



WHOLESALE RATE SHEET  
**215-360-3737**  
 Staffing Hours: 8:30 am - 6:00 pm Eastern Time  
[wholesalelockdesk@archomeloans.com](mailto:wholesalelockdesk@archomeloans.com)  
[www.archomeloans.com](http://www.archomeloans.com)  
 4/21/2021 10:00 AM  
 Price Code: 20210421A

Non-Agency Product Listing	Page
Non-Agency Lending	<a href="#">2</a>
Non-Agency DSCR Lending	<a href="#">3</a>
Jumbo Prime-1 Lending	<a href="#">4</a>
Jumbo Prime-2 Lending	<a href="#">5</a>
Jumbo Express Lending	<a href="#">6</a>

**Market Data**  
 30-Day SOFR: 0.01

**Geography**  
 Arc Home LLC is eligible to close residential mortgage loans in all states except for HI, MO, & NV.

**Contact Information**

Staffing Hours (Monday - Friday):	8:30 am - 6:00 pm Eastern Time
Lock Window Hours (Monday - Friday):	
Non-Agency Lending & Non-Agency DSCR Lending	10:00 am - 11:00 pm Eastern Time
Jumbo Prime & Jumbo Express Lending	10:00 am - 6:00 pm Eastern Time
Lock Desk Phone:	215-360-3737
Lock Desk Email:	<a href="mailto:wholesalelockdesk@archomeloans.com">wholesalelockdesk@archomeloans.com</a>
Sales Email:	<a href="mailto:wholesalerates@archomeloans.com">wholesalerates@archomeloans.com</a>

**Lock Information**

Lock Period	Lock Expiration <sup>1</sup>	
30 Day <sup>2</sup>	Fri, May 21, 2021	<b>For lock extensions and relocks, please contact the ArcHome Lock Desk.</b> > Lock extension fee: 2bps per day > Maximum lock extension: 30 days > Lock extensions that fall on a weekend or holiday will automatically be extended to the next business day at a cost of 2bps per day. > For Jumbo Prime & Express Lending, locks must be extended in increments of 5, 15, or 30 days.  <b>Loan must be in Approved or Greater Status Prior to Lock for Non-Agency and Non-Agency DSCR Lending</b>
45 Day	Mon, Jun 07, 2021	
60 Day	Mon, Jun 21, 2021	

<sup>1</sup> Locks that expire on a weekend or holiday will automatically be extended to the next business day at a cost of 2bps per day for Jumbo Prime & Express Lending and at no cost for all other Non-Agency products.  
<sup>2</sup> Only available for Non-Agency and Non-Agency DSCR Lending

**Program Guidelines & Disclosures**  
 Pricing and Product Eligibility Guidelines subject to change at any time without notice. Confirmation of a conditional commitment does not equal loan approval. All loans must meet Product Eligibility. Other restrictions may apply. (Please see Product Eligibility Guidelines for Reference)

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*



4000 Midlantic Drive, Suite 102  
Mount Laurel, NJ 08054

WHOLESALE RATE SHEET  
**215-360-3737**  
Staffing Hours: 8:30 am - 6:00 pm Eastern Time  
wholesalelockdesk@archomeloans.com  
www.archomeloans.com  
4/21/2021 10:00 AM  
Price Code: 20210421A

**Non-Agency Lending**

Product Descriptions
Alternate Income
Clean Slate
Agency Plus
Foreign National

All Non-Agency Lending Products				
Note Rate	30 BE	45 BE	60 BE	
3.500	99.300	99.175	99.050	
3.625	99.550	99.425	99.300	
3.750	99.800	99.675	99.550	
3.875	100.050	99.925	99.800	
4.000	100.300	100.175	100.050	
4.125	100.550	100.425	100.300	
4.250	100.800	100.675	100.550	
4.375	101.050	100.925	100.800	
4.500	101.300	101.175	101.050	
4.625	101.550	101.425	101.300	
4.750	101.800	101.675	101.550	
4.875	102.050	101.925	101.800	

Allowable Terms
Fixed: 30YR, 15YR
Fixed IO: 30YR, 40YR
SOFR ARM: 3/6m, 5/6m, 7/6m
SOFR ARM IO: 3/6m, 5/6m, 7/6m

\*\*\*Loan must be in Approved or Greater Status Prior to Lock\*\*\*

**Loan Level RATE Adjusters**

FICO	LTV							
	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
760+	-0.500	-0.375	-0.250	-0.100	-0.050	0.050	0.200	0.350
740 - 759	-0.375	-0.375	-0.350	-0.050	0.050	0.150	0.300	0.400
720 - 739	-0.375	-0.250	-0.125	0.150	0.250	0.400	0.500	0.700
700 - 719	-0.150	-0.025	0.100	0.350	0.450	0.600	0.800	1.000
680 - 699	0.300	0.400	0.500	0.600	0.750	0.950	1.100	1.450
660 - 679	0.600	0.675	0.725	1.000	1.175	1.325	1.625	1.925
640 - 659	0.950	1.150	1.250	1.450	1.750	N/A	N/A	N/A
620 - 639	1.450	1.500	1.750	N/A	N/A	N/A	N/A	N/A

  

Loan Amounts	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
< 200,000	0.000	0.000	0.125	0.125	0.125	0.250	0.250	0.375
>1500,000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.250

  

Doc Type	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
24mo Bank Statement, 1099	-0.200	-0.200	-0.200	-0.050	0.125	0.250	0.375	0.500
12mo Bank Statement, 1099	-0.200	-0.200	-0.200	-0.050	0.250	0.375	0.500	0.750
12mo Full Doc	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.250
Asset Utilization	0.250	0.250	0.250	0.375	0.500	0.625	N/A	N/A
International Tax ID (ITIN)	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
No Ratio	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
Foreign National	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A

  

DTI	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
> 43.00 to 50.00	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.250

  

Occupancy	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
Second Home	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
Investor (DTI only)	0.125	0.125	0.250	0.250	0.500	0.625	N/A	N/A

  

Purpose	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
Cash Out	0.000	0.000	0.125	0.125	0.250	0.375	0.500	N/A

  

Recent Credit Events	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
Foreclosure, BK, SS <48	0.000	0.125	0.125	0.250	0.250	0.375	0.500	N/A
Foreclosure, BK, SS <24	0.125	0.250	0.250	0.500	0.500	0.625	N/A	N/A

  

Property	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
2-4 Units	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.125	0.250	N/A
Non-War. Condo	0.250	0.250	0.250	0.375	0.500	0.500	N/A	N/A
Rural	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A

  

State Adjustments	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00
NY	0.175	0.175	0.175	0.300	0.425	0.425	0.550	0.550

Agency Plus	
Purchase	-0.125
Rate/Term Refi	-0.125

Supplemental Asset Utilization	
0.375	

NOO Prepayment Penalties <sup>1</sup>	
36 Months	0.000
24 Months	0.250
12 Months	0.375
No Penalty	0.875

Escrow Waiver <sup>2</sup>	
0.125	

Price Adjustments	
Max Price	102.175
Min Price	97.675
Min Note Rate	3.125%
BU/BD	2:1

Product Adj	
3/6m, 5/6m, 7/6m SOFR ARM	0.000
15 yr Fixed	0.000
30 yr Fixed	0.000
40 yr Fixed IO (30 yr amort)	0.500
Other IO	0.250

Adjust Rate Loan Term	
Margin	3.75%
Initial Rate Cap	2.00%
Subsequent Rate Cap	2.00%
Max Rate Cap	5.00%
Floor	Margin

ARM Parameters	
Index	30-Day SOFR
Index Value	0.010
Caps	2/2/5

Fees	
UW Fee	\$ 1,495.00

Extension Cost = 2 bps per day

<sup>1</sup> Investment Properties only. Refer to state specific restrictions in the guidelines  
<sup>2</sup> Not applicable for loans in NY  
**Program Guidelines & Disclosures**  
Pricing and Product Eligibility Guidelines subject to change at any time without notice.  
Arc Home LLC is eligible to close residential mortgage loans in all states except for HI, MO, & NV.  
Confirmation of a conditional commitment does not equal loan approval.  
All loans must meet Product Eligibility. Other restrictions may apply.  
(Please see Product Eligibility Guidelines for Reference)  
The minimum loan amount for Non Agency Lending is \$100,000  
© Copyright 2019 by Arc Home LLC (f/k/a WEI Mortgage LLC) All Rights Reserved

Escrow funds/impound accounts are required for loans except for where applicable state law identifies cases where escrow waivers must be permitted, or Non HPML transaction loans that meet all of the following requirements: 1) DTI <= 43% 2) The Representative credit score is >= 700 3) At least 6 months reserves from borrowers own funds are documented and 4) The LTV/CLTV of the loan does not exceed 70%.

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*

**Non-Agency DSCR Lending**

\*\*\*Loan must be in Approved or Greater Status Prior to Lock\*\*\*

All Non-Agency DSCR Lending Products			
Note Rate	30 BE	45 BE	60 BE
4.000	99.825	99.700	99.575
4.125	100.075	99.950	99.825
4.250	100.325	100.200	100.075
4.375	100.575	100.450	100.325
4.500	100.825	100.700	100.575
4.625	101.075	100.950	100.825
4.750	101.325	101.200	101.075
4.875	101.575	101.450	101.325
5.000	101.825	101.700	101.575
5.125	102.075	101.950	101.825

Allowable Terms
Fixed: 30YR, 15YR
Fixed IO: 30YR
SOFR ARM: 3/6m, 5/6m, 7/6m
SOFR ARM IO: 3/6m, 5/6m, 7/6m

**Loan Level RATE Adjusters**

FICO	LTV					
	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
740+	-0.200	-0.100	0.100	0.200	0.400	0.600
720 - 739	0.000	0.150	0.250	0.400	0.600	0.800
700 - 719	0.250	0.350	0.450	0.750	0.950	1.050
680 - 699	0.350	0.450	0.700	0.950	1.200	1.500
660 - 679	0.450	0.600	0.900	1.150	1.500	1.750

  

Loan Amounts	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
< 200,000	0.250	0.250	0.250	0.250	0.250	0.250
>1,500,000	0.375	0.375	0.375	0.375	0.375	0.375

  

Doc Type	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
DSCR > 1.15	-0.250	-0.250	-0.250	-0.125	0.000	0.000
DSCR < 1.0	0.500	0.500	0.625	0.625	0.750	1.000

  

Occupancy	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Foreign National	0.375	0.375	0.375	0.375	N/A	N/A

  

Purpose	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Cash Out	0.000	0.000	0.125	0.125	0.250	N/A

  

Property	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
2-4 Units	0.250	0.250	0.250	0.250	0.250	0.250
Condo	0.000	0.000	0.000	0.125	0.125	0.125
Non-War. Condo	0.250	0.250	0.250	N/A	N/A	N/A

  

State Adjustments	<=55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
NY	0.175	0.175	0.175	0.300	0.425	0.550

<sup>1</sup> Not applicable for loans in NY

**Program Guidelines & Disclosures**

Pricing and Product Eligibility Guidelines subject to change at any time without notice.

Confirmation of a conditional commitment does not equal loan approval.

All loans must meet Product Eligibility. Other restrictions may apply.

(Please see Product Eligibility Guidelines for Reference)

Arc Home LLC is eligible to close residential mortgage loans in all states except for HI, MO, & NV.

The minimum loan amount for Non Agency DSCR Lending is \$100,000

Escrow funds/impound accounts are required for loans except for where applicable state law identifies cases where escrow waivers must be permitted, or Non HPML transaction loans that meet all of the following requirements: 1) DTI <= 43% 2) The Representative credit score is >= 700 3) At least 6 months reserves from borrowers own funds are documented and 4) The LTV/CLTV of the loan does not exceed 70%.

© Copyright 2019 by Arc Home LLC (f)/a WEI Mortgage LLC All Rights Reserved

Product	
3/6m, 5/6m, 7/6m SOFR ARM	0.000
15 yr Fixed	0.000
30 yr Fixed	0.000
Interest Only	0.250

Prepayment Penalties	
36 Months	0.000
24 Months	0.250
12 Months	0.375
No Penalty	0.875

Price Adjustments	
Max Price	102.200
Min Price	97.700
Min Note Rate	3.125%
Buyup/Buydown	2:1

Escrow Waiver <sup>1</sup>	
0.125	

Fees	
UW Fee	\$ 1,495.00

Extension Cost = 2 bps per day

ARM Parameters	
Index	30-Day SOFR
Index Value	0.010
Caps	2/2/5

Adjust Rate Loan Terms				
Margin	Initial Rate Cap	Subsequent Rate Cap	Maximum Rate Cap	Floor
3.75%	2.00%	2.00%	5.00%	Margin

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*

**Jumbo Prime-1 Lending**

30 Year Fixed Rate Jumbo Prime-1		
Note Rate	45 BE	60 BE
2.500	96.6437	96.5187
2.625	97.3134	97.1884
2.750	97.9171	97.7921
2.875	98.4996	98.3746
3.000	99.0498	98.9248
3.125	99.5074	99.3824
3.250	99.9027	99.7777
3.375	100.1440	100.0190
3.500	100.5271	100.4021
3.625	100.8402	100.7152
3.750	101.0908	100.9658
3.875	101.2790	101.1540
4.000	101.4047	101.2797
4.125	101.6829	101.5579
4.250	101.7111	101.5861
4.375	101.9582	101.8332
4.500	102.1643	102.0393
4.625	102.3182	102.1932

15 Year Fixed Rate Jumbo Prime-1		
Note Rate	45 BE	60 BE
2.500	99.4714	99.3464
2.625	99.8706	99.7456
2.750	100.1852	100.0602
2.875	100.5035	100.3785
3.000	100.8089	100.6839
3.125	101.0538	100.9288
3.250	101.2260	101.1010
3.375	101.3944	101.2694
3.500	101.5241	101.3991
3.625	101.5980	101.4730
3.750	101.6252	101.5002

10/6m SOFR ARMs Jumbo Prime-1		
Note Rate	45 BE	60 BE
2.500	98.6520	98.5270
2.625	98.9574	98.8324
2.750	99.1945	99.0695
2.875	99.4473	99.3223
3.000	99.6812	99.5562
3.125	99.7472	99.6222
3.250	99.8131	99.6881
3.375	99.8339	99.7089
3.500	99.8478	99.7228
3.625	99.8743	99.7493
3.750	99.8867	99.7617

7/6m SOFR ARMs Jumbo Prime-1		
Note Rate	45 BE	60 BE
2.500	99.3666	99.2416
2.625	99.6683	99.5433
2.750	99.9022	99.7772
2.875	100.1193	99.9943
3.000	100.3360	100.2110
3.125	100.3845	100.2595
3.250	100.4498	100.3248
3.375	100.4719	100.3469
3.500	100.4817	100.3567
3.625	100.5060	100.3810
3.750	100.5221	100.3971

5/6m SOFR ARMs Jumbo Prime-1		
Note Rate	45 BE	60 BE
2.500	99.7965	99.6715
2.625	100.1045	99.9795
2.750	100.3459	100.2209
2.875	100.5413	100.4163
3.000	100.7222	100.5972
3.125	100.7726	100.6476
3.250	100.8374	100.7124
3.375	100.8694	100.7444
3.500	100.8822	100.7572
3.625	100.9118	100.7868
3.750	100.9170	100.7920

**Loan Level Price Adjusters**

Credit Score	CLTV							
	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
800+	0.850	0.600	0.600	0.475	0.475	0.475	0.100	0.100
780-799	0.850	0.600	0.600	0.475	0.475	0.475	0.100	0.100
760-779	0.600	0.600	0.600	0.475	0.475	0.350	-0.025	-0.150
740-759	0.600	0.600	0.475	0.350	0.350	0.225	-0.150	-0.400
720-739	0.600	0.475	0.350	0.350	0.225	0.100	-0.400	-0.650
700-719	0.475	0.350	0.225	0.100	-0.025	-0.025	NA	NA

  

Purpose	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Cash-Out Refi	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA
No Cash-Out Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

  

Other	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Self Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Investor	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
> 80 LTV NO MI	NA	NA	NA	NA	NA	NA	-0.250	-0.500
NY State	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Max Price	
Fixed	101.9000
ARMs	101.9000

ARM Parameters		
Index	Index Value	30-Day SOFR
		0.010
Caps	10/6m ARMs	5/1/5
	7/6m ARMs	5/1/5
	5/6m ARMs	2/1/5

Fees	
UW Fee	\$ 1,075.00

- > Lock expirations that fall on a weekend or holiday will automatically be extended to the next business day at the Extension Cost rate.
- > Locks must be extended in increments of 5, 15, or 30 days.
- > Extension Cost = 2 bps per day

**Program Guidelines & Disclosures**

Pricing and Product Eligibility Guidelines subject to change at any time without notice.

Confirmation of a conditional commitment does not equal loan approval.

All loans must meet Product Eligibility. Other restrictions may apply.

(Please see Product Eligibility Guidelines for Reference)

Arc Home LLC is eligible to purchase closed Non-Delegated residential mortgage loans in all states except for HI, MO, & NV.

© Copyright 2019 by Arc Home LLC (f/k/a WEI Mortgage LLC) All Rights Reserved

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*



4000 Midlantic Drive, Suite 102  
Mount Laurel, NJ 08054

WHOLESALE RATE SHEET  
**215-360-3737**  
Staffing Hours: 8:30 am - 6:00 pm Eastern Time  
[wholesalelockdesk@archomeloans.com](mailto:wholesalelockdesk@archomeloans.com)  
[www.archomeloans.com](http://www.archomeloans.com)  
4/21/2021 10:00 AM  
Price Code: 20210421A

**Jumbo Prime-2 Lending**

30 Year Fixed Rate Jumbo Prime-2		
Note Rate	45 BE	60 BE
2.750	98.9046	98.7796
2.875	99.5375	99.4125
3.000	100.1719	100.0469
3.125	100.5630	100.4380
3.250	100.9545	100.8295
3.375	101.2811	101.1561
3.500	101.6067	101.4817
3.625	101.6439	101.5189
3.750	101.6807	101.5557
3.875	101.7188	101.5938
4.000	101.7560	101.6310
4.125	101.7690	101.6440
4.250	101.7824	101.6574
4.375	101.9902	101.8652
4.500	102.1975	102.0725
4.625	102.1798	102.0548
4.750	102.1630	102.0380

15 Year Fixed Rate Jumbo Prime-2		
Note Rate	45 BE	60 BE
2.750	99.8896	99.7646
2.875	100.2064	100.0814
3.000	100.5235	100.3985
3.125	100.8661	100.7411
3.250	101.2083	101.0833
3.375	101.4985	101.3735
3.500	101.7892	101.6642
3.625	102.1902	102.0652
3.750	102.5907	102.4657
3.875	102.6361	102.5111

10/6m SOFR ARMs Jumbo Prime-2		
Note Rate	45 BE	60 BE
3.125	99.3160	99.1910
3.250	100.1384	100.0134
3.375	100.5658	100.4408
3.500	100.9939	100.8689
3.625	101.6006	101.4756
3.750	102.1801	102.0551
3.875	102.7907	102.6657
4.000	103.3812	103.2562
4.125	103.8454	103.7204
4.250	104.2904	104.1654
4.375	104.7212	104.5962
4.500	105.1354	105.0104
4.625	105.5043	105.3793
4.750	105.8451	105.7201

7/6m SOFR ARMs Jumbo Prime-2		
Note Rate	45 BE	60 BE
3.000	99.7080	99.5830
3.125	99.8838	99.7588
3.250	100.0598	99.9348
3.375	100.4372	100.3122
3.500	100.8157	100.6907
3.625	101.3482	101.2232
3.750	101.8596	101.7346
3.875	102.5206	102.3956
4.000	103.1557	103.0307
4.125	103.6330	103.5080
4.250	104.0908	103.9658
4.375	104.5064	104.3814
4.500	104.8908	104.7658
4.625	105.2377	105.1127
4.750	105.5576	105.4326

5/6m SOFR ARMs Jumbo Prime-2		
Note Rate	45 BE	60 BE
3.125	99.9147	99.7897
3.250	100.0814	99.9564
3.375	100.4819	100.3569
3.500	100.8829	100.7579
3.625	101.3187	101.1937
3.750	101.7570	101.6320
3.875	102.3782	102.2532
4.000	102.9997	102.8747
4.125	103.4759	103.3509
4.250	103.9412	103.8162
4.375	104.3117	104.1867
4.500	104.4955	104.3705
4.625	104.8397	104.7147
4.750	105.1653	105.0403

**Loan Level Price Adjusters**

Credit Score	CLTV					
	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
800+	0.725	0.725	0.663	0.475	0.350	0.225
780-799	0.725	0.725	0.663	0.475	0.225	0.225
760-779	0.600	0.600	0.538	0.475	0.225	0.100
740-759	0.600	0.600	0.413	0.350	0.100	-0.150
720-739	0.350	0.350	0.288	0.225	-0.150	-0.400
700-719	0.350	0.350	0.288	0.225	-0.400	-0.650

Purpose	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Cash-Out Refi	-0.750	-0.750	-0.813	-0.875	-1.000	-1.250
No Cash-Out Refi	-0.500	-0.500	-0.438	-0.375	-0.250	-0.250

Other	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Condo	0.000	0.000	0.000	-0.125	-0.250	-0.500
2 Unit Property	0.000	0.000	0.000	-0.250	NA	NA
3 Unit Property	-0.250	-0.250	-0.375	NA	NA	NA
4 Unit Property	-0.250	-0.250	-0.375	NA	NA	NA
>\$1.5MM <= \$2.0MM	0.000	0.000	0.000	-0.125	-0.250	-0.750
>\$2.0MM <= \$2.5MM	0.000	0.000	0.000	-0.125	-0.250	NA
>\$2.5MM <= \$3.0MM	0.000	0.000	0.000	-0.125	-0.250	NA
Self Employed	0.000	0.000	-0.375	-0.500	-0.500	-0.750
Investor	-0.750	-0.750	-1.000	-1.500	NA	NA
Second Homes	0.000	0.000	0.000	0.000	0.000	-0.500
NY State	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Max Price	
Fixed	102.1450
ARMs	102.1450

ARM Parameters		
Index	30-Day SOFR	
Index Value	0.010	
Caps	10/6m ARMs	5/1/5
	7/6m ARMs	5/1/5
	5/6m ARMs	2/1/5

Fees	
UW Fee	\$ 1,075.00

- > Lock expirations that fall on a weekend or holiday will automatically be extended to the next business day at the Extension Cost rate.
- > Locks must be extended in increments of 5, 15, or 30 days.
- > Extension Cost = 2 bps per day

**Program Guidelines & Disclosures**

Pricing and Product Eligibility Guidelines subject to change at any time without notice. Confirmation of a conditional commitment does not equal loan approval. All loans must meet Product Eligibility. Other restrictions may apply. (Please see Product Eligibility Guidelines for Reference) Arc Home LLC is eligible to purchase closed Non-Delegated residential mortgage loans in all states except for HI, MO, & NV.

© Copyright 2019 by Arc Home LLC (f/k/a WEI Mortgage LLC) All Rights Reserved

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*



WHOLESALE RATE SHEET  
**215-360-3737**  
 Staffing Hours: 8:30 am - 6:00 pm Eastern Time  
[wholesalelockdesk@archomeloans.com](mailto:wholesalelockdesk@archomeloans.com)  
[www.archomeloans.com](http://www.archomeloans.com)  
 4/21/2021 10:00 AM  
 Price Code: 20210421A

**Jumbo Express Lending**

30 Year Fixed Rate Jumbo Express		
Note Rate	45 BE	60 BE
2.500	96.8937	96.7687
2.625	97.5634	97.4384
2.750	98.1671	98.0421
2.875	98.7496	98.6246
3.000	99.2998	99.1748
3.125	99.7574	99.6324
3.250	100.1527	100.0277
3.375	100.3940	100.2690
3.500	100.7771	100.6521
3.625	101.0902	100.9652
3.750	101.3408	101.2158
3.875	101.5290	101.4040
4.000	101.6547	101.5297
4.125	101.9329	101.8079
4.250	101.9611	101.8361
4.375	102.2082	102.0832
4.500	102.4143	102.2893
4.625	102.5682	102.4432

**Loan Level Price Adjusters**

Credit Score	CLTV					
	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
800+	0.850	0.600	0.600	0.475	0.475	0.475
780-799	0.850	0.600	0.600	0.475	0.475	0.475
760-779	0.600	0.600	0.600	0.475	0.475	0.350
740-759	0.600	0.600	0.475	0.350	0.350	0.225
720-739	0.600	0.475	0.350	0.350	0.225	0.100
700-719	0.475	0.350	0.225	0.100	-0.025	-0.025

  

Purpose	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Cash-Out Refi	-0.250	-0.250	-0.250	-0.500	-0.750	NA
No Cash-Out Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

  

Other	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Self Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
NY State	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Max Price
102.1500

Fees
UW Fee \$ 1,075.00

- > Lock expirations that fall on a weekend or holiday will automatically be extended to the next business day at the Extension Cost rate.
- > Locks must be extended in increments of 5, 15, or 30 days.
- > Extension Cost = 2 hrs per day

**Program Guidelines & Disclosures**

Pricing and Product Eligibility Guidelines subject to change at any time without notice.  
 Confirmation of a conditional commitment does not equal loan approval.  
 All loans must meet Product Eligibility. Other restrictions may apply.  
 (Please see Product Eligibility Guidelines for Reference)  
 Arc Home LLC is eligible to purchase closed Non-Delegated residential mortgage loans in all states except for HI, MO, & NV.  
 © Copyright 2019 by Arc Home LLC (f/k/a WEI Mortgage LLC) All Rights Reserved

\*\*\* Rate Sheet Pricing is for mortgage professionals only. Rate Sheet is not to be used for distribution to consumers. \*\*\*