



MPF Xtra SRP Prices

**Servicer:** Newrez, LLC  
**Product:** 15-Yr Fixed Rate  
**Effective for commitments on or after:** 07/17/2024

| <b>Outstanding Loan Balance</b>              |  |                 |
|--|--|-----------------|
| <b>Minimum Outstanding Loan Balance (\$)</b> | <b>Maximum Outstanding Loan Balance (\$)</b> | <b>Base SRP</b> |
| 0  | 49999.99                                     | 0.08            |
| 50000  | 99999.99                                     | 0.599           |
| 100000                                       | 149999.99                                    | 0.857           |
| 150000                                       | 199999.99                                    | 0.917           |
| 200000                                       | 249999.99                                    | 0.932           |
| 250000                                       | 299999.99                                    | 0.941           |
| 300000                                       | 349999.99                                    | 0.945           |
| 350000                                       | 399999.99                                    | 0.94            |
| 400000                                       | 499999.99                                    | 0.933           |
| 500000                                       | 549999.99                                    | 0.934           |
| 550000                                       | 599999.99                                    | 0.934           |
| 600000                                       | 649999.99                                    | 0.934           |
| 650000                                       | 766550                                       | 0.937           |
| 766550.01                                    | 999999.99                                    | 0.941           |
| 1000000                                      | Conforming Loan Limit                        | 0.945           |

| <b>Note Rate</b>       |                             |
|------------------------|-----------------------------|
| <b>Note Rate Range</b> | <b>Note Rate Adjustment</b> |
| 0.0000 - 4.8750        | 0.049                       |
| 4.8751 - 5.0000        | 0.049                       |
| 5.0001 - 5.1250        | 0.049                       |
| 5.1251 - 5.2500        | 0.049                       |
| 5.2501 - 5.3750        | 0.042                       |
| 5.3751 - 5.5000        | 0.035                       |
| 5.5001 - 5.6250        | 0.027                       |

| <b>Note Rate Range</b> | <b>Note Rate Adjustment</b> |
|------------------------|-----------------------------|
| 5.6251 - 5.7500        | 0.021                       |
| 5.7501 - 5.8750        | 0.014                       |
| 5.8751 - 6.0000        | 0.007                       |
| 6.0001 - 6.1250        | 0                           |
| 6.1251 - 6.2500        | -0.007                      |
| 6.2501 - 6.3750        | -0.012                      |
| 6.3751 - 6.5000        | -0.017                      |
| 6.5001 - 6.6250        | -0.041                      |
| 6.6251 - 6.7500        | -0.111                      |
| 6.7501 - 6.8750        | -0.126                      |
| 6.8751 - 7.0000        | -0.153                      |
| 7.0001 - 7.1250        | -0.157                      |
| 7.1251 - 7.2500        | -0.205                      |

| <b>Commitment Term</b>                |                                       |   |
|---------------------------------------|---------------------------------------|---|
| <b>Commitment Term Minimum (Days)</b> | <b>Commitment Term Maximum (Days)</b> | <b>Commitment Term Range Adjustment</b> |
| 1                                     | 30                                    | 0                                       |
| 31                                    | 45                                    | -0.05                                   |
| 46                                    | 60                                    | -0.1                                    |
| 61                                    | 75                                    | -0.15                                   |
| 76                                    | 90                                    | -0.2                                    |
| 91                                    | LIMIT                                 | NA                                      |

| <b>Investment Property and Other Adjustments</b>       |  |
|--|--|
| <b>Description</b>                                     | <b>Adjustment - Include all applicable</b> |
| No Cross-Sell  | NA   |
| Actual/Actual Remittance Type Adjustment               | 0  |
| Scheduled/Scheduled Remittance Type Adjustment         | 0  |
| Automated Underwriting Flexibility (Non-DU) Adjustment | 0  |
| Investment Property                                    | -0.05                                      |

| <b>State and Escrow Waiver</b> |                        |  |
|--------------------------------|------------------------|--|
| <b>State Tiers</b>             | <b>Base Adjustment</b> | <b>Additional Adjustment for Escrow Waiver</b> |
| AK                             | 0.049                  | -0.131   |
| AL, FL                         | 0.016                  | -0.109   |
| AR                             | 0.031                  | -0.119   |
| AZ                             | -0.059                 | -0.081   |
| CA                             | -0.068                 | -0.06  |

| <b>State Tiers</b> | <b>Base Adjustment</b> | <b>Additional Adjustment for Escrow Waiver</b> |
|--------------------|------------------------|--|
| CO                 | -0.064                 | -0.082   |
| CT                 | 0.034                  | -0.098   |
| DC                 | -0.012                 | -0.089   |
| DE                 | 0.045                  | -0.127   |
| GA                 | 0.005                  | -0.109   |
| HI                 | 0.003                  | -0.09  |
| IA                 | -0.004                 | -0.092   |
| ID                 | -0.051                 | -0.073   |
| IL                 | 0.004                  | -0.11  |
| IN                 | -0.017                 | -0.089   |
| KS                 | -0.023                 | -0.083   |
| KY                 | 0.005                  | -0.111   |
| LA                 | 0.03                   | -0.113   |
| MA                 | -0.04                  | -0.067   |
| MD                 | 0.011                  | -0.103   |
| ME                 | 0.002                  | -0.098   |
| MI                 | -0.014                 | -0.098   |
| MN                 | -0.009                 | -0.088   |
| MO                 | -0.008                 | -0.104   |
| MS                 | 0.036                  | -0.114   |
| MT                 | -0.024                 | -0.076   |
| NC                 | 0.002                  | -0.105   |
| ND                 | -0.008                 | -0.087   |
| NE                 | -0.013                 | -0.092   |
| NH                 | -0.007                 | -0.098   |
| NJ                 | -0.013                 | -0.073   |
| NM                 | 0.011                  | -0.097   |
| NV                 | -0.077                 | -0.05  |
| NY                 | 0.022                  | -0.063   |
| OH                 | 0.003                  | -0.093   |
| OK                 | 0.035                  | -0.114   |
| OR                 | -0.003                 | -0.116   |
| PA                 | 0.046                  | -0.121   |
| RI                 | -0.016                 | -0.079   |
| SC                 | 0.004                  | -0.107   |
| SD                 | -0.025                 | -0.087   |
| TN                 | -0.004                 | -0.105   |
| TX                 | 0.026                  | -0.123   |
| UT                 | -0.042                 | -0.102   |
| VA                 | -0.013                 | -0.087   |
| VT                 | 0.006                  | -0.085   |
| WA                 | -0.041                 | -0.084   |

| State Tiers | Base Adjustment | Additional Adjustment for Escrow Waiver |
|-------------|-----------------|---|
| WI          | 0.019           | -0.126                                  |
| WV          | 0.033           | -0.104                                  |
| WY          | -0.027          | -0.083                                  |

| Credit Score         |                      |                               |
|----------------------|----------------------|-------------------------------|
| Credit Score Minimum | Credit Score Maximum | Credit Score Range Adjustment |
| Not Provided         | Not Provided         | NA                            |
| 0                    | 619                  | NA                            |
| 620                  | 659.99               | -0.038                        |
| 660                  | 679.99               | -0.025                        |
| 680                  | 699.99               | -0.005                        |
| 700                  | LIMIT                | -0.005                        |

| CLTV             |              |                       |
|------------------|--------------|-----------------------|
| CLTV Minimum (%) | CLTV Maximum | CLTV Range Adjustment |
| 1                | 89           | 0                     |
| 90               | 94.99        | -0.05                 |
| 95               | 105          | -0.06                 |
| 105.01           | LIMIT        | NA                    |

| Cap           |        |
|---------------|--------|
| Description   | Amount |
| Gross SRP Min | -0.75  |
| Gross SRP Max | 1.375  |

| Fees           |        |
|----------------|--------|
| Description    | Amount |
| Administration | 150    |
| Tax Service    | 80     |

Product: 20-Yr Fixed Rate

Effective for commitments on or after: 07/17/2024

| <b>Outstanding Loan Balance</b>              |  |                 |
|--|--|-----------------|
| <b>Minimum Outstanding Loan Balance (\$)</b> | <b>Maximum Outstanding Loan Balance (\$)</b> | <b>Base SRP</b> |
| 0  | 49999.99                                     | 0.059           |
| 50000  | 99999.99                                     | 0.578           |
| 100000                                       | 149999.99                                    | 0.836           |
| 150000                                       | 199999.99                                    | 0.896           |
| 200000                                       | 249999.99                                    | 0.911           |
| 250000                                       | 299999.99                                    | 0.92            |
| 300000                                       | 349999.99                                    | 0.924           |
| 350000                                       | 399999.99                                    | 0.919           |
| 400000                                       | 499999.99                                    | 0.912           |
| 500000                                       | 549999.99                                    | 0.913           |
| 550000                                       | 599999.99                                    | 0.913           |
| 600000                                       | 649999.99                                    | 0.913           |
| 650000                                       | 766550                                       | 0.916           |
| 766550.01                                    | 999999.99                                    | 0.92            |
| 1000000                                      | Conforming Loan Limit                        | 0.924           |

| <b>Note Rate</b>       |                             |
|------------------------|-----------------------------|
| <b>Note Rate Range</b> | <b>Note Rate Adjustment</b> |
| 0.0000 - 5.3750        | 0.087                       |
| 5.3751 - 5.5000        | 0.087                       |
| 5.5001 - 5.6250        | 0.087                       |
| 5.6251 - 5.7500        | 0.087                       |
| 5.7501 - 5.8750        | 0.074                       |
| 5.8751 - 6.0000        | 0.06                        |
| 6.0001 - 6.1250        | 0.048                       |
| 6.1251 - 6.2500        | 0.036                       |
| 6.2501 - 6.3750        | 0.024                       |
| 6.3751 - 6.5000        | 0.012                       |
| 6.5001 - 6.6250        | 0                           |
| 6.6251 - 6.7500        | -0.011                      |
| 6.7501 - 6.8750        | -0.021                      |

| Note Rate Range | Note Rate Adjustment |
|-----------------|----------------------|
| 6.8751 - 7.0000 | -0.03                |
| 7.0001 - 7.1250 | -0.061               |
| 7.1251 - 7.2500 | -0.135               |
| 7.2501 - 7.3750 | -0.154               |
| 7.3751 - 7.5000 | -0.185               |
| 7.5001 - 7.6250 | -0.196               |
| 7.6251 - 7.7500 | -0.248               |

| Commitment Term                |                                |                                  |
|--------------------------------|--------------------------------|----------------------------------|
| Commitment Term Minimum (Days) | Commitment Term Maximum (Days) | Commitment Term Range Adjustment |
| 1                              | 30                             | 0                                |
| 31                             | 45                             | -0.05                            |
| 46                             | 60                             | -0.1                             |
| 61                             | 75                             | -0.15                            |
| 76                             | 90                             | -0.2                             |
| 91                             | LIMIT                          | NA                               |

| Investment Property and Other Adjustments              |                                     |
|--|-------------------------------------|
| Description  | Adjustment - Include all applicable |
| No Cross-Sell  | NA                                  |
| Actual/Actual Remittance Type Adjustment               | 0                                   |
| Scheduled/Scheduled Remittance Type Adjustment         | 0                                   |
| Automated Underwriting Flexibility (Non-DU) Adjustment | 0                                   |
| Investment Property                                    | -0.05                               |

| State and Escrow Waiver |                 |   |
|-------------------------|-----------------|---|
| State Tiers             | Base Adjustment | Additional Adjustment for Escrow Waiver |
| AK                      | 0.049           | -0.131                                  |
| AL, FL                  | 0.016           | -0.109                                  |
| AR                      | 0.031           | -0.119                                  |
| AZ                      | -0.059          | -0.081                                  |
| CA                      | -0.068          | -0.06                                   |
| CO                      | -0.064          | -0.082                                  |
| CT                      | 0.034           | -0.098                                  |
| DC                      | -0.012          | -0.089                                  |
| DE                      | 0.045           | -0.127                                  |
| GA                      | 0.005           | -0.109                                  |
| HI                      | 0.003           | -0.09                                   |

| <b>State Tiers</b> | <b>Base Adjustment</b> | <b>Additional Adjustment for Escrow Waiver</b> |
|--------------------|------------------------|--|
| IA                 | -0.004                 | -0.092   |
| ID                 | -0.051                 | -0.073   |
| IL                 | 0.004                  | -0.11  |
| IN                 | -0.017                 | -0.089   |
| KS                 | -0.023                 | -0.083   |
| KY                 | 0.005                  | -0.111   |
| LA                 | 0.03                   | -0.113   |
| MA                 | -0.04                  | -0.067   |
| MD                 | 0.011                  | -0.103   |
| ME                 | 0.002                  | -0.098   |
| MI                 | -0.014                 | -0.098   |
| MN                 | -0.009                 | -0.088   |
| MO                 | -0.008                 | -0.104   |
| MS                 | 0.036                  | -0.114   |
| MT                 | -0.024                 | -0.076   |
| NC                 | 0.002                  | -0.105   |
| ND                 | -0.008                 | -0.087   |
| NE                 | -0.013                 | -0.092   |
| NH                 | -0.007                 | -0.098   |
| NJ                 | -0.013                 | -0.073   |
| NM                 | 0.011                  | -0.097   |
| NV                 | -0.077                 | -0.05  |
| NY                 | 0.022                  | -0.063   |
| OH                 | 0.003                  | -0.093   |
| OK                 | 0.035                  | -0.114   |
| OR                 | -0.003                 | -0.116   |
| PA                 | 0.046                  | -0.121   |
| RI                 | -0.016                 | -0.079   |
| SC                 | 0.004                  | -0.107   |
| SD                 | -0.025                 | -0.087   |
| TN                 | -0.004                 | -0.105   |
| TX                 | 0.026                  | -0.123   |
| UT                 | -0.042                 | -0.102   |
| VA                 | -0.013                 | -0.087   |
| VT                 | 0.006                  | -0.085   |
| WA                 | -0.041                 | -0.084   |
| WI                 | 0.019                  | -0.126   |
| WV                 | 0.033                  | -0.104   |
| WY                 | -0.027                 | -0.083   |

**Credit Score**

| <b>Credit Score Minimum</b> | <b>Credit Score Maximum</b> | <b>Credit Score Range Adjustment</b> |
|-----------------------------|-----------------------------|--------------------------------------|
| Not Provided                | Not Provided                | NA                                   |
| 0                           | 619                         | NA                                   |
| 620                         | 659.99                      | -0.038                               |
| 660                         | 679.99                      | -0.025                               |
| 680                         | 699.99                      | -0.005                               |
| 700                         | LIMIT                       | -0.005                               |

| <b>CLTV</b>             |                     |                              |
|-------------------------|---------------------|------------------------------|
| <b>CLTV Minimum (%)</b> | <b>CLTV Maximum</b> | <b>CLTV Range Adjustment</b> |
| 1                       | 89                  | 0                            |
| 90                      | 94.99               | -0.05                        |
| 95                      | 105                 | -0.06                        |
| 105.01                  | LIMIT               | NA                           |

| <b>Cap</b>         |               |
|--------------------|---------------|
| <b>Description</b> | <b>Amount</b> |
| Gross SRP Min      | -0.75         |
| Gross SRP Max      | 1.375         |

| <b>Fees</b>        |               |
|--------------------|---------------|
| <b>Description</b> | <b>Amount</b> |
| Administration     | 150           |
| Tax Service        | 80            |



Product: 30-Yr Fixed Rate

Effective for commitments on or after: 07/17/2024

| <b>Outstanding Loan Balance</b>              |  |                 |
|--|--|-----------------|
| <b>Minimum Outstanding Loan Balance (\$)</b> | <b>Maximum Outstanding Loan Balance (\$)</b> | <b>Base SRP</b> |
| 0  | 49999.99                                     | 0.091           |
| 50000  | 99999.99                                     | 0.61            |
| 100000                                       | 149999.99                                    | 0.868           |
| 150000                                       | 199999.99                                    | 0.928           |
| 200000                                       | 249999.99                                    | 0.943           |
| 250000                                       | 299999.99                                    | 0.952           |
| 300000                                       | 349999.99                                    | 0.956           |
| 350000                                       | 399999.99                                    | 0.951           |
| 400000                                       | 499999.99                                    | 0.944           |
| 500000                                       | 549999.99                                    | 0.945           |
| 550000                                       | 599999.99                                    | 0.945           |
| 600000                                       | 649999.99                                    | 0.945           |
| 650000                                       | 766550                                       | 0.948           |
| 766550.01                                    | 999999.99                                    | 0.952           |
| 1000000                                      | Conforming Loan Limit                        | 0.956           |

| <b>Note Rate</b>       |                             |
|------------------------|-----------------------------|
| <b>Note Rate Range</b> | <b>Note Rate Adjustment</b> |
| 0.0000 - 5.3750        | 0.087                       |
| 5.3751 - 5.5000        | 0.087                       |
| 5.5001 - 5.6250        | 0.087                       |
| 5.6251 - 5.7500        | 0.087                       |
| 5.7501 - 5.8750        | 0.074                       |
| 5.8751 - 6.0000        | 0.06                        |
| 6.0001 - 6.1250        | 0.048                       |
| 6.1251 - 6.2500        | 0.036                       |
| 6.2501 - 6.3750        | 0.024                       |
| 6.3751 - 6.5000        | 0.012                       |
| 6.5001 - 6.6250        | 0                           |
| 6.6251 - 6.7500        | -0.011                      |
| 6.7501 - 6.8750        | -0.021                      |

| Note Rate Range | Note Rate Adjustment |
|-----------------|----------------------|
| 6.8751 - 7.0000 | -0.03                |
| 7.0001 - 7.1250 | -0.061               |
| 7.1251 - 7.2500 | -0.135               |
| 7.2501 - 7.3750 | -0.154               |
| 7.3751 - 7.5000 | -0.185               |
| 7.5001 - 7.6250 | -0.196               |
| 7.6251 - 7.7500 | -0.248               |

| Commitment Term                |                                |                                  |
|--------------------------------|--------------------------------|----------------------------------|
| Commitment Term Minimum (Days) | Commitment Term Maximum (Days) | Commitment Term Range Adjustment |
| 1                              | 30                             | 0                                |
| 31                             | 45                             | -0.05                            |
| 46                             | 60                             | -0.1                             |
| 61                             | 75                             | -0.15                            |
| 76                             | 90                             | -0.2                             |
| 91                             | LIMIT                          | NA                               |

| Investment Property and Other Adjustments              |                                     |
|--|-------------------------------------|
| Description  | Adjustment - Include all applicable |
| No Cross-Sell  | NA                                  |
| Actual/Actual Remittance Type Adjustment               | 0                                   |
| Scheduled/Scheduled Remittance Type Adjustment         | 0                                   |
| Automated Underwriting Flexibility (Non-DU) Adjustment | 0                                   |
| Investment Property                                    | -0.05                               |

| State and Escrow Waiver |                 |   |
|-------------------------|-----------------|---|
| State Tiers             | Base Adjustment | Additional Adjustment for Escrow Waiver |
| AK                      | 0.049           | -0.131                                  |
| AL, FL                  | 0.016           | -0.109                                  |
| AR                      | 0.031           | -0.119                                  |
| AZ                      | -0.059          | -0.081                                  |
| CA                      | -0.068          | -0.06                                   |
| CO                      | -0.064          | -0.082                                  |
| CT                      | 0.034           | -0.098                                  |
| DC                      | -0.012          | -0.089                                  |
| DE                      | 0.045           | -0.127                                  |
| GA                      | 0.005           | -0.109                                  |
| HI                      | 0.003           | -0.09                                   |

| State Tiers | Base Adjustment | Additional Adjustment for Escrow Waiver |
|-------------|-----------------|---|
| IA          | -0.004          | -0.092                                  |
| ID          | -0.051          | -0.073                                  |
| IL          | 0.004           | -0.11                                   |
| IN          | -0.017          | -0.089                                  |
| KS          | -0.023          | -0.083                                  |
| KY          | 0.005           | -0.111                                  |
| LA          | 0.03            | -0.113                                  |
| MA          | -0.04           | -0.067                                  |
| MD          | 0.011           | -0.103                                  |
| ME          | 0.002           | -0.098                                  |
| MI          | -0.014          | -0.098                                  |
| MN          | -0.009          | -0.088                                  |
| MO          | -0.008          | -0.104                                  |
| MS          | 0.036           | -0.114                                  |
| MT          | -0.024          | -0.076                                  |
| NC          | 0.002           | -0.105                                  |
| ND          | -0.008          | -0.087                                  |
| NE          | -0.013          | -0.092                                  |
| NH          | -0.007          | -0.098                                  |
| NJ          | -0.013          | -0.073                                  |
| NM          | 0.011           | -0.097                                  |
| NV          | -0.077          | -0.05                                   |
| NY          | 0.022           | -0.063                                  |
| OH          | 0.003           | -0.093                                  |
| OK          | 0.035           | -0.114                                  |
| OR          | -0.003          | -0.116                                  |
| PA          | 0.046           | -0.121                                  |
| RI          | -0.016          | -0.079                                  |
| SC          | 0.004           | -0.107                                  |
| SD          | -0.025          | -0.087                                  |
| TN          | -0.004          | -0.105                                  |
| TX          | 0.026           | -0.123                                  |
| UT          | -0.042          | -0.102                                  |
| VA          | -0.013          | -0.087                                  |
| VT          | 0.006           | -0.085                                  |
| WA          | -0.041          | -0.084                                  |
| WI          | 0.019           | -0.126                                  |
| WV          | 0.033           | -0.104                                  |
| WY          | -0.027          | -0.083                                  |

**Credit Score**

| <b>Credit Score Minimum</b> | <b>Credit Score Maximum</b> | <b>Credit Score Range Adjustment</b> |
|-----------------------------|-----------------------------|--------------------------------------|
| Not Provided                | Not Provided                | NA                                   |
| 0                           | 619                         | NA                                   |
| 620                         | 659.99                      | -0.038                               |
| 660                         | 679.99                      | -0.025                               |
| 680                         | 699.99                      | -0.005                               |
| 700                         | LIMIT                       | -0.005                               |

| <b>CLTV</b>             |                     |                              |
|-------------------------|---------------------|------------------------------|
| <b>CLTV Minimum (%)</b> | <b>CLTV Maximum</b> | <b>CLTV Range Adjustment</b> |
| 1                       | 89                  | 0                            |
| 90                      | 94.99               | -0.05                        |
| 95                      | 105                 | -0.06                        |
| 105.01                  | LIMIT               | NA                           |

| <b>Cap</b>         |               |
|--------------------|---------------|
| <b>Description</b> | <b>Amount</b> |
| Gross SRP Min      | -0.75         |
| Gross SRP Max      | 1.375         |

| <b>Fees</b>        |               |
|--------------------|---------------|
| <b>Description</b> | <b>Amount</b> |
| Administration     | 150           |
| Tax Service        | 80            |