

Newrez - SRP Schedule - Negotiated Flow Agreement - MPF Traditional



Pricing Effective Date: 7/17/2024

Conforming Fixed Rate Pricing

30 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
5.25	1.120	4.48
5.375	1.109	4.44
5.5	1.098	4.39
5.625	1.086	4.34
5.75	1.073	4.29
5.875	1.060	4.24
6	1.046	4.18
6.125	1.034	4.14
6.25	1.022	4.09
6.375	1.010	4.04
6.5	0.998	3.99
6.625	0.986	3.94
6.75	0.975	3.90
6.875	0.965	3.86
7	0.956	3.82
7.125	0.945	3.78
7.25	0.936	3.74
7.375	0.928	3.71
7.5	0.921	3.68
7.625	0.910	3.64
7.75	0.898	3.59
7.875	0.886	3.54
8	0.875	3.50

20 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
5.25	1.088	4.35
5.375	1.077	4.31
5.5	1.066	4.26
5.625	1.054	4.22
5.75	1.041	4.16
5.875	1.028	4.11
6	1.014	4.06
6.125	1.002	4.01
6.25	0.990	3.96
6.375	0.978	3.91
6.5	0.966	3.86
6.625	0.954	3.82
6.75	0.943	3.77
6.875	0.933	3.73
7	0.924	3.70
7.125	0.913	3.65
7.25	0.904	3.62
7.375	0.896	3.58
7.5	0.889	3.56
7.625	0.878	3.51
7.75	0.866	3.46
7.875	0.854	3.42
8	0.843	3.37

15 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
4.75	1.044	4.18
4.875	1.040	4.16
5	1.035	4.14
5.125	1.029	4.12
5.25	1.024	4.10
5.375	1.017	4.07
5.5	1.010	4.04
5.625	1.002	4.01
5.75	0.996	3.98
5.875	0.989	3.96
6	0.982	3.93
6.125	0.975	3.90
6.25	0.968	3.87
6.375	0.963	3.85
6.5	0.958	3.83
6.625	0.954	3.82
6.75	0.949	3.80
6.875	0.945	3.78
7	0.942	3.77
7.125	0.938	3.75
7.25	0.930	3.72
7.375	0.923	3.69
7.5	0.916	3.66

10 Year Fixed		
Note Rate	SRP (25 bps Serv Fee)	Multiple
4.75	0.944	3.78
4.875	0.940	3.76
5	0.935	3.74
5.125	0.929	3.72
5.25	0.924	3.70
5.375	0.917	3.67
5.5	0.910	3.64
5.625	0.902	3.61
5.75	0.896	3.58
5.875	0.889	3.56
6	0.882	3.53
6.125	0.875	3.50
6.25	0.868	3.47
6.375	0.863	3.45
6.5	0.858	3.43
6.625	0.854	3.42
6.75	0.849	3.40
6.875	0.845	3.38
7	0.842	3.37
7.125	0.838	3.35
7.25	0.830	3.32
7.375	0.823	3.29
7.5	0.816	3.26

State	Escrowed	Escrow Waived
AK	0.049	-0.082
AL	0.016	-0.093
AR	0.031	-0.088
AZ	-0.059	-0.14
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	0.03	-0.083
MA	-0.04	-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	-0.09
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	-0.013	-0.1
VT	0.006	-0.079
WA	-0.041	-0.125
WI	0.019	-0.107
WV	0.033	-0.071
WY	-0.027	-0.11

Loan Level Price Adjustments

Loan Amount Adjustment	Price Adjuster
Loan Amount < \$50,000	-0.865
Loan Amount >= \$50K and < 100K	-0.346
Loan Amount >= \$100K and < 150K	-0.088
Loan Amount >= \$150K and < 200K	-0.028
Loan Amount >= \$200K and < 250K	-0.013
Loan Amount >= \$250K and < 300K	-0.004
Loan Amount >= \$300K and < 350K	0.000
Loan Amount >= \$350K and < 400K	-0.005
Loan Amount >= \$400K and < 500K	-0.012
Loan Amount >= \$500K and < 550K	-0.011
Loan Amount >= \$550K and < 600K	-0.011
Loan Amount >= \$600K and < 650K	-0.011
Loan Amount >= \$650K and <= 766,550	-0.008
Loan Amount > \$766,550 and < 1MM	-0.004
Loan Amount >= \$1MM	0.000

Other Adjustment	Price Adjuster
LTV / CLTV >= 90% and < 95%	-0.05
LTV / CLTV >= 95% and <= 105%	-0.06

FICO Adjustment	Price Adjuster
FICO < 620	N/A
FICO >= 620 and < 660	-0.038
FICO >= 660 and < 680	-0.025
FICO >= 680	-0.005

Seasoning	Price Adjuster
> 2 months	N/A

Fees

Tax Service Fee: \$80.00 per loan

Boarding Fee: \$150.00 per loan

Max Gross Price: 5.5 multiple; Gross price refers to base price plus all adjusters (excluding fees). No floor price.