest rate floor on N51, N55, N71, N101, NR51 and NR71 is the Margin

The adjustments within this box apply to both QM and Non-QM Mortgage Connect products with the exception of the N30 - 30 Year Fixed product.

Mortgage Connect 30 Year Jumbo Fixed Full Doc QM

30 Year Fixed: N30		
Rate	30 Days	45 Days
4.750	101.717	101.624
4.625	101.685	101.591
4.500	101.633	101.539
4.375	101.512	101.418
4.250	101.395	101.301
4.125	101.273	101.179
4.000	101.116	101.022
3.875	100.930	100.836
3.750	100.724	100.630

NexBank Mortgage Connect 30 Year Fixed Cumulative Price Adjustments								
FICO/CLTV	<=55	>55-60	>60-65	>65-70	>70-75	>75-80	>80-85	>85-90
680-699	(0.625)	(0.750)	(1.500)	(1.750)	(2.000)	(3.000)	(5.000)	(7.000)
700-719	0.000	0.000	0.000	(0.750)	(1.000)	(1.625)	(4.500)	(6.000)
720-739	0.500	0.375	0.250	0.000	(0.500)	(1.000)	(3.000)	(4.500)
>740	0.500	0.375	0.250	0.250	0.000	0.000	(2.000)	(4.000)
Cashout	0.00	(0.50)	(1.000)	(1.500)	(2.000)	NA	NA	NA
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
Investment	(0.750)	(0.750)	(1.250)	(1.250)	(2.000)	NA	NA	NA
LTV>80	NA	NA	NA	NA	NA	NA	(0.500)	(1.000)

Escrow Waiver for N30 (All States): 0.00

For N30 Mortgage Connect Program, maximum price after adjustments for all brokered or lender compensation is the lesser of 102.500 or \$15,000 in premium. For correspondent loans, the maximum price after adjustments is capped at 102.500



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INCENTIVE OFFERS
 Conventional Fixed Rate Loan
 Programs with FICO >719 = +.125
 HomeReady (CHR30) = +.250

Lock Expiration		
15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Rate Sheet Date: 7/1/2020 10:10:49 AM 2515 McKinney Ave, Suite 1700 Dallas, TX 75201

VA Loan Programs - Conforming Balances

VA 30 Year Fixed: V30			
Rate	15 Days	30 Days	45 Days
4.625	103.028	103.028	103.028
4.500	102.835	102.835	102.835
4.375	102.628	102.628	102.628
4.250	103.049	103.018	103.018
4.125	102.815	102.784	102.784
4.000	102.556	102.525	102.525
3.875	102.275	102.244	102.244
3.750	103.980	103.761	103.761
3.625	103.654	103.435	103.435
3.500	103.295	103.076	103.076
3.375	102.890	102.671	102.671
3.250	103.641	103.406	103.406
3.125	103.242	103.008	103.008
3.000	102.798	102.564	102.564
2.875	102.299	102.065	102.065
2.750	101.801	101.566	101.566

VA 25 Year Fixed: V25			
Rate	15 Days	30 Days	45 Days
4.625	103.028	103.028	102.928
4.500	102.835	102.835	102.735
4.375	102.628	102.628	102.528
4.250	103.049	103.018	102.918
4.125	102.815	102.784	102.684
4.000	102.556	102.525	102.425
3.875	102.275	102.244	102.144
3.750	103.980	103.761	103.661
3.625	103.654	103.435	103.335
3.500	103.295	103.076	102.976
3.375	102.890	102.671	102.571
3.250	103.641	103.406	103.306
3.125	103.242	103.008	102.908
3.000	102.798	102.564	102.464
2.875	102.299	102.065	101.965
2.750	101.801	101.566	101.466

VA 20 Year Fixed Rate: V20			
Rate	15 Days	30 Days	45 Days
4.625	101.028	101.028	101.028
4.500	100.835	100.835	100.835
4.375	100.628	100.628	100.628
4.250	101.049	101.018	101.018
4.125	100.815	100.784	100.784
4.000	100.556	100.525	100.525
3.875	100.275	100.244	100.244
3.750	101.980	101.761	101.761
3.625	101.654	101.435	101.435
3.500	101.295	101.076	101.076
3.375	100.890	100.671	100.671
3.250	101.641	101.406	101.406
3.125	101.242	101.008	101.008
3.000	100.798	100.564	100.564
2.875	100.299	100.065	100.065
2.750	99.801	99.566	99.566

VA 15 Year Fixed Rate: V15			
Rate	15 Days	30 Days	45 Days
5.000	99.953	99.953	99.921
4.875	99.953	99.953	99.921
4.750	100.729	100.729	100.698
4.625	100.468	100.468	100.436
4.500	100.196	100.196	100.165
4.375	99.900	99.900	99.869
4.250	100.311	100.311	100.561
4.125	100.029	100.029	100.279
4.000	99.731	99.731	99.981
3.875	99.414	99.414	99.664
3.750	100.831	100.831	100.737
3.625	100.503	100.503	100.409
3.500	100.176	100.176	100.082
3.375	99.848	99.848	99.754
3.250	100.864	100.864	100.708
3.125	100.536	100.536	100.380

VA 5/1 ARM: V51			
Rate	15 Days	30 Days	45 Days
5.000	98.000	98.000	98.000
4.875	98.000	98.000	98.000
4.750	98.000	98.000	98.000
4.625	98.000	98.000	98.000
4.500	98.000	98.000	98.000
4.375	98.000	98.000	98.000
4.250	98.000	98.000	98.000
4.125	98.000	97.931	97.779
4.000	97.991	97.754	97.602
3.875	97.784	97.547	97.395
3.750	97.571	97.334	97.182
3.625	97.091	96.854	96.702
3.500	96.900	96.663	96.511
3.375	96.675	96.438	96.286
3.250	96.442	96.205	96.053
3.125	96.209	95.972	95.820

VA Cumulative Price Adjusters	
VA IRRRL	(0.750)
FICO 620-639 (VA only)	(3.000)
FICO 640-659	(1.500)
FICO 660-679	(1.000)
FICO 680-699	(0.375)
FICO > 739	0.250
VA non owner occupied	(0.500)
Fixed loan amount 50,000-99,999	(0.500)
Arm loan amount 50,000-99,999	(0.375)
Loan Amount <50,000	(0.875)
5/1 Arm - 1/1/5 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed 104.50	
Max price after adjustments Arm 102	

VA Loan Program - High Balance

VA 30 YR Fixed High Balance: V30HB			
Rate	15 Days	30 Days	45 Days
5.375	100.750	100.750	100.750
5.250	100.750	100.750	100.750
5.125	100.750	100.750	100.750
5.000	100.750	100.750	100.750
4.875	100.750	100.750	100.750
4.750	100.750	100.750	100.750
4.625	99.488	99.503	99.503
4.500	99.498	99.513	99.513
4.375	99.528	99.543	99.543
4.250	99.558	99.573	99.573
4.125	99.359	99.328	99.328
4.000	99.379	99.348	99.348
3.875	99.409	99.378	99.378
3.750	100.033	99.814	99.814
3.625	100.063	99.844	99.844
3.500	100.093	99.874	99.874

VA 15 YR Fixed High Balance: V15HB			
Rate	15 Days	30 Days	45 Days
5.125	98.218	98.015	97.890
5.000	97.976	97.773	97.648
4.875	97.734	97.531	97.406
4.750	97.492	97.289	97.164
4.625	97.250	97.047	96.922
4.500	97.008	96.805	96.680
4.375	96.766	96.563	96.438
4.250	96.524	96.321	96.196
4.125	96.282	96.079	95.954
4.000	96.040	95.837	95.712
3.875	95.798	95.595	95.470
3.750	95.556	95.353	95.228
3.625	95.314	95.111	94.986
3.500	95.072	94.869	94.744
3.375	94.830	94.627	94.502
3.250	94.588	94.385	94.260

VA 5/1 High Balance ARM: V51HB			
Rate	15 Days	30 Days	45 Days
5.125	98.218	98.015	97.890
5.000	97.976	97.773	97.648
4.875	97.734	97.531	97.406
4.750	97.492	97.289	97.164
4.625	97.250	97.047	96.922
4.500	97.008	96.805	96.680
4.375	96.766	96.563	96.438
4.250	96.524	96.321	96.196
4.125	96.282	96.079	95.954
4.000	96.040	95.837	95.712
3.875	95.798	95.595	95.470
3.750	95.556	95.353	95.228
3.625	95.314	95.111	94.986
3.500	95.072	94.869	94.744
3.375	94.830	94.627	94.502
3.250	94.588	94.385	94.260

VA Cumulative Price Adjusters	
VA IRRRL	(0.750)
FICO 620-639 (VA only)	(3.000)
FICO 640-659	(1.500)
FICO 660-679	(1.000)
FICO 680-699	(0.375)
FICO > 739	0.250
VA non owner occupied	(0.500)
5/1 Arm - 1/1/5 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed 103.750	
Max price a	



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INCENTIVE OFFERS
 Conventional Fixed Rate Loan
 Programs with FICO >719 = +.125
 HomeReady (CHR30) = +.250

Lock Expiration		
15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Rate Sheet Date: 7/1/2020 10:10:50 AM 2515 McKinney Ave, Suite 1700 Dallas, TX 75201

FHA Loan Programs - Conforming Balances

FHA 30 Year Fixed: F30			
Rate	15 Days	30 Days	45 Days
4.625	103.028	103.028	103.028
4.500	102.835	102.835	102.835
4.375	102.628	102.628	102.628
4.250	103.049	103.018	103.018
4.125	102.815	102.784	102.784
4.000	102.556	102.525	102.525
3.875	102.275	102.244	102.244
3.750	103.980	103.761	103.761
3.625	103.654	103.435	103.435
3.500	103.295	103.076	103.076
3.375	102.890	102.671	102.671
3.250	103.641	103.406	103.406
3.125	103.242	103.008	103.008
3.000	102.798	102.564	102.564
2.875	102.299	102.065	102.065
2.750	101.801	101.566	101.566

FHA 25 Year Fixed: F25			
Rate	15 Days	30 Days	45 Days
4.625	103.028	103.028	103.028
4.500	102.835	102.835	102.835
4.375	102.628	102.628	102.628
4.250	103.049	103.018	103.018
4.125	102.815	102.784	102.784
4.000	102.556	102.525	102.525
3.875	102.275	102.244	102.244
3.750	103.980	103.761	103.761
3.625	103.654	103.435	103.435
3.500	103.295	103.076	103.076
3.375	102.890	102.671	102.671
3.250	103.641	103.406	103.406
3.125	103.242	103.008	103.008
3.000	102.798	102.564	102.564
2.875	102.299	102.065	102.065
2.750	101.801	101.566	101.566

FHA 20 Year Fixed Rate: F20			
Rate	15 Days	30 Days	45 Days
4.625	101.028	101.028	101.028
4.500	100.835	100.835	100.835
4.375	100.628	100.628	100.628
4.250	101.049	101.049	101.049
4.125	100.815	100.815	100.815
4.000	100.556	100.556	100.556
3.875	100.275	100.275	100.275
3.750	101.980	101.980	101.980
3.625	101.654	101.654	101.654
3.500	101.295	101.295	101.295
3.375	100.890	100.890	100.890
3.250	101.641	101.641	101.641
3.125	101.242	101.242	101.242
3.000	100.798	100.798	100.798
2.875	100.299	100.299	100.299
2.750	99.801	99.801	99.801

FHA 15 Year Fixed Rate: F15			
Rate	15 Days	30 Days	45 Days
5.000	100.233	100.233	100.201
4.875	100.233	100.233	100.201
4.750	100.729	100.729	100.698
4.625	100.468	100.468	100.436
4.500	100.196	100.196	100.165
4.375	99.900	99.900	99.869
4.250	100.311	100.311	100.561
4.125	100.029	100.029	100.279
4.000	99.731	99.731	99.981
3.875	99.414	99.414	99.664
3.750	100.831	100.831	100.737
3.625	100.503	100.503	100.409
3.500	100.176	100.176	100.082
3.375	99.848	99.848	99.754
3.250	100.864	100.864	100.708
3.125	100.536	100.536	100.380

FHA 5/1 ARM: F51			
Rate	15 Days	30 Days	45 Days
5.000	98.000	98.000	98.000
4.875	98.000	98.000	98.000
4.750	98.000	98.000	98.000
4.625	98.000	98.000	98.000
4.500	98.000	98.000	98.000
4.375	98.000	98.000	98.000
4.250	98.000	98.000	98.000
4.125	98.000	97.931	97.779
4.000	97.991	97.754	97.602
3.875	97.784	97.547	97.395
3.750	97.571	97.334	97.182
3.625	97.091	96.854	96.702
3.500	96.900	96.663	96.511
3.375	96.675	96.438	96.286
3.250	96.442	96.205	96.053
3.125	96.209	95.972	95.820

FHA Cumulative Price Adjusters	
FHA refinance	(0.750)
FICO 640-659	(2.000)
FICO 660-679	(1.000)
FICO 680-699	(0.375)
FICO > 739	0.250
Fixed loan amount 50,000-99,999	(0.500)
Arm loan amount 50,000-99,999	(0.375)
Loan Amount <50,000	(0.875)
5/1 Arm - 1/1/5 IRC, 2.25 margin, 1 Yr UST	
Max price after adjustments Fixed	104.50
Max price after adjustments Arm	102
F100 - Title Policy is mandatory, Escrow Holdback is NOT allowed. Minimum FICO = 640	



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 HomeReady (CHR30) = +.250

Lock Expiration		
15 Day	30 Day	45 Day
7/16/20	7/31/20	8/15/20

Rate Sheet Date: 7/1/2020 10:10:50 AM 2515 McKinney Ave, Suite 1700 Dallas, TX 75201

Conventional Loan Level Price Adjustments

Fixed & ARM w/ Term >15 Yrs Conv. Conforming, High Balance, Home Ready, & TX Cashout								
LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95-97
>=740	0.000	(0.125)	(0.125)	(0.250)	(0.125)	(0.250)	(0.250)	(0.750)
720-739	0.000	(0.125)	(0.250)	(0.500)	(0.250)	(0.375)	(0.500)	(1.000)
700-719	0.000	(0.250)	(0.750)	(1.000)	(0.750)	(0.750)	(1.000)	(1.500)
680-699	0.000	(0.250)	(1.000)	(1.500)	(1.250)	(1.000)	(1.250)	(1.500)
660-679	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)	(2.250)
640-659	(0.750)	(1.500)	(3.000)	(3.250)	(3.500)	(3.000)	(3.000)	(3.000)
620-639	(0.750)	(1.750)	(3.250)	(3.250)	(3.500)	(3.500)	(3.500)	(4.000)

Subordinate Financing		All programs		HomeReady	
LTV Ratios	TLTV Ratios	<720	>=720	Adjuster Caps -	LTV > 80% and FICO >= 680 = 0.000
All	All	(0.375)	(0.375)	LTV > 80% and FICO <= 679 = (1.500)	LTV <= 80% = (1.500)
<=65	>80 - 95	(0.250)	(0.125)		
>65 - 75	>80 - 95	(0.500)	(0.250)		
>75 - 95	>76 - 95	(0.750)	(0.500)		
Any	>95	(1.500)	(1.500)		

DU RefiPlus with term >15 Years							
LTV	<=60	>60-70	>70-75	>75-80	>80-95	>85-97	>95-105
>=740	0.000	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
720-739	0.000	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
700-719	0.000	(0.500)	(0.750)	(0.750)	(0.500)	(0.500)	(0.500)
680-699	0.000	(0.500)	(0.750)	(0.750)	(0.750)	(0.500)	(0.500)
660-679	0.000	(1.000)	(1.000)	(1.750)	(1.750)	(1.250)	(1.250)
640-659	(0.500)	(1.250)	(2.000)	(2.250)	(2.250)	(1.750)	(1.750)
620-639	(0.500)	(1.500)	(2.500)	(2.750)	(2.750)	(2.500)	(2.500)

Subordinate Financing applies to all terms to m		Non Interest Only		High LTV	
LTV Ratios	TLTV Ratios	<720	>=720	>95-97	(0.500)
All	All	(0.375)	(0.375)	>97-105	(1.000)
>65-95	>90 - 95	(0.500)	(0.250)	>105	(2.000)
>75 - 90	>76 - 90	(0.250)	0.000	LTV > 105 not subject to price cap	
Any	>95	(1.500)	(1.500)		

Price Adj caps 1st Lien only applied to DU RefiPlus and LP Open Access: Owner occupied w LTV >80% = (.75)
 Price Adj caps 1st lien only applied to DU RefiPlus and LP Open Access: Second Home and NOO w/ LTV <80% = (2.00)

LP Open Access with term > 15 Years							
LTV	<=60	>60-70	>70-75	>75-80	>80-85	>85-97	>97-105
>=740	0.000	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
720-739	0.000	(0.250)	(0.500)	(0.750)	0.000	0.000	0.000
700-719	0.000	(0.500)	(1.000)	(1.250)	(0.500)	(0.500)	(0.500)
680-699	0.000	(0.500)	(1.250)	(1.750)	(1.000)	(0.750)	(0.750)
660-679	0.000	(1.000)	(2.250)	(2.750)	(2.250)	(1.750)	(1.750)
640-659	(0.500)	(1.250)	(2.750)	(3.000)	(2.750)	(2.250)	(2.250)
620-639	(0.500)	(1.500)	(3.000)	(3.000)	(2.750)	(2.750)	(2.750)

Subordinate Financing applies to all terms to m		Non Interest Only		High LTV	
LTV Ratios	TLTV Ratios	<720	>=720	>95-97	(0.500)
<=75	<=80	(0.375)	(0.375)	>97-105	(1.000)
<=65	>80 - 95	(0.875)	(0.625)	>105	(2.000)
>65 - 75	>80 - 95	(1.125)	(0.875)	LTV > 105 not subject to price cap	
>75 - 80	>76 - 95	(1.375)	(1.125)		
>80 - 90	>81 - 95	(1.375)	(0.875)		
>90 - 95	>91 - 95	(0.875)	(0.625)		
Any	>95	(1.875)	(1.875)		

Sub financing adj apply to all loan terms		LTV Ratios		TLTV Ratios		<720		>=720		>95-97		(0.500)	
<=75	<=80	(0.375)	(0.375)	>97-105	(1.000)								
<=65	>80 - 95	(0.875)	(0.625)	>105	(2.000)								
>65 - 75	>80 - 95	(1.125)	(0.875)	LTV > 105 not subject to price cap									
>75 - 80	>76 - 95	(1.375)	(1.125)										
>80 - 90	>81 - 95	(1.375)	(0.875)										
>90 - 95	>91 - 95	(0.875)	(0.625)										
Any	>95	(1.875)	(1.875)										

LPMI - all programs except CHR30					
LTV and Program	680-699	700-719	720-739	740-759	>=760
>80-85 Fixed 30, 25, 5/1-10	(1.010)	(0.860)	(0.750)	(0.640)	(0.530)
>85-90 Fixed 30, 25, 5/1-10	(2.700)	(2.210)	(1.840)	(1.500)	(1.050)
>90-95 Fixed 30, 25, 5/1-10	(3.560)	(2.890)	(2.440)	(1.950)	(1.390)
>95-97 Fixed 30, 25 only	(4.610)	(3.710)	(3.110)	(2.440)	(1.690)
>80-85 Fixed <=20	(0.730)	(0.580)	(0.570)	(0.460)	(0.450)
>85-90 Fixed <=20	(2.420)	(1.930)	(1.660)	(1.320)	(0.870)
>90-95 Fixed <=20	(3.280)	(2.610)	(2.260)	(1.770)	(1.210)
>95-97 Fixed <=20	(4.330)	(3.430)	(2.930)	(2.260)	(1.510)
Second home	(0.700)	(0.700)	(0.490)	(0.250)	(0.250)
Rate/Term Refinance	(0.530)	(0.530)	0.000	0.000	0.000
Loan Amount >\$650,000	(1.400)	(1.400)	(0.880)	(0.400)	(0.400)
Investment Property	(0.500)	(0.500)	(0.380)	(0.380)	(0.340)

Standard coverage is required, except for CHR30 (see CHR30 Box)
 LPMI Maximum LTV/CLTV = 97, 95 if loan amount >\$484
 3-4 units Primary, 2-4 unit Second, Investor - NA

This rate sheet is only an indication of value. Pricing is subject to change at any time without prior notice. We recommend customers refer to our website for access to the most current price indication via NexBank's live product and pricing engine.
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Cash Out Transaction-All Conventional (Except TX Cashout)				
This LTV grid applies to all Programs - All terms				
LTV	<=60	>60-70	>70-75	>75-80
740+	(0.250)	(0.375)	(0.375)	(0.750)
720-739	(0.250)	(0.750)	(0.875)	(1.000)
700-719	(0.250)	(0.875)	(0.875)	(1.000)
680-699	(0.375)	(1.000)	(1.000)	(1.625)
660-679	(0.625)	(1.125)	(1.125)	(1.875)
640-659	(0.625)	(1.625)	(1.625)	(2.625)
620-639	(0.625)	(1.625)	(1.625)	(3.125)
<620	NA	NA	NA	NA

Cash Out Transaction - Texas Cash Out				
This LTV grid applies to all Programs - All terms				
LTV	<=60	>60-70	>70-75	>75-80
740+	(0.250)	(0.375)	(0.375)	(0.750)
720-739	(0.250)	(0.750)	(0.875)	(1.000)
700-719	(0.250)	(0.875)	(0.875)	(1.000)
680-699	(0.375)	(1.000)	(1.000)	(1.625)
660-679	(0.625)	(1.125)	(1.125)	(1.875)
640-659	(0.625)	(1.625)	(1.625)	(2.625)
620-639	(0.625)	(1.625)	(1.625)	(3.125)
<620	NA	NA	NA	NA

Additional Loan Feature Adjustments			FIXED	ARM
Max Price Conforming Products (After Adjustments)			103.750	102.000
Escrow waiver (Except CA)			(0.125)	(0.250)
Escrow waiver (CA)			0.000	0.000
2 Unit Property > 80 LTV			(1.500)	(1.500)
2,3,4 Unit Property <=80 LTV			(1.000)	(1.000)
Second Home > 85 LTV			(0.250)	(0.250)
Adjustable Rate Mortgages > 90 LTV			NA	(0.250)
Attached Condo with LTV > 75 and term to maturity > 15 years			(0.750)	(0.750)
Investment Property LTV <=75 (limits may apply see product matrix for details)			(2.125)	(2.125)
Investment Property LTV >75-80 (limits may apply see product matrix for details)			(3.375)	(3.375)
Investment Property LTV >80-85 (limits may apply see product matrix for details)			(4.125)	(4.125)
-			0.000	0.000
Loan Amount 75,000 - 99,999			(0.375)	(0.375)
Loan Amount 50,000 - 74,999			(0.750)	(0.750)
Loan Amount < 50,000			(1.000)	(1.000)
Agency High Balance ARM LTV > 75			NA	(1.500)
Agency High Balance ARM LTV <=75			NA	(0.750)
Agency High Balance all purchase or R/T refinance			(0.250)	(0.250)
Agency High Balance Cash out			(1.000)	(1.000)
All Conv Fixed & ARM loan programs w/ FICO 620-679, NA Refi+, OA, CH			(0.250)	(0.250)

No Admin Fee Option: Conv & Gov		Relock Policy	
Loan Amount	Price Adjustment	Cancelled locks may be relocked once approved with conditions, under worse case pricing, plus an .125 Relock Fee, for a 10 day relock period	
< \$50,000	(2.125)	*If a lock has received 3 free days and is subsequently cancelled, the relock fee will change to -.375	
\$50,000 - \$74,999	(1.500)		
\$75,000 - \$99,999	(1.000)		
\$100,000 - \$149,999	(0.750)		
\$150,000 - \$224,999	(0.500)		
\$225,000 - \$324,999	(0.375)		
\$325,000-424,100	(0.250)		
\$424,101-\$520,000	(0.1875)		
>\$520,000	(0.150)		

Minimum loan amount for TXC30 and TXC15 = \$75,000

Extension Fees		
3 Free Days	7 Day:	-0.250
Per Day:	15 Day:	-0.375

Conventional LPMI Price Adjustments

LPMI - Primary home only - CHR30 only					
LTV and Program	680-699	700-719	720-739	740-759	>=760
>80-85 CHR30 (12% coverage)	(1.150)	(1.000)	(0.900)	(0.750)	(0.620)
>85-90 CHR30 (25% coverage)	(2.700)	(2.210)	(1.840)	(1.500)	(1.050)
>90-95 CHR30 (25% coverage)	(3.080)	(2.480)	(2.100)	(1.690)	(1.200)
>95-97 CHR30 (25% coverage)	(3.450)	(2.780)	(2.360)	(1.880)	(1.310)

Standard coverage is required, except for CHR30 (see CHR30 Box)
 LPMI Maximum LTV/CLTV = 97, 95 if loan amount >\$484
 3-4 units Primary, 2-4 unit Second, Investor - NA

LPMI - all programs except CHR30					
LTV and Program	680-699	700-719	720-739	740-759	>=760
>80-85 Fixed 30, 25, 5/1-10	(1.010)	(0.860)	(0.750)	(0.640)	(0.530)
>85-90 Fixed 30, 25, 5/1-10	(2.700)	(2.210)	(1.840)	(1.500)	(1.050)
>90-95 Fixed 30, 25, 5/1-10	(3.560)	(2.890)	(2.440)	(1.950)	(1.390)
>95-97 Fixed 30, 25 only	(4.610)	(3.710)	(3.110)	(2.440)	(1.690)
>80-85 Fixed <=20	(0.730)	(0.580)	(0.570)	(0.460)	(0.450)
>85-90 Fixed <=20	(2.420)	(1.930)	(1.660)	(1.320)	(0.870)
>90-95 Fixed <=20	(3.280)	(2.610)	(2.260)	(1.770)	(1.210)
>95-97 Fixed <=20	(4.330)	(3.430)	(2.930)	(2.260)	(1.510)
Second home	(0.700)	(0.700)	(0.490)	(0.250)	(0.250)
Rate/Term Refinance	(0.530)	(0.530)	0.000	0.000	0.000
Loan Amount >\$650,000	(1.400)	(1.400)	(0.880)	(0.400)	(0.400)
Investment Property	(0.500)	(0.500)	(0.380)	(0.380)	(0.340)

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