



newrez
FHLBCH GOVT SRP Pricing - Government

Effective Date: 11/01/2024

30 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.875	4.999	0.904
5.000	5.124	0.904
5.125	5.249	0.904
5.250	5.374	0.904
5.375	5.499	0.904
5.500	5.624	0.904
5.625	5.749	0.904
5.750	5.874	0.904
5.875	5.999	0.904
6.000	6.124	0.888
6.125	6.249	0.865
6.250	6.374	0.841
6.375	6.499	0.815
6.500	6.624	0.790
6.625	6.749	0.746
6.750	6.874	0.703
6.875	7.000	0.630
6.975	7.000	0.556
7.001	7.125	0.500
7.126	7.250	0.444
7.251	7.375	0.401
7.376	7.500	0.357
7.501	7.625	0.319
7.626	7.750	0.280
7.751	7.875	0.249
7.876	8.000	0.148
8.001	8.125	0.004
8.126	8.250	-0.140
8.251	8.375	-0.284
8.376	8.500	-0.428
8.501	8.625	-0.448

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	0
50,000	74,999.99	-0.070
75,000	99,999.99	-0.070
100,000	149,999.99	-0.050
150,000	199,999.99	-0.020
200,000	249,999.99	0
250,000	299,999.99	-0.050
300,000	349,999.99	-0.120
350,000	399,999.99	-0.180
400,000	449,999.99	-0.220
450,000	499,999.99	-0.220
500,000	599,999.99	-0.270
600,000	699,999.99	-0.370
700,000	799,999.99	-0.420
800,000	899,999.99	-0.620
900,000	999,999.99	-0.620
1,000,000	1,499,999.99	-1
1,500,000	1,999,999.99	-1
2,000,000	2,499,999.99	-1

15 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.250	4.374	0.565
4.375	4.499	0.565
4.500	4.624	0.565
4.625	4.749	0.565
4.750	4.874	0.565
4.875	4.999	0.565
5.000	5.124	0.565
5.125	5.249	0.565
5.250	5.374	0.565
5.375	5.499	0.568
5.500	5.624	0.571
5.625	5.749	0.574
5.750	5.874	0.575
5.875	5.999	0.576
6.000	6.124	0.583
6.125	6.249	0.589
6.250	6.374	0.486
6.375	6.500	0.441
6.376	6.500	0.404
6.501	6.625	0.366
6.626	6.750	0.335
6.751	6.875	0.304
6.876	7.000	0.283
7.001	7.125	0.262
7.126	7.250	0.259
7.251	7.375	0.186
7.376	7.500	0.099
7.501	7.625	0.012
7.626	7.750	-0.075
7.751	7.875	-0.162
7.876	8.000	-0.249

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	0
50,000	74,999.99	-0.070
75,000	99,999.99	-0.070
100,000	149,999.99	-0.050
150,000	199,999.99	-0.020
200,000	249,999.99	0
250,000	299,999.99	-0.050
300,000	349,999.99	-0.120
350,000	399,999.99	-0.180
400,000	449,999.99	-0.220
450,000	499,999.99	-0.220
500,000	599,999.99	-0.270
600,000	699,999.99	-0.370
700,000	799,999.99	-0.420
800,000	899,999.99	-0.620
900,000	999,999.99	-0.620
1,000,000	1,499,999.99	-1
1,500,000	1,999,999.99	-1
2,000,000	2,499,999.99	-1

Property State	
State	Escrowed Price Adj.
AK	0.049
AL	0.016
AR	0.030
AZ	-0.058
CA	-0.069
CO	-0.063
CT	0.032
DC	-0.013
DE	0.044
FL	0.016
GA	0.005
HI	0.001
IA	-0.005
ID	-0.051
IL	0.004
IN	-0.018
KS	-0.024
KY	0.005
LA	0.029
MA	-0.041
MD	0.010
ME	0.001
MI	-0.014
MN	-0.010
MO	-0.007
MS	0.035
MT	-0.025
NC	0.002
ND	-0.009
NE	-0.013
NH	-0.007
NJ	-0.015
NM	0.010
NV	-0.078
NY	0.018
OH	0.002
OK	0.034
OR	-0.002
PA	0.045
RI	-0.017
SC	0.004
SD	-0.026
TN	-0.004
TX	0.026
UT	-0.040
VA	-0.014
VT	0.004
WA	-0.041
WI	0.020
WV	0.032
WY	-0.028

Property State	
State	Escrowed Price Adj.
AK	0.049
AL	0.016
AR	0.030
AZ	-0.058
CA	-0.069
CO	-0.063
CT	0.032
DC	-0.013
DE	0.044
FL	0.016
GA	0.005
HI	0.001
IA	-0.005
ID	-0.051
IL	0.004
IN	-0.018
KS	-0.024
KY	0.005
LA	0.029
MA	-0.041
MD	0.010
ME	0.001
MI	-0.014
MN	-0.010
MO	-0.007
MS	0.035
MT	-0.025
NC	0.002
ND	-0.009
NE	-0.013
NH	-0.007
NJ	-0.015
NM	0.010
NV	-0.078
NY	0.018
OH	0.002
OK	0.034
OR	-0.002
PA	0.045
RI	-0.017
SC	0.004
SD	-0.026
TN	-0.004
TX	0.026
UT	-0.040
VA	-0.014
VT	0.004
WA	-0.041
WI	0.020
WV	0.032
WY	-0.028

LTV		
Min	Max	Base Price Adj.
85.010	90	0
90.010	97	0
97.010	99.990	-0.040
100	103	-0.060

LTV		
Min	Max	Base Price Adj.
85.010	90	0
90.010	97	0
97.010	99.990	-0.040
100	103	-0.060

FICO		
Min	Max	Base Price Adj.
580	599	-0.250
600	619	-0.250
620	639	-0.150
640	659	-0.150
660	679	-0.040
680	900	0

FICO		
Min	Max	Base Price Adj.
580	599	-0.250
600	619	-0.250
620	639	-0.150
640	659	-0.150
660	679	-0.040
680	900	0

Purpose	
Value	Base Price Adj.
Purchase	0
Refi - Cashout	-0.070
Refi - Rate / Term	0

Purpose	
Value	Base Price Adj.
Purchase	0
Refi - Cashout	-0.070
Refi - Rate / Term	0

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

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

Property Type	
Value	Base Price Adj.
2-4 Family	0
Co Op	0
Condominium	-0.030
Manufactured	0
PUD	0
Single Family	0
Townhome	0

Property Type	
Value	Base Price Adj.
2-4 Family	0
Co Op	0
Condominium	-0.030
Manufactured	0
PUD	0
Single Family	0
Townhome	0

Third Party Origination	
Value	Base Price Adj.
Yes	-0.100

Third Party Origination	
Value	Base Price Adj.
Yes	-0.100

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

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

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

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

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

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

Loan Type	
Value	Base Price Adj.
USDA	-0.020
VA	-0.040

Loan Type	
Value	Base Price Adj.
USDA	-0.020
VA	-0.040

Fees (per loan)
 Boarding \$500.00
 Tax Service \$80.00
 SRP Cap
 Max 5.5x