



MPF Xtra SRP Prices

**Servicer:** Newrez, LLC  
**Product:** 15-Yr Fixed Rate  
**Effective for commitments on or after:** 10/31/2024

<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>
0.7500 - 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

Note Rate Range	Note Rate Adjustment
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

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

<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	120
Tax Service	80

**Product:** 20-Yr Fixed Rate

**Effective for commitments on or after:** 10/31/2024

<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>
0.6250 - 5.5000	0.087
5.5001 - 5.6250	0.087
5.6251 - 5.7500	0.087
5.7501 - 5.8750	0.087
5.8751 - 6.0000	0.074
6.0001 - 6.1250	0.06
6.1251 - 6.2500	0.048
6.2501 - 6.3750	0.036
6.3751 - 6.5000	0.024
6.5001 - 6.6250	0.012
6.6251 - 6.7500	0
6.7501 - 6.8750	-0.011
6.8751 - 7.0000	-0.021

Note Rate Range	Note Rate Adjustment
7.0001 - 7.1250	-0.03
7.1251 - 7.2500	-0.061
7.2501 - 7.3750	-0.135
7.3751 - 7.5000	-0.154
7.5001 - 7.6250	-0.185
7.6251 - 7.7500	-0.196
7.7501 - 7.8750	-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
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
AK	0.049	-0.131
AL, FL	0.016	-0.109

<b>State Tiers</b>	<b>Base Adjustment</b>	<b>Additional Adjustment for Escrow Waiver</b>
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
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

**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	120
Tax Service	80



Product: 30-Yr Fixed Rate

Effective for commitments on or after: 10/31/2024

<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>
0.6250 - 5.5000	0.087
5.5001 - 5.6250	0.087
5.6251 - 5.7500	0.087
5.7501 - 5.8750	0.087
5.8751 - 6.0000	0.074
6.0001 - 6.1250	0.06
6.1251 - 6.2500	0.048
6.2501 - 6.3750	0.036
6.3751 - 6.5000	0.024
6.5001 - 6.6250	0.012
6.6251 - 6.7500	0
6.7501 - 6.8750	-0.011
6.8751 - 7.0000	-0.021

Note Rate Range	Note Rate Adjustment
7.0001 - 7.1250	-0.03
7.1251 - 7.2500	-0.061
7.2501 - 7.3750	-0.135
7.3751 - 7.5000	-0.154
7.5001 - 7.6250	-0.185
7.6251 - 7.7500	-0.196
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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
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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	120
Tax Service	80