



UNIFIED RELIANCE WHOLESALE

UNIFIED RELIANCE WHOLESALE
24630 Washington Ave, Suite 200, Murrieta, CA 92562

* This ratesheet is initial daily rate sheet indicator pricing only. For true pricing and our full range of products, visit the pricing portal.

Loss Payee Info: Axia Financial, LLC | ISAO/ATIMA | 3009 112th Ave NE, Suite 200, Bellevue, WA 98004
FHA ID: 2678400009 | VA ID: 9802670000

Effective: 9/30/2022

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Concierge Line: 951.368.9225

Main table containing Fannie Mae Fixed Rate Pricing, Approved States, and Lender Fees. Includes columns for Rate, 15-Day, 30-Day, 45-Day, and 60-Day for various loan types like FNMA 30 YF, URW 30 YF Conv, etc.

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Fannie Mae Price Adjustments									
	LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
LTV / FICO Adjusters: All Products w/Terms > 15 Yrs	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
	700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
	680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
	660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
	640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
	620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
600 - 619	0.500	1.500	3.000	3.000	3.250	3.250	3.250	NA	
LTV / FICO Adjusters: Cash-Out Refinance (All Terms)	>=740	0.375	0.625	0.625	0.875	NA	NA	NA	NA
	720 - 739	0.375	1.000	1.000	1.125	NA	NA	NA	NA
	700 - 719	0.375	1.000	1.000	1.125	NA	NA	NA	NA
	680 - 699	0.375	1.125	1.125	1.750	NA	NA	NA	NA
	660 - 679	0.625	1.125	1.125	1.875	NA	NA	NA	NA
	640 - 659	0.625	1.625	1.625	2.625	NA	NA	NA	NA
	620 - 639	0.625	1.625	1.625	3.125	NA	NA	NA	NA
600 - 619	1.625	2.625	2.625	3.125	NA	NA	NA	NA	
2nd Home	1.125	1.625	2.125	3.375	4.125	4.125	NA	NA	
Hi-Bal Purch/Rate-Term	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
Hi-Bal Cash-Out	1.250	1.500	1.500	1.750	NA	NA	NA	NA	
Inv Purchase	2.125	2.125	2.125	3.375	4.125	NA	NA	NA	
Inv Refinance	2.125	2.125	2.125	3.375	4.125	NA	NA	NA	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	FICO < 720	FICO >= 720
≤ 65%	80.01 - 95%	0.500	0.250
65.01 - 75%	80.01 - 95%	0.750	0.500
75.01 - 90%	76.01 - 90%	1.000	0.750
75.01 - 95%	90.01 - 95%	1.000	0.750
≤ 95%	95.01 - 97%	1.500	1.500

FNMA HomeReady Adj Caps		
FICO	LTV	
	<= 80%	>80%
<680	1.500	1.500
>=680	1.500	0.000

Manufactured home (HomeReady caps at 0.5)	0.750	CLTV > LTV (in addition to Subordinate Financing grid)	0.375
2-4 Unit	1.000	All occupancy types (borrower has 7+ financed properties)	0.000
Attached Condo >75% LTV, terms >15yr	0.750	Loan Amount < \$50,000	0.500

Purchase Special	0.000	Escrow Waiver - CA/CO	0.000	Anticipated 2023 Loan Limits	0.250
Escrow Waiver - nonCA/CO	0.125				

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FREDDIE MAC FIXED RATE PRICING															
FHLMC 30 YF	URW 30 YF Conv		HomePossible 30 YF	URW 30 YF HomePossible		FHLMC 30 YF Hi-Bal					URW 30 YF Conv Hi-Bal				
FHLMC 25 YF	URW 25 YF Conv		HomePossible 25 YF	URW 25 YF HomePossible											
Refi Possible 30 YF	URW 30 YF Refi Possible		Refi Possible 25 YF	URW 25 YF Refi Possible		Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	5.564	5.608	5.653	5.701	5.125	5.619	5.678	5.736	5.793						
5.000	5.035	5.083	5.132	5.180	5.250	4.928	4.987	5.045	5.102						
5.125	4.341	4.399	4.458	4.514	5.375	4.387	4.446	4.504	4.561						
5.250	3.752	3.811	3.869	3.926	5.500	3.928	4.001	4.073	4.133						
5.375	3.265	3.323	3.382	3.438	5.625	3.275	3.348	3.421	3.494						
5.500	2.764	2.837	2.909	2.969	5.750	2.724	2.797	2.870	2.943						
5.625	2.131	2.204	2.277	2.350	5.875	2.263	2.336	2.409	2.482						
5.750	1.592	1.665	1.739	1.811	5.990	1.926	1.999	2.073	2.145						
5.875	1.141	1.214	1.287	1.360	6.000	1.846	1.919	1.993	2.065						
5.990	0.880	0.953	1.026	1.099	6.125	1.251	1.368	1.486	1.607						
6.000	0.800	0.873	0.946	1.019	6.250	0.768	0.886	1.003	1.125						
6.125	0.253	0.370	0.488	0.609	6.375	0.354	0.471	0.589	0.710						
6.250	(0.225)	(0.108)	0.010	0.131	6.500	(0.017)	0.101	0.218	0.340						
6.375	(0.644)	(0.527)	(0.410)	(0.288)	6.625	(0.394)	(0.277)	(0.159)	(0.038)						
6.500	(1.047)	(0.929)	(0.812)	(0.691)	6.750	(0.861)	(0.583)	(0.303)	(0.012)						
6.625	(1.375)	(1.258)	(1.140)	(1.019)	6.875	(1.289)	(1.010)	(0.730)	(0.439)						
6.750	(1.672)	(1.394)	(1.114)	(0.823)	6.990	(1.594)	(1.315)	(1.035)	(0.744)						
6.875	(2.102)	(1.824)	(1.544)	(1.253)	7.000	(1.674)	(1.395)	(1.115)	(0.824)						
6.990	(2.417)	(2.139)	(1.859)	(1.568)	7.125	(1.948)	(1.670)	(1.390)	(1.099)						
7.000	(2.497)	(2.219)	(1.939)	(1.648)	7.250	(1.530)	(1.230)	(0.924)	(0.576)						
7.125	(2.798)	(2.519)	(2.239)	(1.948)	7.375	(2.016)	(1.716)	(1.409)	(1.061)						
7.250	(2.340)	(2.040)	(1.734)	(1.386)	7.500	(2.343)	(2.043)	(1.736)	(1.389)						
7.375	(2.814)	(2.514)	(2.207)	(1.860)	7.625	(2.615)	(2.315)	(2.008)	(1.661)						
7.500	(3.149)	(2.849)	(2.543)	(2.195)											
FHLMC 20 YF	URW 20 YF Conv		HomePossible 20 YF	URW 20 YF HomePossible		FHLMC 15 YF Hi-Bal					URW 15 YF Conv Hi-Bal				
Refi Possible 20 YF	URW 20 YF Refi Possible		Rate	15-Day	30-Day										
5.250	2.892	2.995	3.095	3.184	4.125	6.477	6.510	6.543	6.567						
5.375	2.466	2.568	2.669	2.758	4.250	6.030	6.125	6.222	6.289						
5.500	1.982	2.085	2.188	2.293	4.375	5.531	5.627	5.724	5.821						
5.625	1.408	1.510	1.613	1.718	4.500	4.952	5.048	5.145	5.242						
5.750	0.957	1.059	1.162	1.267	4.625	4.556	4.651	4.748	4.845						
5.875	0.560	0.662	0.765	0.870	4.750	4.222	4.317	4.414	4.511						
6.000	0.283	0.386	0.489	0.594	4.875	3.858	3.971	4.084	4.181						
6.125	(0.035)	0.067	0.170	0.275	5.000	3.402	3.514	3.627	3.724						
6.250	(0.395)	(0.270)	(0.145)	(0.016)	5.125	3.053	3.165	3.278	3.375						
6.375	(0.664)	(0.539)	(0.414)	(0.285)	5.250	2.758	2.871	2.984	3.081						
6.500	(0.996)	(0.872)	(0.747)	(0.617)	5.375	2.493	2.608	2.721	2.818						
6.625	(1.442)	(1.234)	(1.036)	(0.907)	5.500	2.175	2.353	2.529	2.626						
6.750	(1.845)	(1.559)	(1.272)	(0.973)	5.625	1.854	2.032	2.210	2.339						
6.875	(2.221)	(1.936)	(1.648)	(1.349)	5.750	1.583	1.761	1.939	2.133						
7.000	(2.546)	(2.260)	(1.973)	(1.674)	5.875	1.432	1.611	1.788	1.982						
7.125	(2.561)	(2.275)	(1.988)	(1.689)	6.000	1.163	1.342	1.520	1.714						
7.250	(2.113)	(1.834)	(1.550)	(1.227)	6.125	0.934	1.113	1.291	1.485						
7.375	(2.519)	(2.241)	(1.957)	(1.633)											
7.500	(2.855)	(2.577)	(2.293)	(1.969)											
7.625	(3.179)	(2.901)	(2.617)	(2.293)											
FHLMC 15 YF	URW 15 YF Conv		HomePossible 15 YF	URW 15 YF HomePossible		FHLMC 10 YF Hi-Bal					URW 10 YF Conv Hi-Bal				
Refi Possible 15 YF	URW 15 YF Refi Possible		Refi Possible 10 YF	URW 10 YF Refi Possible											
3.625	6.539	6.557	6.573	6.597	4.125	6.477	6.510	6.543	6.567						
3.750	6.139	6.157	6.173	6.197	4.250	6.030	6.125	6.222	6.289						
3.875	5.791	5.810	5.827	5.851	4.375	5.531	5.627	5.724	5.821						
4.000	5.273	5.313	5.353	5.402	4.500	4.952	5.048	5.145	5.242						
4.125	4.854	4.895	4.935	4.984	4.625	4.556	4.651	4.748	4.845						
4.250	4.292	4.372	4.453	4.550	4.750	4.222	4.317	4.414	4.511						
4.375	3.788	3.869	3.949	4.046	4.875	3.858	3.971	4.084	4.181						
4.500	3.204	3.285	3.365	3.462	5.000	3.402	3.514	3.627	3.724						
4.625	2.804	2.885	2.965	3.062	5.125	3.053	3.165	3.278	3.375						
4.750	2.468	2.548	2.629	2.726	5.250	2.758	2.871	2.984	3.081						
4.875	2.115	2.212	2.309	2.406	5.375	2.493	2.608	2.721	2.818						
5.000	1.654	1.751	1.848	1.945	5.500	2.175	2.353	2.529	2.626						
5.125	1.301	1.399	1.496	1.593	5.625	1.854	2.032	2.210	2.339						
5.250	0.933	1.068	1.199	1.296	5.750	1.583	1.761	1.939	2.133						
5.375	0.507	0.671	0.833	0.982	5.875	1.432	1.611	1.788	1.982						
5.500	0.083	0.247	0.409	0.603	6.000	1.163	1.342	1.520	1.714						
5.625	(0.242)	(0.079)	0.083	0.277	6.125	0.934	1.113	1.291	1.485						
5.750	(0.515)	(0.351)	(0.190)	0.004											

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Freddie Mac Price Adjustments									
	LTV%	<=60%	60.01 - 70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%
LTV / FICO Adjusters: All Products w/Terms > 15 Yrs	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
	720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
	700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
	680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
	660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
	640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	
LTV / FICO Adjusters: Cash-Out Refinance (All Terms)	>=740	0.375	0.625	0.625	0.875	NA	NA	NA	NA
	720 - 739	0.375	1.000	1.000	1.125	NA	NA	NA	NA
	700 - 719	0.375	1.000	1.000	1.125	NA	NA	NA	NA
	680 - 699	0.375	1.125	1.125	1.750	NA	NA	NA	NA
	660 - 679	0.625	1.125	1.125	1.875	NA	NA	NA	NA
	640 - 659	0.625	1.625	1.625	2.625	NA	NA	NA	NA
620 - 639	0.625	1.625	1.625	3.125	NA	NA	NA	NA	
2nd Home	1.125	1.625	2.125	3.375	4.125	4.125	NA	NA	
Hi-Bal Purch/Rate-Term	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
Hi-Bal Cash-Out	1.250	1.500	1.500	1.750	NA	NA	NA	NA	
Inv Purchase	2.125	2.125	2.125	3.375	4.125	NA	NA	NA	
Investment	2.125	2.125	2.125	3.375	4.125	NA	NA	NA	

Mortgages with Secondary Financing (not HomePossible)			
LTV Range	CLTV Range	FICO < 720	FICO >= 720
≤ 75%	≤ 80%	0.375	0.375
≤ 65%	80.01 - 95%	0.875	0.625
65.01 - 75%	80.01 - 95%	1.125	0.875
75.01 - 90%	76.01 - 95%	1.375	1.125
≤ 95%	95.01 - 97%	1.875	1.875

Mortgages with Secondary Financing (HomePossible)		
All HomePossible Mortgages	0.500	

FHLMC HomePossible Adj Caps			
FICO	LTV		
	<= 80%	>80%	
<680	1.500	1.500	
>=680	1.500	0.000	

Manufactured Home (HomePossible caps at 0.5%)	0.750	Attached Condo >75% LTV, terms >15yr	0.750
2 Unit (all LTVs), 3-4 Unit (0-80% LTV)	1.000	All occupancy types (borrower has 7+ financed properties)	0.000
3-4 Unit: 80.01-85% LTV	1.500	Loan Amount < \$50,000	0.500
3-4 Unit: >85% LTV	2.000		

Purchase Special	0.000		
Escrow Waiver - nonCA/CO	0.125	Escrow Waiver - CA/CO	0.000

Anticipated 2023 Loan Limits	0.250
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FHA FIXED RATE PRICING																			
FHA 30 YF					URW 30 YF FHA					FHA 30 YF Hi-Bal					URW 30 YF FHA Hi-Bal				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654
4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168
4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416
4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929
5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432
5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955
5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709
5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838
5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399
5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984
5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762
5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630
5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368
6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288
6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)
6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)
6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)
6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)
6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)

FHA Simple Refi 30 YF					URW 30 YF FHA Simple Refi					FHA Simple Refi 30 YF Hi-Bal					URW 30 YF FHA Hi-Bal Simple Refi				
FHA Streamline CQ 30 YF					URW 30 YF FHA Streamline CQ					FHA Streamline CQ 30 YF Hi-Bal					URW 30 YF FHA Hi-Bal Streamline CQ				
FHA Streamline NCQ 30 YF					URW 30 YF FHA Streamline NCQ					FHA Streamline NCQ 30 YF Hi-Bal					URW 30 YF FHA Hi-Bal Streamline NCQ				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654
4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168
4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416
4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929
5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432
5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955
5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709
5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838
5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399
5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984
5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762
5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630
5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368
6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288
6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)
6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)
6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)
6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)
6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)

FHA Price Adjustments			
FICO	Total LA <\$140K	Total LA >=\$140K	
780+	(0.125)	(0.250)	
740-779	(0.125)	(0.250)	
720-739	0.000	0.000	
700-719	0.000	0.000	
680-699	0.000	0.000	
660-679	0.125	0.125	
640-659	0.500	0.375	
620-639	1.500	0.875	
600-619	2.000	1.125	
580-599	2.500	2.000	

Investment Property	0.500
Cash-Out Refinance	0.000
Manufactured Housing	1.000
Loan Amt < \$50,000	0.500
High-Limit Loan Amount	0.500
Purchase Special	0.000

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WHOLESALE

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24630 Washington Ave, Suite 200, Murrieta, CA 92562

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VA FIXED RATE PRICING

VA 30 YF					URW 30 YF VA					VA 30 YF Hi-Bal					URW 30 YF VA Hi-Bal				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654
4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168
4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416
4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929
5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432
5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955
5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709
5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838
5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399
5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984
5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762
5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630
5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368
6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288
6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)
6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)
6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)
6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)
6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)

VA IRRRL 30 YF [No AVM required]					URW 30 YF VA IRRRL [No AVM required]					VA IRRRL 30 YF Hi-Bal [No AVM required]					URW 30 YF VA IRRRL Hi-Bal [No AVM required]				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654
4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168
4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416
4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929
5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432
5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955
5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709
5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838
5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399
5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984
5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762
5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630
5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368
6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288
6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)
6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)
6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)
6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)
6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)

VA Price Adjustments

FICO	Total LA <\$140K	Total LA >=\$140K	
780+	(0.125)	(0.250)	Investment Property 0.500
740-779	(0.125)	(0.250)	Cash-Out Refinance 0.000
720-739	0.000	0.000	Manufactured Housing 1.000
700-719	0.000	0.000	Loan Amt < \$50,000 0.500
680-699	0.000	0.000	High-Limit Loan Amount 0.500
660-679	0.125	0.125	Loan Amt > \$1,000,000 0.500
640-659	0.500	0.375	Purchase Special 0.000
620-639	1.500	0.875	
600-619	2.000	1.125	

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USDA FIXED RATE PRICING										
USDA 30 YF		URW 30 YF USDA			USDA Streamline 30 YF			URW 30 YF USDA Streamline		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.500	5.510	5.560	5.604	5.654	4.500	5.510	5.560	5.604	5.654	
4.625	5.024	5.074	5.118	5.168	4.625	5.024	5.074	5.118	5.168	
4.750	4.209	4.259	4.366	4.416	4.750	4.209	4.259	4.366	4.416	
4.875	3.722	3.772	3.879	3.929	4.875	3.722	3.772	3.879	3.929	
5.000	3.226	3.276	3.382	3.432	5.000	3.226	3.276	3.382	3.432	
5.125	2.749	2.799	2.905	2.955	5.125	2.749	2.799	2.905	2.955	
5.250	2.503	2.553	2.659	2.709	5.250	2.503	2.553	2.659	2.709	
5.375	1.631	1.681	1.788	1.838	5.375	1.631	1.681	1.788	1.838	
5.500	1.192	1.242	1.349	1.399	5.500	1.192	1.242	1.349	1.399	
5.625	0.777	0.827	0.934	0.984	5.625	0.777	0.827	0.934	0.984	
5.750	0.556	0.606	0.712	0.762	5.750	0.556	0.606	0.712	0.762	
5.875	0.080	0.130	0.580	0.630	5.875	0.080	0.130	0.580	0.630	
5.990	(0.182)	(0.132)	0.318	0.368	5.990	(0.182)	(0.132)	0.318	0.368	
6.000	(0.262)	(0.212)	0.238	0.288	6.000	(0.262)	(0.212)	0.238	0.288	
6.125	(0.599)	(0.549)	(0.099)	(0.049)	6.125	(0.599)	(0.549)	(0.099)	(0.049)	
6.250	(0.290)	(0.240)	(0.196)	(0.146)	6.250	(0.290)	(0.240)	(0.196)	(0.146)	
6.375	(0.623)	(0.573)	(0.529)	(0.479)	6.375	(0.623)	(0.573)	(0.529)	(0.479)	
6.500	(0.924)	(0.874)	(0.831)	(0.781)	6.500	(0.924)	(0.874)	(0.831)	(0.781)	
6.625	(1.200)	(1.150)	(1.106)	(1.056)	6.625	(1.200)	(1.150)	(1.106)	(1.056)	

USDA Price Adjustments			
FICO	Total LA <\$140K	Total LA >=\$140K	
780+	(0.125)	(0.250)	
740-779	(0.125)	(0.250)	
720-739	0.000	0.000	
700-719	0.000	0.000	
680-699	0.000	0.000	
660-679	0.125	0.125	
640-659	0.500	0.375	
620-639	1.500	0.875	
600-619	2.000	1.125	

Manufactured Housing	3.000
Loan Amt < \$50,000	2.500
Purchase Special	0.000

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UNIFIED RELIANCE
WHOLESALE

UNIFIED RELIANCE WHOLESALE
24630 Washington Ave, Suite 200, Murrieta, CA 92562

* This ratesheet is initial daily rate sheet indicator pricing only. For true pricing and our full range of products, visit the pricing portal.

Loss Payee Info: Axia Financial, LLC | ISAOA/ATIMA | 3009 112th Ave NE, Suite 200, Bellevue, WA 98004
FHA ID: 2678400009 | VA ID: 9802670000

Effective: 9/30/2022

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Concierge Line: 951.368.9225

EDGE AGENCY RATE PRICING

Edge Agency 30 YF		URW 30 YF Edge Agency			
Rate	15-Day	30-Day	45-Day	60-Day	
7.500	1.311	1.577	1.843	2.096	
7.625	0.759	1.026	1.292	1.544	
7.750	0.223	0.490	0.756	1.009	
7.875	(0.297)	(0.030)	0.236	0.489	
8.000	(0.801)	(0.535)	(0.268)	(0.016)	
8.125	(1.281)	(1.009)	(0.737)	(0.481)	
8.250	(1.723)	(1.446)	(1.169)	(0.909)	
8.375	(2.132)	(1.851)	(1.570)	(1.307)	
8.500	(2.465)	(2.180)	(1.895)	(1.630)	
8.625	(2.713)	(2.429)	(2.145)	(1.881)	
8.750	(2.878)	(2.595)	(2.313)	(2.049)	
8.875	(2.973)	(2.697)	(2.420)	(2.161)	
9.000	(3.024)	(2.753)	(2.483)	(2.228)	
9.125	(3.044)	(2.773)	(2.503)	(2.248)	
9.250	(3.059)	(2.789)	(2.519)	(2.263)	

Edge Agency Price Adjustments

FICO Adjustments	Purchase Transactions		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	0.375	0.375	0.500	0.750	1.250	2.250	2.625	NA	NA
700-719	0.125	0.125	0.250	0.375	0.875	1.500	1.875	NA	NA	
720-739	0.000	0.000	0.000	0.125	0.500	1.250	1.500	NA	NA	
740-759	(0.125)	(0.125)	(0.125)	0.000	0.250	0.625	0.875	NA	NA	
760-779	(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	0.375	NA	NA	
≥ 780	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	0.250	1.250	NA	

FICO Adjustments	Rate/Term Refinance		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	0.500	0.500	0.625	0.875	1.375	2.375	2.750	NA	NA
700-719	0.250	0.250	0.375	0.500	1.000	1.625	2.000	NA	NA	
720-739	0.125	0.125	0.125	0.250	0.625	1.375	1.625	NA	NA	
740-759	0.000	0.000	0.000	0.125	0.375	0.750	1.000	NA	NA	
760-779	(0.250)	(0.250)	(0.125)	0.000	0.250	0.500	0.500	NA	NA	
≥ 780	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.375	0.375	1.375	NA	

FICO Adjustments	Cash-Out Refinance		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	0.875	0.875	0.875	1.375	2.125	3.125	4.500	NA	NA
700-719	0.500	0.500	0.625	0.750	1.500	2.375	3.500	NA	NA	
720-739	0.375	0.375	0.375	0.500	0.875	2.000	3.000	NA	NA	
740-759	0.250	0.250	0.250	0.375	0.625	1.500	2.625	NA	NA	
760-779	0.000	0.000	0.125	0.250	0.500	1.250	2.375	NA	NA	
≥ 780	(0.125)	(0.125)	0.000	0.125	0.250	1.125	2.000	NA	NA	

Loan Amounts	LTV / CLTV / HCLTV								
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
≤ 250,000	0.000	0.000	0.000	0.000	0.000	1.250	2.375	3.000	NA
250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.750	1.750	2.500	NA
500,001-1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375	NA
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.250	0.375	0.500	NA
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500	0.625	NA
2,000,001-2,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA

Feature	LTV / CLTV / HCLTV								
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2 Unit	0.875	0.875	0.875	0.875	0.875	0.875	0.875	1.250	NA
3-4 Units	0.875	0.875	0.875	0.875	0.875	0.875	0.875	1.250	NA
Second Home	0.375	0.375	0.375	0.500	0.625	0.750	0.875	1.375	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo	0.000	0.000	0.000	0.000	0.000	0.250	0.500	0.750	NA

State	LTV / CLTV / HCLTV								
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	NA
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA

DTI	Agency	No Escrows	Max Net Price	30 YR FRM
≤ 43.00	0.000	0.125	≤ 1,000,000	-1.500
43.01 to 45.00	1.250		> 1,000,000	-1.250
45.01 to 47.00	2.500			
>47.00	NA			

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EDGE JUMBO FIXED RATE PRICING

30 YF Edge Jumbo		URW 30 YF Edge Jumbo			30 YF Edge 90 Jumbo		URW 30 YF Edge 90 Jumbo		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.625	2.188	2.455	2.721	2.974	8.750	(0.768)	(0.502)	(0.235)	0.017
6.750	1.598	1.864	2.131	2.383	8.875	(1.317)	(1.046)	(0.774)	(0.518)
6.875	1.037	1.304	1.570	1.823	9.000	(1.751)	(1.474)	(1.196)	(0.936)
7.000	0.492	0.759	1.025	1.277	9.125	(2.137)	(1.856)	(1.575)	(1.313)
7.125	(0.037)	0.229	0.495	0.748	9.250	(2.470)	(2.185)	(1.900)	(1.635)
7.250	(0.551)	(0.285)	(0.018)	0.234	9.375	(2.755)	(2.471)	(2.187)	(1.923)
7.375	(1.040)	(0.769)	(0.497)	(0.241)	9.500	(2.999)	(2.716)	(2.434)	(2.170)
7.500	(1.511)	(1.233)	(0.956)	(0.696)					
7.625	(1.938)	(1.657)	(1.376)	(1.113)					
7.750	(2.327)	(2.042)	(1.757)	(1.492)					
7.875	(2.631)	(2.348)	(2.064)	(1.800)					
8.000	(2.843)	(2.561)	(2.278)	(2.015)					
8.125	(2.986)	(2.709)	(2.433)	(2.173)					
8.250	(3.055)	(2.784)	(2.514)	(2.259)					
8.375	(3.084)	(2.814)	(2.544)	(2.288)					
8.500	(3.100)	(2.830)	(2.559)	(2.304)					

30 YF Edge Jumbo Price Adjustments

FICO Adjustments	Purchase Transactions		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	0.250	0.250	0.500	1.125	2.000	NA	NA	NA	NA
	700-719	0.125	0.125	0.250	0.375	0.875	1.500	1.875	NA	NA
	720-739	0.000	0.000	0.000	0.125	0.500	1.250	1.500	NA	NA
	740-759	(0.125)	(0.125)	(0.125)	0.000	0.250	0.625	0.875	2.250	NA
	760-779	(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	0.375	1.375	NA
	≥ 780	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	0.250	0.750	NA

FICO Adjustments	Rate/Term Refinance		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	0.375	0.375	0.625	1.250	2.125	NA	NA	NA	NA
	700-719	0.250	0.250	0.375	0.500	1.000	1.625	2.000	NA	NA
	720-739	0.125	0.125	0.125	0.250	0.625	1.375	1.625	NA	NA
	740-759	0.000	0.000	0.000	0.125	0.375	0.750	1.000	2.375	NA
	760-779	(0.250)	(0.250)	(0.125)	0.000	0.250	0.500	0.500	1.500	NA
	≥ 780	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.375	0.375	0.875	NA

FICO Adjustments	Cash-Out Refinance		LTV / CLTV / HCLTV					No MI	No MI	
	FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
	700-719	0.375	0.375	0.500	0.625	NA	NA	NA	NA	NA
	720-739	0.250	0.250	0.250	0.375	0.750	NA	NA	NA	NA
	740-759	0.125	0.125	0.125	0.250	0.500	NA	NA	NA	NA
	760-779	(0.125)	(0.125)	0.000	0.125	0.375	NA	NA	NA	NA
	≥ 780	(0.250)	(0.250)	(0.125)	0.000	0.125	NA	NA	NA	NA

Loan Amounts	LTV / CLTV / HCLTV					No MI	No MI			
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	NA
	1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	NA	NA
	1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA	NA
	2,000,001-2,500,000	0.000	0.000	0.000	0.000	0.375	NA	NA	NA	NA

Feature	LTV / CLTV / HCLTV					No MI	No MI			
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	2 Unit	0.250	0.250	0.250	0.375	0.500	NA	NA	NA	NA
	3-4 Units	0.375	0.375	0.375	0.500	0.625	NA	NA	NA	NA
	Second Home	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA	NA
	Investment	1.250	1.375	1.750	2.250	2.875	NA	NA	NA	NA
	Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA

Product	LTV / CLTV / HCLTV					No MI	No MI			
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	20 yr Fixed (combine with 30 yr Fixed)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA

State Adjustments	LTV / CLTV / HCLTV					No MI	No MI			
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	NA
	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA

DTI	Select
≤ 43.00	0.000
43.01 to 45.00	1.000
45.01 to 47.00	3.000
>47.00	5.500

Max Net Price	
≤ 1,000,000	(1.750)
> 1,000,000	(1.500)

No Escrows	0.125
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Edge 90 Jumbo Price Adjustments

Purchase	No MI	
	80.01-85	85.01-90
FICO		
680-699	NA	NA
700-719	NA	NA
720-739	NA	NA
740-759	1.5	1.75
760-779	1	1.25
≥ 780	0.625	0.875

FICO & LTV /
CLTV /
HCLTV
Adjustments

Rate/Term Refi	No MI	
	80.01-85	85.01-90
FICO		
680-699	NA	NA
700-719	NA	NA
720-739	NA	NA
740-759	1.750	2.000
760-779	1.250	1.500
≥ 780	0.875	1.125

FICO & LTV /
CLTV /
HCLTV
Adjustments

Cash-Out Refi	No MI	
	80.01-85	85.01-90
FICO		
680-699	NA	NA
700-719	NA	NA
720-739	NA	NA
740-759	NA	NA
760-779	NA	NA
≥ 780	NA	NA

FICO & LTV /
CLTV /
HCLTV
Adjustments

Loan Amounts	No MI	
	80.01-85	85.01-90
≤ 1,000,000	0.000	0.000
1,000,001-1,500,000	0.375	0.375
1,500,001-2,000,000	NA	NA
2,000,001-2,500,000	NA	NA

State Adjustments		
	80.01-85	85.01-90
FL, NV	0.750	1.000
CA	0.000	0.000

Max Net Price	
≤ 1,000,000	(1.500)
> 1,000,000	(1.250)

No Escrows	0.250
------------	-------

Feature	No MI	
	80.01-85	85.01-90
2 Unit	NA	NA
3-4 Units	NA	NA
Second Home	NA	NA
Investment	NA	NA
Non-War. Condo	NA	NA
Condo-Hotel	NA	NA

Product	No MI	
	80.01-85	85.01-90
20 yr Fixed (combine with 30 yr Fixed)	(0.250)	(0.250)

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EDGE AUS JUMBO PRICING

Table with columns: 30 YF Edge AUS Jumbo, URW 30 YF Edge AUS Jumbo, and Edge AUS Jumbo Price Adjustments. Includes sub-tables for DTI, Max Net Price, and No Escrows.

Edge AUS Jumbo Price Adjustments (cont.)

FICO Adjustments table: Purchase Transactions. Columns include FICO, LTV/CLTV/HCLTV, and No MI. Rows show FICO ranges and corresponding adjustments.

FICO Adjustments table: Rate/Term Refinance. Columns include FICO, LTV/CLTV/HCLTV, and No MI. Rows show FICO ranges and corresponding adjustments.

FICO Adjustments table: Cash-Out Refinance. Columns include FICO, LTV/CLTV/HCLTV, and No MI. Rows show FICO ranges and corresponding adjustments.

Loan Amounts table: Columns include LTV/CLTV/HCLTV and No MI. Rows show loan amount ranges and corresponding adjustments.

Feature table: Columns include LTV/CLTV/HCLTV and No MI. Rows show features like 2 Unit, 3-4 Units, Second Home, etc.

Product table: Columns include LTV/CLTV/HCLTV and No MI. Rows show product types like 5 yr Hybrid, 7 yr Hybrid, 10 yr Hybrid.

State Adjustments table: Columns include LTV/CLTV/HCLTV and No MI. Rows show state codes like FL, NV, CA.

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UNIFIED RELIANCE
WHOLESALE

UNIFIED RELIANCE WHOLESALE
24630 Washington Ave, Suite 200, Murrieta, CA 92562

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Loss Payee Info: Axia Financial, LLC | ISAOA/ATIMA | 3009 112th Ave NE, Suite 200, Bellevue, WA 98004
FHA ID: 2678400009 | VA ID: 9802670000

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EDGE JUMBO NON-30YR PRICING							
15 YF Edge Jumbo				URW 15 YF Edge Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	3.434	3.496	3.558	5.750	1.232	1.295	1.357
5.875	3.014	3.077	3.139	5.875	0.830	0.892	0.954
6.000	2.647	2.709	2.771	6.000	0.478	0.540	0.602
6.125	2.339	2.402	2.464	6.125	0.183	0.245	0.307
6.250	2.086	2.148	2.210	6.250	(0.060)	0.002	0.064
6.375	1.883	1.945	2.007	6.375	(0.255)	(0.193)	(0.131)
6.500	1.723	1.785	1.847	6.500	(0.408)	(0.346)	(0.284)
6.625	1.601	1.663	1.725	6.625	(0.525)	(0.463)	(0.401)
6.750	1.509	1.572	1.634	6.750	(0.613)	(0.550)	(0.488)
6.875	1.442	1.505	1.567	6.875	(0.678)	(0.615)	(0.553)
7.000	1.392	1.455	1.517	7.000	(0.725)	(0.663)	(0.601)

Edge Jumbo 5/6 SOFR ARM				URW Edge Jumbo 5/6 SOFR ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
5.750	1.429	1.491	1.553	5.750	1.567	1.630	1.692
5.875	1.016	1.079	1.141	5.875	1.154	1.217	1.279
6.000	0.656	0.718	0.780	6.000	0.793	0.855	0.917
6.125	0.353	0.416	0.478	6.125	0.490	0.552	0.614
6.250	0.104	0.167	0.229	6.250	0.240	0.303	0.365
6.375	(0.095)	(0.033)	0.029	6.375	0.041	0.103	0.165
6.500	(0.252)	(0.190)	(0.128)	6.500	(0.117)	(0.054)	0.008
6.625	(0.372)	(0.310)	(0.248)	6.625	(0.237)	(0.174)	(0.112)
6.750	(0.462)	(0.400)	(0.338)	6.750	(0.327)	(0.264)	(0.202)
6.875	(0.528)	(0.466)	(0.404)	6.875	(0.393)	(0.331)	(0.269)
7.000	(0.577)	(0.515)	(0.453)	7.000	(0.442)	(0.379)	(0.317)

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UNIFIED RELIANCE
WHOLESALE

UNIFIED RELIANCE WHOLESALE
24630 Washington Ave, Suite 200, Murrieta, CA 92562

* This ratesheet is initial daily rate sheet indicator pricing only. For true pricing and our full range of products, visit the pricing portal.

Loss Payee Info: Axia Financial, LLC | ISAOA/ATIMA | 3009 112th Ave NE, Suite 200, Bellevue, WA 98004
FHA ID: 2678400009 | VA ID: 9802670000

Effective: 9/30/2022

03:36 PM CST

Concierge Line: 951.368.9225

Non-30yr Edge Jumbo Price Adjustments

Purchase Transactions		LTV / CLTV / HCLTV						No MI	No MI
FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
680-699	0.375	0.375	0.375	0.500	0.625	0.875	1.375	NA	NA
700-719	0.250	0.250	0.250	0.250	0.375	0.625	1.125	NA	NA
720-739	(0.125)	0.000	0.000	0.000	0.125	0.250	0.500	NA	NA
740-759	(0.125)	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
760-779	(0.250)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
≥ 780	(0.375)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA

FICO Adjustments

Rate/Term Refinance		LTV / CLTV / HCLTV						No MI	No MI
FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
680-699	0.500	0.500	0.500	0.625	0.750	1.000	1.500	NA	NA
700-719	0.375	0.375	0.375	0.375	0.500	0.750	1.250	NA	NA
720-739	0.000	0.000	0.125	0.250	0.375	0.625	0.875	NA	NA
740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250	0.250	NA	NA
≥ 780	(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	0.250	NA	NA

FICO Adjustments

Cash-Out Refinance		LTV / CLTV / HCLTV						No MI	No MI
FICO	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
680-699	0.625	0.625	0.625	1.000	1.375	1.750	NA	NA	NA
700-719	0.500	0.500	0.500	0.750	1.125	1.500	NA	NA	NA
720-739	0.125	0.125	0.250	0.625	1.000	1.375	NA	NA	NA
740-759	0.000	0.000	0.000	0.125	0.500	0.750	NA	NA	NA
760-779	(0.125)	(0.125)	(0.125)	0.000	0.375	0.625	NA	NA	NA
≥ 780	(0.250)	(0.250)	(0.125)	0.000	0.375	0.625	NA	NA	NA

FICO Adjustments

Loan Amounts		LTV / CLTV / HCLTV						No MI	No MI
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
1,000,001-1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
2,000,001-2,500,000	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA

Feature		LTV / CLTV / HCLTV						No MI	No MI
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2 Unit	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA	NA
3-4 Units	1.875	1.875	1.875	2.000	2.125	2.250	NA	NA	NA
Second Home	1.500	1.500	1.625	1.750	1.750	1.750	1.875	NA	NA
Condo (LR & HR)	0.000	0.000	0.000	0.000	0.125	0.250	0.375	0.500	NA
Investment	2.500	2.500	2.625	2.625	2.750	2.875	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
Self-Employed	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forbearance	8.000	8.000	8.000	8.000	8.000	8.000	8.000	8.000	NA

Product		LTV / CLTV / HCLTV						No MI	No MI
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA	NA
7 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA	NA
10 yr Hybrid	NA	NA	NA	NA	NA	NA	NA	NA	NA

State Adjustments		LTV / CLTV / HCLTV						No MI	No MI
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
CA	0.000	0.000	0.000	0.500	0.750	1.000	1.250	0.000	NA

Max Net Price	
≤ 1,000,000	(1.750)
> 1,000,000	(1.500)

No Escrows	0.125
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EXPANDED PRIME PRICING							
Expanded Prime 30 YF Full Doc		URW Exp Prime 30 YF Full Doc		Expanded Prime 5/6 ARM Full Doc		URW Exp Prime 5/6 ARM Full Doc	
Expanded Prime 30 YF Alt Doc		URW Exp Prime 30 YF Alt Doc		Expanded Prime 5/6 ARM Alt Doc		URW Exp Prime 5/6 ARM Alt Doc	
Expanded Prime 40 YF I/O Full Doc		URW Exp Prime 40 YF I/O Full Doc		Expanded Prime 5/6 ARM I/O Full Doc		URW Exp Prime 5/6 ARM I/O Full Doc	
Expanded Prime 40 YF I/O Alt Doc		URW Exp Prime 40 YF I/O Alt Doc		Expanded Prime 5/6 ARM I/O Alt Doc		URW Exp Prime 5/6 ARM I/O Alt Doc	
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
7.125	2.700	3.000	3.300	7.125	2.450	2.750	3.050
7.250	2.325	2.625	2.925	7.250	2.075	2.375	2.675
7.375	1.950	2.250	2.550	7.375	1.700	2.000	2.300
7.500	1.700	2.000	2.300	7.500	1.450	1.750	2.050
7.625	1.450	1.750	2.050	7.625	1.200	1.500	1.800
7.750	1.200	1.500	1.800	7.750	0.950	1.250	1.550
7.875	0.950	1.250	1.550	7.875	0.700	1.000	1.300
7.990	0.700	1.000	1.300	7.990	0.450	0.750	1.050
8.125	0.450	0.750	1.050	8.125	0.200	0.500	0.800
8.250	0.200	0.500	0.800	8.250	(0.050)	0.250	0.550
8.375	(0.050)	0.250	0.550	8.375	(0.300)	0.000	0.300
8.500	(0.300)	0.000	0.300	8.500	(0.550)	(0.250)	0.050
8.625	(0.550)	(0.250)	0.050	8.625	(0.800)	(0.500)	(0.200)
8.750	(0.800)	(0.500)	(0.200)	8.750	(1.050)	(0.750)	(0.450)
8.875	(1.050)	(0.750)	(0.450)	8.875	(1.300)	(1.000)	(0.700)
8.990	(1.300)	(1.000)	(0.700)	8.990	(1.550)	(1.250)	(0.950)
9.125	(1.550)	(1.250)	(0.950)	9.125	(1.800)	(1.500)	(1.200)
9.250	(1.800)	(1.500)	(1.200)	9.250	(2.050)	(1.750)	(1.450)
9.375	(2.050)	(1.750)	(1.450)	9.375	(2.300)	(2.000)	(1.700)
9.500	(2.300)	(2.000)	(1.700)	9.500	(2.550)	(2.250)	(1.950)
9.625	(2.550)	(2.250)	(1.950)	9.625	(2.800)	(2.500)	(2.200)
9.750	(2.675)	(2.375)	(2.075)	9.750	(2.925)	(2.625)	(2.325)
9.875	(2.800)	(2.500)	(2.200)	9.875	(3.050)	(2.750)	(2.450)

Expanded Prime Price Adjustments								
Price Adjustments --- FICO x LTV								
Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	-1.750	-1.500	-1.500	-1.000	-0.500	0.750	2.000
	740 - 759	-1.750	-1.500	-1.500	-1.000	-0.500	0.750	2.250
	720 - 739	-1.500	-1.500	-1.250	-0.750	-0.250	1.500	3.000
	700 - 719	-1.250	-1.000	-0.750	-0.250	0.250	2.000	N/A
	680 - 699	0.000	0.250	0.500	1.250	1.750	2.750	N/A
	660 - 679	0.500	0.750	1.000	1.500	2.000	N/A	N/A
12 Mo Full Doc*	660+	0.000	0.000	0.000	0.000	0.000	0.000	0.250
24 Month Bank Statements	760+	-1.750	-1.750	-1.500	-1.250	-0.750	0.750	2.000
	740 - 759	-1.750	-1.500	-1.500	-1.250	-0.750	0.750	2.250
	720 - 739	-1.500	-1.500	-1.500	-0.750	-0.500	1.250	2.750
	700 - 719	-1.250	-1.250	-0.750	-0.250	0.000	2.250	N/A
	680 - 699	-0.250	-0.250	0.000	0.750	1.250	2.500	N/A
	660 - 679	0.500	0.750	1.000	1.500	2.000	N/A	N/A
12 Mo Bank Stmt**	660+	0.000	0.000	0.000	0.000	0.000	0.000	0.250
1099 Doc Type**	660+	0.500	0.500	0.500	0.500	0.500	0.500	0.500

*In addition to Full Doc FICOxLTV LLPA

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments --- Other								
Product		60%	65%	70%	75%	80%	85%	90%
Loan Amount	Interest-Only	0.500	0.500	0.500	0.500	0.750	1.000	N/A
	< 250,000	0.250	0.250	0.250	0.250	0.250	-0.375	-0.500
	> 625,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	> 1,500,000	-0.250	-0.250	-0.250	-0.250	0.000	N/A	N/A
	> 2,500,000	3.500	3.500	3.500	3.500	3.500	N/A	N/A
Other	Asset Utilization	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	Cash-Out	0.500	0.500	0.750	0.750	1.000	N/A	N/A
	Second Home	0.500	0.500	0.500	0.500	0.750	N/A	N/A
	Investor	0.500	0.500	0.750	0.750	1.000	N/A	N/A
	2-4 Units	0.250	0.250	0.500	0.500	0.500	N/A	N/A
	Condo	0.250	0.250	0.250	0.250	0.250	0.500	0.500
	Non-Warrantable	0.750	0.750	0.750	0.750	0.750	N/A	N/A
	DTI > 43	0.000	0.000	0.000	0.000	0.000	0.250	0.500
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	

Prepay Buydown		
Term	LLPA	Max Px
3 Year	0.000	-1.300
2 Year	0.750	-1.300
1 Year	1.500	-0.800
No Prepay	2.250	-0.800

Term/Extension Adjustments		
	Days	Adj.
Extension	5	0.125
	10	0.250
	15	0.375
	30	0.750

Other Program Requirements	
Expanded Prime	
Min Loan Amount	\$100,000
Max Loan Amount	\$3,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
ARM Features	Not Offered

Prepay Penalties allowed on Investor only. See matrix for state restrictions.

Max LLPAs	Min Px	Loan Size Tiers	Max Px
6.000	3.200	\$0 - \$1,500,000	-1.300
		\$1,500,001 - \$2,000,000	-0.300
		\$2,000,001 - \$3,000,000	0.200

LENDER FEES	
Underwriting Fee - Borrower Paid Transactions	\$990.00
Underwriting Fee - Lender Paid Transactions	\$990.00

ARM Features	
	5/6 ARM
Margin	6.000%
Caps	2/1/5
Index	SOFR 30D
Floor	6.000%
Qual Rate: Max (Fully Indexed, Note Rate)	



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DSCR PRICING

DSCR 30 YF 0.75-0.99				URW DSCR 30 YF NON-QM				DSCR 5/6 SOFR ARM 0.75-0.99				URW DSCR 5/6 SOFR ARM NON-QM			
DSCR 30 YR I/O 0.75-0.99				URW DSCR 30 YF INT.ONLY NON-QM				DSCR SOFR ARM 30 YR I/O 0.75-0.99				URW DSCR 5/6 SOFR ARM INT.ONLY NON-QM			
DSCR 30 YF 1.00-1.24				URW DSCR 30 YF NON-QM				DSCR 5/6 SOFR ARM 1.00-1.24				URW DSCR 5/6 SOFR ARM NON-QM			
DSCR 30 YR I/O 1.00-1.24				URW DSCR 30 YF INT.ONLY NON-QM				DSCR SOFR ARM 30 YR I/O 1.00-1.24				URW DSCR 5/6 SOFR ARM INT.ONLY NON-QM			
DSCR 30 YF >=1.25				URW DSCR 30 YF NON-QM				DSCR 5/6 SOFR ARM >=1.25				URW DSCR 5/6 SOFR ARM NON-QM			
DSCR 30 YR I/O >=1.25				URW DSCR 30 YF INT.ONLY NON-QM				DSCR SOFR ARM 30 YR I/O >=1.25				URW DSCR 5/6 SOFR ARM INT.ONLY NON-QM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
7.250	2.325	2.625	2.925	7.250	2.075	2.375	2.675	7.250	2.075	2.375	2.675	7.250	2.075	2.375	2.675
7.375	1.950	2.250	2.550	7.375	1.700	2.000	2.300	7.375	1.700	2.000	2.300	7.375	1.700	2.000	2.300
7.500	1.575	1.875	2.175	7.500	1.325	1.625	1.925	7.500	1.325	1.625	1.925	7.500	1.325	1.625	1.925
7.625	1.325	1.625	1.925	7.625	1.075	1.375	1.675	7.625	1.075	1.375	1.675	7.625	1.075	1.375	1.675
7.750	1.075	1.375	1.675	7.750	0.825	1.125	1.425	7.750	0.825	1.125	1.425	7.750	0.825	1.125	1.425
7.875	0.825	1.125	1.425	7.875	0.575	0.875	1.175	7.875	0.575	0.875	1.175	7.875	0.575	0.875	1.175
7.990	0.575	0.875	1.175	7.990	0.325	0.625	0.925	7.990	0.325	0.625	0.925	7.990	0.325	0.625	0.925
8.125	0.325	0.625	0.925	8.125	0.075	0.375	0.675	8.125	0.075	0.375	0.675	8.125	0.075	0.375	0.675
8.250	0.075	0.375	0.675	8.250	(0.175)	0.125	0.425	8.250	(0.175)	0.125	0.425	8.250	(0.175)	0.125	0.425
8.375	(0.175)	0.125	0.425	8.375	(0.425)	(0.125)	0.175	8.375	(0.425)	(0.125)	0.175	8.375	(0.425)	(0.125)	0.175
8.500	(0.425)	(0.125)	0.175	8.500	(0.675)	(0.375)	(0.075)	8.500	(0.675)	(0.375)	(0.075)	8.500	(0.675)	(0.375)	(0.075)
8.625	(0.675)	(0.375)	(0.075)	8.625	(0.925)	(0.625)	(0.325)	8.625	(0.925)	(0.625)	(0.325)	8.625	(0.925)	(0.625)	(0.325)
8.750	(0.925)	(0.625)	(0.325)	8.750	(1.175)	(0.875)	(0.575)	8.750	(1.175)	(0.875)	(0.575)	8.750	(1.175)	(0.875)	(0.575)
8.875	(1.175)	(0.875)	(0.575)	8.875	(1.425)	(1.125)	(0.825)	8.875	(1.425)	(1.125)	(0.825)	8.875	(1.425)	(1.125)	(0.825)
8.990	(1.425)	(1.125)	(0.825)	8.990	(1.675)	(1.375)	(1.075)	8.990	(1.675)	(1.375)	(1.075)	8.990	(1.675)	(1.375)	(1.075)
9.125	(1.675)	(1.375)	(1.075)	9.125	(1.925)	(1.625)	(1.325)	9.125	(1.925)	(1.625)	(1.325)	9.125	(1.925)	(1.625)	(1.325)
9.250	(1.925)	(1.625)	(1.325)	9.250	(2.175)	(1.875)	(1.575)	9.250	(2.175)	(1.875)	(1.575)	9.250	(2.175)	(1.875)	(1.575)
9.375	(2.175)	(1.875)	(1.575)	9.375	(2.425)	(2.125)	(1.825)	9.375	(2.425)	(2.125)	(1.825)	9.375	(2.425)	(2.125)	(1.825)
9.500	(2.425)	(2.125)	(1.825)	9.500	(2.675)	(2.375)	(2.075)	9.500	(2.675)	(2.375)	(2.075)	9.500	(2.675)	(2.375)	(2.075)
9.625	(2.675)	(2.375)	(2.075)	9.625	(2.925)	(2.625)	(2.325)	9.625	(2.925)	(2.625)	(2.325)	9.625	(2.925)	(2.625)	(2.325)
9.750	(2.925)	(2.625)	(2.325)	9.750	(3.175)	(2.875)	(2.575)	9.750	(3.175)	(2.875)	(2.575)	9.750	(3.175)	(2.875)	(2.575)
9.875	(3.175)	(2.875)	(2.575)	9.875	(3.425)	(3.125)	(2.825)	9.875	(3.425)	(3.125)	(2.825)	9.875	(3.425)	(3.125)	(2.825)
9.990	(3.300)	(3.000)	(2.700)	9.990	(3.550)	(3.250)	(2.950)	9.990	(3.550)	(3.250)	(2.950)	9.990	(3.550)	(3.250)	(2.950)
10.125	(3.425)	(3.125)	(2.825)	10.125	(3.675)	(3.375)	(3.075)	10.125	(3.675)	(3.375)	(3.075)	10.125	(3.675)	(3.375)	(3.075)

Min Px	Loan Size Tiers	Max Px	Max LLPAs
3.200	\$0 - \$1,500,000	-1.300	N/A
	\$1,500,001 - \$2,000,000	-0.300	

DSCR Price Adjustments

Price Adjustments --- FICO x LTV

DSCR		55%	60%	65%	70%	75%	80%
FICOxLTV	760+	-2.000	-1.750	-1.750	-1.250	-0.750	0.750
	740 - 759	-1.750	-1.500	-1.250	-1.000	-0.500	1.000
	720 - 739	-1.500	-1.250	-1.250	-1.000	-0.250	1.250
	700 - 719	-0.750	-0.750	-0.500	-0.250	0.500	1.750
	680 - 699	0.250	0.250	0.500	0.750	1.250	N/A
	660 - 679	0.750	0.750	1.250	1.500	3.250	N/A
	640 - 659	2.250	2.500	2.750	3.250	N/A	N/A
	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A
DSCR	Foreign National	1.250	1.250	1.750	2.000	N/A	N/A
	DSCR ≥ 1.25	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	DSCR < 1.00	1.000	1.250	1.500	1.750	2.000	N/A

Price Adjustments --- Other

		55%	60%	65%	70%	75%	80%
Product	5/6 ARM	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 ARM	N/A	N/A	0.000	0.000	0.000	0.000
Loan Amount	< 150,000	0.500	0.500	0.500	0.500	0.500	0.500
	> 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250
	> 1,500,000	0.750	0.750	0.750	0.750	N/A	N/A
Other	Cash-Out	0.250	0.250	0.500	1.000	1.500	N/A
	Interest Only	0.500	0.500	0.500	0.500	0.750	1.000
	2-4 Units	0.500	0.500	0.500	0.500	0.500	0.750
	Condo	0.250	0.250	0.250	0.250	0.250	0.500
	Non-Warrantable	0.750	0.750	0.750	0.750	0.750	N/A
	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250

Prepay Buydown*

Term	LLPA	Max Px
5 Year	-0.500	-1.300
3 Year**	0.000	-1.300
2 Year	0.750	-1.300
1 Year	1.500	-0.800
No Prepay	2.250	-0.800

*Prepay Penalties allowed on Investor only. See matrix for state restrictions.

**Standard Pricing includes 3 Year Prepayment Penalty.

Term/Extension Adjustments

		Days	Adj.
Extension	5		0.125
	10		0.250
	15		0.375
	30		0.750

Other Program Requirements

Expanded Prime	
Min Loan Amount	\$100,000
Max Loan Amount	\$2,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	36 Months
FC/SS/DIL Seasoning	36 Months

ARM Features

	5/6 ARM
Margin	6.000%
Caps	2/1/5
Index	SOFR 30D
Floor	6.000%
Qual Rate: Max (Fully Indexed, Note Rate)	



UNIFIED RELIANCE
WHOLESALE

UNIFIED RELIANCE WHOLESALE
24630 Washington Ave, Suite 200, Murrieta, CA 92562

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Loss Payee Info: Axia Financial, LLC | ISAO/ATIMA | 3009 112th Ave NE, Suite 200, Bellevue, WA 98004

FHA ID: 2678400009 | VA ID: 9802670000

Effective: 9/30/2022

03:36 PM CST

Concierge Line: 951.368.9225

ADVANTAGE JUMBO AUS

Jumbo AUS 30 Yr Fixed		URW Advantage 30 YF Jumbo AUS		
Jumbo AUS 25 Yr Fixed		URW Advantage 25 YF Jumbo AUS		
Jumbo AUS 20 Yr Fixed		URW Advantage 20 YF Jumbo AUS		
Rate	15-Day	30-Day	45-Day	60-Day
6.750	2.421	2.516	2.611	2.706
6.875	1.622	1.717	1.812	1.907
7.000	0.975	1.070	1.165	1.260
7.125	0.444	0.539	0.634	0.729
7.250	0.002	0.097	0.192	0.287
7.375	(0.370)	(0.275)	(0.180)	(0.085)
7.500	(0.692)	(0.597)	(0.502)	(0.407)
7.625	(0.970)	(0.875)	(0.780)	(0.685)
7.750	(1.184)	(1.089)	(0.994)	(0.899)
7.875	(1.379)	(1.284)	(1.189)	(1.094)
8.000	(1.558)	(1.463)	(1.368)	(1.273)
8.125	(1.731)	(1.636)	(1.541)	(1.446)
8.250	(1.890)	(1.795)	(1.700)	(1.605)
8.375	(2.012)	(1.917)	(1.822)	(1.727)
8.500	(2.112)	(2.017)	(1.922)	(1.827)

Advantage Jumbo AUS Price Adjustments

Purchase Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(1.250)	(1.250)	(1.000)	(0.750)	(0.500)	(0.250)	1.875	3.500
760-779	(1.000)	(1.000)	(0.750)	(0.500)	(0.250)	0.000	2.250	3.875
740-759	(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.375	2.875	4.750
720-739	(0.625)	(0.500)	(0.250)	0.000	0.375	0.875	3.500	N/A
700-719	(0.375)	(0.125)	0.125	0.375	0.750	1.750	N/A	N/A
680-699	0.250	0.500	N/A	N/A	N/A	N/A	N/A	N/A

Rate and Term Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(1.250)	(1.250)	(1.000)	(0.750)	(0.500)	(0.125)	2.125	4.000
760-779	(1.000)	(1.000)	(0.750)	(0.500)	(0.250)	0.125	2.625	4.625
740-759	(0.875)	(0.750)	(0.500)	(0.250)	0.125	0.625	3.375	5.750
720-739	(0.625)	(0.500)	(0.250)	0.125	0.625	1.125	4.250	N/A
700-719	(0.375)	(0.125)	0.125	0.625	1.250	2.250	N/A	N/A
680-699	0.250	0.500	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(0.750)	(0.625)	(0.500)	(0.250)	0.250	N/A	N/A	N/A
760-779	(0.375)	(0.250)	(0.125)	0.125	0.750	N/A	N/A	N/A
740-759	(0.125)	0.000	0.250	0.500	1.250	N/A	N/A	N/A
720-739	0.125	0.250	0.500	0.875	1.625	N/A	N/A	N/A
700-719	0.625	0.750	1.000	1.500	2.125	N/A	N/A	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Loan Amount Adjustments for LTV / CLTV / HCLTV								
Loan Amount	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625
1,500,001-2,000,000	0.125	0.125	0.125	0.375	0.625	N/A	N/A	N/A
2,000,001-2,500,000	0.375	0.375	0.625	0.875	N/A	N/A	N/A	N/A

Miscellaneous Adjustments for LTV / CLTV / HCLTV								
Feature	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
2 Unit	0.125	0.125	0.125	0.250	N/A	N/A	N/A	N/A
3-4 Units	0.250	0.250	0.375	0.500	N/A	N/A	N/A	N/A
Second Home	0.125	0.125	0.250	0.375	0.875	1.125	N/A	N/A
Investment	1.625	1.750	1.875	2.000	N/A	N/A	N/A	N/A
20 yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

State Adjustments for LTV / CLTV / HCLTV								
State Adjustments	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Extension Fees	
Days	Price
7	0.125
15	0.250
30	0.500

MAXIMUM ALL IN PRICE	
≤ \$1,000,000	> \$1,000,000
(2.250)	(2.250)

Escrow Waiver	
No Escrow	0.125

DTI	
<=43	0.000
>43	1.000

*Maximum cumulative extensions is 30 days



UNIFIED RELIANCE
WHOLESALE

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Concierge Line: 951.368.9225

ADVANTAGE JUMBO AUS PLUS					
Jumbo Plus AUS 30 Yr Fixed		URW Advantage 30 YF Jumbo Plus AUS			
Jumbo Plus AUS 25 Yr Fixed		URW Advantage 25 YF Jumbo Plus AUS			
Jumbo Plus AUS 20 Yr Fixed		URW Advantage 20 YF Jumbo Plus AUS			
Rate	15-Day	30-Day	45-Day	60-Day	
7.625	2.486	2.581	2.676	2.771	
7.750	1.654	1.749	1.844	1.939	
7.875	0.951	1.046	1.141	1.236	
8.000	0.373	0.468	0.563	0.658	
8.125	(0.118)	(0.023)	0.072	0.167	
8.250	(0.468)	(0.373)	(0.278)	(0.183)	
8.375	(0.772)	(0.677)	(0.582)	(0.487)	
8.500	(1.001)	(0.906)	(0.811)	(0.716)	
8.625	(1.204)	(1.109)	(1.014)	(0.919)	
8.750	(1.387)	(1.292)	(1.197)	(1.102)	
8.875	(1.563)	(1.468)	(1.373)	(1.278)	
9.000	(1.733)	(1.638)	(1.543)	(1.448)	
9.125	(1.869)	(1.774)	(1.679)	(1.584)	
9.250	(1.972)	(1.877)	(1.782)	(1.687)	
9.375	(2.072)	(1.977)	(1.882)	(1.787)	
9.500	(2.194)	(2.099)	(2.004)	(1.909)	
9.625	(2.319)	(2.224)	(2.129)	(2.034)	
9.750	(2.444)	(2.349)	(2.254)	(2.159)	
9.875	(2.569)	(2.474)	(2.379)	(2.284)	
10.000	(2.694)	(2.599)	(2.504)	(2.409)	

Advantage Jumbo AUS Plus Price Adjustments

Purchase Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	0.000	1.250	3.250
760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	0.250	1.500	3.500
740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.375	1.750	3.875
720-739	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.500	2.000	4.375
700-719	(0.250)	(0.125)	0.000	0.125	0.375	0.875	2.500	5.000
680-699	0.250	0.375	0.500	0.625	1.125	1.750	3.625	N/A
661-679	0.875	1.000	1.125	1.375	2.125	3.000	N/A	N/A

Rate and Term Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(1.125)	(1.000)	(0.875)	(0.625)	(0.375)	0.125	1.375	3.375
760-779	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.625	3.875
740-759	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.625	2.375	5.125
720-739	(0.500)	(0.375)	(0.250)	0.000	0.375	0.875	2.875	5.625
700-719	(0.125)	0.000	0.125	0.375	0.875	1.375	4.000	6.625
680-699	0.375	0.500	0.625	0.875	1.500	2.125	5.000	N/A
661-679	1.125	1.250	1.375	1.750	2.250	3.125	N/A	N/A

Cash Out Adjustments for LTV / CLTV / HCLTV								
FICO	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≥ 780	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	N/A	N/A
760-779	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.750	N/A	N/A
740-759	(0.375)	(0.250)	(0.125)	0.125	0.500	1.125	N/A	N/A
720-739	0.000	0.125	0.250	0.500	0.875	1.500	N/A	N/A
700-719	0.625	0.750	0.875	1.000	1.375	2.125	N/A	N/A
680-699	1.375	1.500	1.625	1.750	2.125	3.000	N/A	N/A
661-679	2.125	2.250	N/A	N/A	N/A	N/A	N/A	N/A

Loan Amount Adjustments for LTV / CLTV / HCLTV								
Loan Amount	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
≤ 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1,000,001-1,500,000	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625
1,500,001-2,000,000	0.125	0.125	0.125	0.250	0.500	N/A	N/A	N/A

Miscellaneous Adjustments for LTV / CLTV / HCLTV								
Feature	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
2 Unit	0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.750
3-4 Units	0.250	0.250	0.375	0.500	0.750	N/A	N/A	N/A
Second Home	0.375	0.375	0.500	0.750	1.500	1.750	N/A	N/A
Investment	1.250	1.500	1.750	2.000	2.250	N/A	N/A	N/A
NonWarrantable Condo	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
Condo-Hotel	1.375	1.375	1.375	1.375	N/A	N/A	N/A	N/A
20 yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

State Adjustments for LTV / CLTV / HCLTV								
State Adjustments	<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL, NV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Extension Fees	
Days	Price
7	0.125
15	0.250
30	0.500

MAXIMUM ALL IN PRICE	
≤ \$1,000,000	> \$1,000,000
(1.750)	(1.750)

DTI	
>43	0.000
43.01-45	1.000
45.01-47	2.000
>47	3.000

Escrow Waiver	
No Escroww	0.250

*Maximum cumulative extensions is 30 days



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