



newrez
FHLBCH SRP Pricing - Conventional

Effective Date: 11/01/2024

30 / 20 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.875	4.999	1.120
5.000	5.124	1.120
5.125	5.249	1.120
5.250	5.374	1.120
5.375	5.499	1.120
5.500	5.624	1.109
5.625	5.749	1.098
5.750	5.874	1.086
5.875	5.999	1.073
6.000	6.124	1.060
6.125	6.249	1.046
6.250	6.374	1.034
6.375	6.499	1.022
6.500	6.624	1.010
6.625	6.749	0.998
6.750	6.750	0.986
6.751	6.875	0.975
6.876	7.000	0.965
7.001	7.125	0.956
7.126	7.250	0.945
7.251	7.375	0.936
7.376	7.500	0.928
7.501	7.625	0.921
7.626	7.750	0.910
7.751	7.875	0.898
7.876	8.000	0.886
8.001	8.125	0.875
8.126	8.250	0.864
8.251	8.375	0.853
8.376	8.500	0.842
8.501	8.625	0.831
8.626	8.750	0.820

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	-0.865
50,000	74,999.99	-0.346
75,000	99,999.99	-0.346
100,000	149,999.99	-0.088
150,000	199,999.99	-0.028
200,000	249,999.99	-0.013
250,000	299,999.99	-0.004
300,000	349,999.99	0
350,000	399,999.99	-0.005
400,000	449,999.99	-0.012
450,000	499,999.99	-0.012
500,000	599,999.99	-0.011
600,000	649,999.99	-0.011
650,000	766,550	-0.008
766,550.01	899,999.99	-0.004
900,000	999,999.99	-0.004
1,000,000	1,499,999.99	0
1,500,000	1,999,999.99	0
2,000,000	2,499,999.99	0

15 / 10 Year Fixed Rate

Note Rate		
Min	Max	Base Price Adj.
4.250	4.374	1.044
4.375	4.499	1.044
4.500	4.624	1.044
4.625	4.749	1.044
4.750	4.874	1.044
4.875	4.999	1.040
5.000	5.124	1.035
5.125	5.249	1.029
5.250	5.374	1.024
5.375	5.499	1.017
5.500	5.624	1.010
5.625	5.749	1.002
5.750	5.874	0.996
5.875	5.999	0.989
6.000	6.124	0.982
6.125	6.125	0.975
6.126	6.250	0.968
6.251	6.375	0.963
6.376	6.500	0.958
6.501	6.625	0.954
6.626	6.750	0.949
6.751	6.875	0.945
6.876	7.000	0.942
7.001	7.125	0.938
7.126	7.250	0.930
7.251	7.375	0.923
7.376	7.500	0.916
7.501	7.625	0.909
7.626	7.750	0.902
7.751	7.875	0.895
7.876	8.000	0.888
8.001	8.125	0.881

Loan Amount		
Min	Max	Base Price Adj.
0.01	49,999.99	-0.865
50,000	74,999.99	-0.346
75,000	99,999.99	-0.346
100,000	149,999.99	-0.088
150,000	199,999.99	-0.028
200,000	249,999.99	-0.013
250,000	299,999.99	-0.004
300,000	349,999.99	0
350,000	399,999.99	-0.005
400,000	449,999.99	-0.012
450,000	499,999.99	-0.012
500,000	599,999.99	-0.011
600,000	649,999.99	-0.011
650,000	766,550	-0.008
766,550.01	899,999.99	-0.004
900,000	999,999.99	-0.004
1,000,000	1,499,999.99	0
1,500,000	1,999,999.99	0
2,000,000	2,499,999.99	0

Property State		
State	Escrow Price Adj.	Escrow Waiver Price Adj.
AK	0.049	-0.082
AL	0.016	-0.093
AR	0.031	-0.088
AZ	-0.059	-0.140
CA	-0.068	-0.127
CO	-0.064	-0.145
CT	0.034	-0.063
DC	-0.012	-0.101
DE	0.045	-0.083
FL	0.016	-0.092
GA	0.005	-0.104
HI	0.003	-0.087
IA	-0.004	-0.096
ID	-0.051	-0.123
IL	0.004	-0.107
IN	-0.017	-0.106
KS	-0.023	-0.106
KY	0.005	-0.106
LA	0.030	-0.083
MA	-0.040	-0.107
MD	0.011	-0.092
ME	0.002	-0.096
MI	-0.014	-0.112
MN	-0.009	-0.098
MO	-0.008	-0.111
MS	0.036	-0.077
MT	-0.024	-0.099
NC	0.002	-0.103
ND	-0.008	-0.095
NE	-0.013	-0.105
NH	-0.007	-0.105
NJ	-0.013	-0.086
NM	0.011	-0.086
NV	-0.077	-0.126
NY	0.022	-0.041
OH	0.003	-0.090
OK	0.035	-0.079
OR	-0.003	-0.119
PA	0.046	-0.075
RI	-0.016	-0.095
SC	0.004	-0.103
SD	-0.025	-0.112
TN	-0.004	-0.109
TX	0.026	-0.097
UT	-0.042	-0.144
VA	-0.012	-0.100
VT	0.006	-0.079
WA	-0.041	-0.125
WI	0.019	-0.107
WV	0.033	-0.071
WY	-0.027	-0.110

Property State		
State	Escrow Price Adj.	Escrow Waiver Price Adj.
AK	0.049	-0.082
AL	0.016	-0.093
AR	0.031	-0.088
AZ	-0.059	-0.140
CA	-0.068	-0.127
CO	-0.064	-0.145
CT	0.034	-0.063
DC	-0.012	-0.101
DE	0.045	-0.083
FL	0.016	-0.092
GA	0.005	-0.104
HI	0.003	-0.087
IA	-0.004	-0.096
ID	-0.051	-0.123
IL	0.004	-0.107
IN	-0.017	-0.106
KS	-0.023	-0.106
KY	0.005	-0.106
LA	0.030	-0.083
MA	-0.040	-0.107
MD	0.011	-0.092
ME	0.002	-0.096
MI	-0.014	-0.112
MN	-0.009	-0.098
MO	-0.008	-0.111
MS	0.036	-0.077
MT	-0.024	-0.099
NC	0.002	-0.103
ND	-0.008	-0.095
NE	-0.013	-0.105
NH	-0.007	-0.105
NJ	-0.013	-0.086
NM	0.011	-0.086
NV	-0.077	-0.126
NY	0.022	-0.041
OH	0.003	-0.090
OK	0.035	-0.079
OR	-0.003	-0.119
PA	0.046	-0.075
RI	-0.016	-0.095
SC	0.004	-0.103
SD	-0.025	-0.112
TN	-0.004	-0.109
TX	0.026	-0.097
UT	-0.042	-0.144
VA	-0.012	-0.100
VT	0.006	-0.079
WA	-0.041	-0.125
WI	0.019	-0.107
WV	0.033	-0.071
WY	-0.027	-0.110

LTV		
Min	Max	Base Price Adj.
0	85	0
85.010	89.990	0
90	94.990	-0.050
95	100	-0.060
100.010	103	-0.060

LTV		
Min	Max	Base Price Adj.
0	85	0
85.010	89.990	0
90	94.990	-0.050
95	100	-0.060
100.010	103	-0.060

FICO		
Min	Max	Base Price Adj.
580	599	N/A
600	619	N/A
620	639	-0.038
640	659	-0.038
660	679	-0.025
680	699	-0.005
700	719	-0.005
720	739	-0.005
740	759	-0.005
760	779	-0.005
780	799	-0.005
800	819	-0.005

FICO		
Min	Max	Base Price Adj.
580	599	N/A
600	619	N/A
620	639	-0.038
640	659	-0.038
660	679	-0.025
680	699	-0.005
700	719	-0.005
720	739	-0.005
740	759	-0.005
760	779	-0.005
780	799	-0.005
800	819	-0.005

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

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

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

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

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

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

Term		
Min	Max	Base Price Adj.
181	240	-0.022
241	300	0
301	360	0

Term		
Min	Max	Base Price Adj.
120	120	-0.100
121	150	0
151	180	0

Third Party Origination		
Value	Base Price Adj.	
Yes	0	0

Third Party Origination		
Value	Base Price Adj.	
Yes	0	0

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

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

Fees (per loan)
 Boarding \$120.00
 Tax Service \$80.00
 SRP Cap
 Max 5.5x