



# Community Mortgage Funding EPPS RATE SHEET Retail - Borrower Paid

Questions\Assistance:  
Viviana Lopez  
909-461-2629

**5/3/2023 8:21 AM**

LOCK HOURS 8:30 AM TO 2:30 PM

Lock Extension Fees (.02 Per Day x Loan Amount)

<b>Fannie Mae 2023 Conforming Loan Limits</b>			<b>RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE</b>				<b>Indices</b>	
48 Contiguous States	AK, GU, HI, PR, VI		Lock Exp. Dates:		Conforming pricing is for <b>DU Approved</b> loans. Pricing for <b>MANUALLY UNDERWRITTEN</b> loans is .125 worse.	SOFR	4.81	
1 unit	\$726,200	\$1,089,300	25 Day:	05/28/23		1 YR Constant Maturity Treas.	4.72	
2 units	\$929,850	\$1,394,775	40 Day:	06/12/23		5 YR Constant Maturity Treas.	3.52	
3 units	\$1,123,900	\$1,685,850	55 Day:	06/27/23		PRIME RATE	8.000	

30 Year Fixed (C30)															
HomeReady 30 Yr. Fx. (C30HR)				20 Year Fixed (C20)				15 Year Fixed (C15)				10 Year Fixed (C10)			
Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price
6.375	0.625	0.875	1.125	6.000	0.625	0.875	1.250	6.000	0.625	0.875	1.125	6.000	0.500	0.875	1.125
6.500	0.375	0.625	0.875	6.125	0.375	0.625	1.000	6.125	0.500	0.750	1.000	6.125	0.375	0.625	0.875
6.625	0.125	0.375	0.625	6.250	0.125	0.375	0.750	6.250	0.375	0.625	1.000	6.250	0.250	0.500	0.875
6.750	0.000	0.250	0.500	6.375	(0.250)	0.125	0.375	6.375	0.125	0.375	0.750	6.375	0.000	0.375	0.625
6.875	(0.375)	0.000	0.250	6.500	(0.500)	(0.125)	0.125	6.500	(0.250)	0.125	0.375	6.500	(0.375)	0.000	0.250
7.000	(0.625)	(0.250)	0.000	6.625	(0.750)	(0.375)	(0.125)	6.625	(0.500)	(0.125)	0.125	6.625	(0.625)	(0.250)	0.000
7.125	(0.875)	(0.500)	(0.250)	6.750	(0.625)	(0.375)	0.000	6.750	(0.750)	(0.375)	(0.125)	6.750	(0.875)	(0.500)	(0.250)
7.250	(1.125)	(0.750)	(0.500)	6.875	(1.000)	(0.625)	(0.375)	6.875	(1.000)	(0.625)	(0.375)	6.875	(1.000)	(0.750)	(0.375)
7.375	(1.500)	(1.125)	(0.750)	7.000	(1.250)	(0.875)	(0.625)	7.000	(1.125)	(0.875)	(0.500)	7.000	(1.250)	(0.875)	(0.625)
7.500	(1.750)	(1.375)	(1.125)	7.125	(1.500)	(1.125)	(0.875)	7.125	(1.500)	(1.125)	(0.875)	7.125	(1.500)	(1.125)	(0.875)

## CONFORMING SOFR ARM PRODUCTS

3/6m SOFR (C36mSOFR)				5/6m SOFR (C56mSOFR)				7/6m SOFR (C76mSOFR)				10/6m SOFR (C106mSOFR)			
Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price
				5.750	2.125	2.500	2.875	5.750	2.375	2.750	3.125	5.750	2.750	3.125	3.375
				5.875	1.875	2.250	2.625	5.875	2.125	2.500	2.750	5.875	2.375	2.750	3.000
				6.000	1.750	2.125	2.500	6.000	1.750	2.125	2.500	6.000	2.000	2.375	2.750
				6.125	1.625	2.000	2.375	6.125	1.500	1.875	2.250	6.125	1.750	2.125	2.500
				6.250	1.625	2.000	2.250	6.250	1.500	1.875	2.250	6.250	1.625	2.000	2.375
				6.375	1.625	1.875	2.250	6.375	1.500	1.875	2.125	6.375	1.625	2.000	2.375
				6.500	1.500	1.875	2.250	6.500	1.500	1.875	2.125	6.500	1.625	2.000	2.375

CAPS: 2/1/5; MARGIN 3.00% Non-Convertible      CAPS: 2/1/5; MARGIN 3.00% Non-Convertible      CAPS: 5/1/5; MARGIN 3.00% Non-Convertible      CAPS: 5/1/5; MARGIN 3.00% Non-Convertible

Life Floor: Never lower than the margin  
After the initial fixed period, rate adjustments are semiannual  
TX cash-out 50a6 not available on 3/6m SOFR.

## CONFORMING HIGH BALANCE FIXED RATE PRODUCT

High Balance 30 Year Fixed (HB30)				High Balance 15 Year Fixed (HB15)				High Balance Loan limits based on geographic location
Rate	25 Day Price	40 Day Price	55 Day Price	Rate	25 Day Price	40 Day Price	55 Day Price	
6.750	0.625	1.000	1.250	6.250	2.000	2.375	2.625	
6.875	0.375	0.750	1.000	6.375	1.875	2.125	2.500	
7.000	0.250	0.625	0.875	6.500	1.625	2.000	2.250	
7.125	0.125	0.375	0.750	6.625	1.375	1.750	2.000	
7.250	0.000	0.500	0.875	6.750	1.250	1.500	1.875	
7.375	(0.250)	0.250	0.625	6.875	1.000	1.375	1.625	
7.500	(0.500)	0.000	0.375	7.000	0.875	1.125	1.500	
7.625	(0.625)	(0.125)	0.250	7.125	0.500	0.875	1.250	

Conforming Loan and High Balance Adjustments located on Page 2 and 3.

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE



# Community Mortgage Funding EPPS RATE SHEET Retail - Borrower Paid

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5/3/2023 8:21 AM

\*\*\*\*\*NEW LLPA's\*\*\*\*

**LLPAs SEPERATED BY PURCHASE, LIMITED CASH OUT, AND CASH OUT**

Purchase Money Loans – LLPA by Credit Score/LTV Ratio										
Credit Score	LTV Range									
	Applicable for all loans with terms greater than 15 years									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
≥ 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	N/A
760 – 779	0.000%	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.250%	N/A
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	N/A
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	N/A
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	N/A
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	N/A
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	N/A
640 – 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	N/A
≤ 639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	N/A

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans										
Loan Feature	LTV Range									
	Applicable for all loans with terms greater than 15 years									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	N/A
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	N/A
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	235
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	N/A
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	808
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	808
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	N/A
DTI Ratio > 40% (suspended)	0.000%	0.000%	0.250%	0.250%	0.375%	0.375%	0.375%	0.375%	0.375%	N/A

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio										
Credit Score	LTV Range									
	Applicable for all loans with terms greater than 15 years									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
≥ 780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%	007
760 – 779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%	007
740 – 759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%	007
720 – 739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	007
700 – 719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	007
680 – 699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%	007
660 – 679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%	007
640 – 659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%	007
≤ 639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%	007

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances										
Loan Feature	LTV Range									
	Applicable for all loans with terms greater than 15 years									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
Adjustable-rate	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	N/A
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	N/A
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	235
Two- to four-unit	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	N/A
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	808
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	808
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	N/A
DTI Ratio > 40% (suspended)	0.000%	0.000%	0.250%	0.250%	0.375%	0.375%	0.375%	0.375%	0.375%	N/A

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio						
Credit Score	LTV Range					
	Applicable for all loans					
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	SFC
≥ 780	0.375%	0.375%	0.625%	0.875%	1.375%	003
760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	003
740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	003
720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	003
700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	003
680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	003
660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	003
640 – 659	0.375%	1.375%	3.125%	4.625%	5.125%	003
≤ 639	0.375%	1.375%	3.375%	4.875%	5.125%	003

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances					
Loan Feature	LTV Range				
	Applicable for all loans with terms greater than 15 years				
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%
Second home	1.125%	1.125%	1.625%	2.125%	3.375%
Manufactured home	0.500%	0.500%	0.500%	0.500%	0.500%
Two- to four-unit	0.000%	0.000%	0.375%	0.375%	0.625%
High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%
DTI Ratio > 40% (suspended)	0.000%	0.000%	0.250%	0.250%	0.375%

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**CONFORMING & HIGH BALANCE PRICE ADJUSTMENTS**

**(EXCLUDING DU REFI PLUS & REFI PLUS LOANS)**

LLPAs By LTV Range on all applicable transactions and amortizations								
Description	≤ 60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	**95.01-97.00%
Calif. CMF Refi < 12 mo. old	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Escrow/Impound WAIVER	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Fixed & ARM Loan Amts. < \$50K	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
MANUAL UNDERWRITE	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
NEW YORK Property	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
TEXAS 50(a)(6) CASH OUT	SEE PAGE 4 FOR ADDITIONAL TX CASH OUT PRICE ADJUSTMENTS							
LENDER PAID MI	SEE PAGE 4 FOR ADDITIONAL LPMI PRICE ADJUSTMENTS							

HomeReady Mortgage 30 yr fixed	
Use all applicable LLPA's shown on this page & use LLPA CAPS below. For LPMI, see page 3.	
PRODUCT FEATURE	LLPA CAPS
LTV > 80% and credit score > = 680	LLPA's waived (except for escrow waiver)
All other LTV ratios and credit score combinations	1.500
<i>Note: If escrow waiver fee applies, it is exempt from the CAPS and must be charged</i>	

**LENDER PAID MI (LPMI) PRICE ADJUSTMENTS FOR  
CONFORMING 30 YR FIXED (C30LPMI) & CONFORMING HIGH BALANCE 30 YR FIXED (HB30LPMI) &  
HomeReady 30 YR FIXED (C30HRLPMI)**

LPMI Price Adjustments					
Base LTV	Coverage	Representative Credit Score			
		740+	700-739	660-699	620-659
95.01 to 97.00%	35%	2.45	2.75	3.45	4.75
90.01 to 95.00%	30%	1.85	2.10	2.70	3.73
85.01 to 90.00%	25%	1.20	1.25	1.65	2.05
80.01 to 85.00%	12%	0.80	0.90	1.00	1.15

LPMI Price Adjustments for HomeReady (if eligible for reduced MI per DU)					
Base LTV	Coverage	Representative Credit Score			
		740+	700-739	660-699	620-659
95.01 to 97.00%	25%	1.85	2.05	2.55	3.50
90.01 to 95.00%	25%	1.60	1.70	2.30	3.15
85.01 to 90.00%	25%	1.20	1.25	1.65	2.05
80.01 to 85.00%	12%	0.80	0.90	1.00	1.15

Premium Price Adjustment by Credit Score for All LPMI Products	Representative Credit Score					
	740+	720-739	700-719	680-699	660-679	620-659
Rate-and-Term Refinance	0.20	0.25	0.30	0.35	0.50	0.67
Cash-out-Refinance	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.35	0.45	0.50	0.55	0.75	0.97
Manufactured Homes	0.67	0.74	1.11	1.11	1.85	2.96
Investment Property	1.40	1.40	N/A	N/A	N/A	N/A

All other conforming LLPAs apply (see page 2) in addition to the Lender Paid MI adjustments

HomeReady Mortgages: There are no LLPA CAPS on the LPMI Price Adjustments. LLPA CAPS are only in effect for the LLPA's on page 2.

**TEXAS PROPERTIES - 50(a)(6) Cash-Out Transactions  
Price Adjustments**

TEXAS 50(a)(6) CASH-OUT PRICE ADJUSTMENTS	
LOAN AMOUNT	PRICE ADJUSTMENT
≤ \$75,000	2.625
\$75,001 - \$100,000	2.125
\$100,001 - \$150,000	1.875
\$150,001 - \$250,000	1.375
> \$250,000	0.750

Note: All other conforming LLPAs apply (see page 2) in addition to these PRICE adjustments

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<b>RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE</b>		<b>Indices</b>	
<b>Lock Exp. Dates:</b>		<b>SOFR</b>	<b>4.81</b>
25 Day:	05/28/23	<b>1 YR Constant Maturity Treas.</b>	<b>4.72</b>
40 Day:	06/12/23	<b>PRIME RATE</b>	<b>8.000</b>
55 Day:	06/27/23		

### FHA FIXED RATE & ARM PRODUCTS (Base Loan Amts. vary by county)

30 Year FHA Fixed (F30)			15 Year FHA Fixed (F15)			FHA 5/1 CMT (F51CMT)			LOAN AMOUNT ADJUSTMENTS
Rate	25 Day Price	40 Day Price	Rate	25 Day Price	40 Day Price	Rate	25 Day Price	40 Day Price	
6.250	(0.125)	0.250	5.250	2.375	2.625	4.625	4.375	4.625	\$275,000 - Conforming max (.125)
6.375	(0.500)	(0.125)	5.375	2.500	2.750	4.750	4.500	4.750	\$225,000-\$249,999 (.125)
6.500	(0.500)	(0.250)	5.500	2.375	2.625	4.875	3.875	4.125	\$200,000-\$224,999 (.250)
6.625	(0.750)	(0.500)	5.625	2.250	2.500	5.000	3.250	3.500	\$175,000-\$199,999 (.375)
6.750	(0.750)	(0.500)	5.750	2.375	2.625	5.125	1.875	2.125	\$150,000-\$174,999 (.250)
6.875	(0.750)	(0.500)	5.875	2.000	2.250	CAPS: 1/1/5; MARGIN 2.000 Non-Convertible			\$125,000-\$149,999 (.250)
6.990	(0.875)	(0.625)	6.000	1.750	2.000				\$40,000-\$124,999 (.375)
7.000	(0.875)	(0.625)	6.125	1.375	1.625				

For 55 Day Price, make the 40 day price worse by .250

FHA PRICE ADJUSTMENT	
Streamlined Refinance	10.000
ADDITIONAL PRICE ADJUSTMENTS	
2 units	0.500
3-4 Units	1.000

FICO SCORE	
>=740	(0.250)
720 - 739	(0.150)
680-719	0.000
660-679	0.250
640 - 659	0.500
620 - 639	1.250
580-619	N/A

FHA Loan Limits based on geographic location.

Manufactured homes not allowed.

Minimum credit score of 680 for FHA streamlined refinance (FHA to FHA)

PARTICIPATING CREDIT UNIONS (PCU): PCU must be a FHA sponsored originator to be a third party originator on the Business Builder Track.

### FHA HIGH BALANCE FIXED RATE & ARM PRODUCTS (Base Loan Amts. > vary by county)

30 Yr FHA Fixed HB (FHB30)			FHA 5/1 CMT HB (FHB51CMT)			ADDITIONAL PRICE ADJUSTMENT		LOAN AMOUNT ADJUSTMENTS
Rate	25 Day Price	40 Day Price	Rate	25 Day Price	40 Day Price	Streamlined Refinance	10.000	
5.875	1.250	1.750	4.625	4.375	4.625	FHA ARM High Balance	0.500	\$275,000 - Conforming max (.125)
5.990	2.000	2.500	4.750	4.500	4.750	ADDITIONAL PRICE ADJUSTMENT: 2 units 0.500 3-4 Units 1.000		\$225,000-\$249,999 (.125)
6.000	1.125	1.625	4.875	3.875	4.125			\$200,000-\$224,999 (.250)
6.125	0.875	1.375	5.000	3.250	3.500			\$175,000-\$199,999 (.375)
6.250	0.875	1.375	5.125	1.875	2.125	CAPS: 1/1/5; MARGIN 2.000% Non-Convertible		\$150,000-\$174,999 (.250)
6.375	1.000	1.250						\$125,000-\$149,999 (.250)
6.500	0.875	1.250						\$40,000-\$124,999 (.375)
6.625	0.625	1.000						

For 55 Day Price, make the 40 day price worse by .250

FICO SCORE	
>=740	(0.250)
720 - 739	(0.150)
680 - 719	0.000
660-679	0.250
640 - 659	0.500
620 - 639	1.250
580-619	N/A

FHA Loan Limits based on geographic location.

Manufactured homes not allowed.

FIXED RATE - Minimum credit score of 680 for FHA streamlined refinance (FHA to FHA)

5/1 CMT ARM - Minimum credit score of 680 for FHA streamlined refinance (FHA to FHA)

PARTICIPATING CREDIT UNIONS (PCU): PCU must be a FHA sponsored originator to be a third party originator on the Business Builder Track.

RATES SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE



# Community Mortgage Funding EPPS RATE SHEET Retail - Borrower Paid

Questions\Assistance:  
Viviana Lopez  
909-461-2629

5/3/2023 8:21 AM

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE			Indices		
Lock Exp. Dates:			SOFR	4.81	
25 Day:	05/28/23		1 YR Constant Maturity Treas.	4.72	
40 Day:	06/12/23		PRIME RATE	8.00	
60 Day:	07/02/23				
VA FIXED RATE & ARM PRODUCTS (Base Loan Amts. vary by county)					
<b>30 Year VA Fixed (V30)</b>		<b>15 Year VA Fixed (V15)</b>		<b>VA 5/1 CMT (V51ARM)</b>	
Rate	25 Day Price	40 Day Price	Rate	25 Day Price	40 Day Price
6.250	0.375	0.750	5.250	2.875	3.125
6.375	0.000	0.375	5.375	3.000	3.250
6.500	0.000	0.250	5.500	2.875	3.125
6.625	(0.250)	0.000	5.625	2.750	3.000
6.750	(0.250)	0.000	5.750	2.875	3.125
6.875	(0.250)	0.000	5.875	2.500	2.750
6.990	(0.375)	(0.125)	6.000	2.250	2.500
7.000	(0.375)	(0.125)	6.125	1.875	2.125
			CAPS: 1/1/5; MARGIN 2.000% Non-Convertible		
<b>VA PRICE ADJUSTMENTS</b>			<b>ADDITIONAL PRICE ADJUSTMENT</b>		
VA IRRRL Non-Owner	N/A		2 units	0.500	
VA IRRRL (95.01-110.00)	1.000		3-4 Units	1.000	
VA IRRRL (110.01 - 125% LTV)	2.250				
For 55 Day Price, make the 40 day price worse by .250			VA Loan Limits based on geographic location & entitlement. Manufactured homes not allowed.		
PARTICIPATING CREDIT UNIONS (PCU): PCU must be a VA sponsored agent to be a third party originator on the Business Builder Track.					
VA HIGH BALANCE FIXED RATE & ARM PRODUCTS (Base Loan Amts. > vary by county)					
<b>30 Yr VA Fixed HB (VAHB30)</b>		<b>VA 5/1 CMT HB (VAHB51ARM)</b>		<b>LOAN AMOUNT ADJUSTMENTS</b>	
Rate	25 Day Price	40 Day Price	Rate	25 Day Price	40 Day Price
5.875	1.750	2.125	4.625	4.875	5.125
5.990	2.500	2.875	4.750	5.000	5.250
6.000	1.625	2.000	4.875	4.375	4.625
6.125	1.375	1.750	5.000	3.750	4.000
6.250	1.375	1.875	5.125	2.375	2.625
6.375	1.500	1.750	CAPS: 1/1/5; MARGIN 2.000% Non-Convertible		
6.500	1.375	1.750			
6.625	1.125	1.500			
For 55 Day Price, make the 40 day price worse by .250			VA Loan Limits based on geographic location & entitlement. Manufactured homes not allowed.		
<b>VA HB PRICE ADJUSTMENTS</b>			<b>ADDITIONAL PRICE ADJUSTMENT</b>		
VA IRRRL Non-Owner	N/A		2 units	0.500	
VA IRRRL (95.01-110.00)	1.000		3-4 Units	1.000	
VA IRRRL (110.01 - 125% LTV)	2.250				
ARM High Balance	0.500				
For 55 Day Price, make the 40 day price worse by .250			<b>FICO SCORE</b>		
			>=740		
			720 - 739		
			719 - 680		
			660 - 679		
			640 - 659		
			620 - 639		
			580 - 619		
PARTICIPATING CREDIT UNIONS (PCU): PCU must be a VA sponsored agent to be a third party originator on the Business Builder Track.					
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**Community Mortgage Funding  
 EPPS RATE SHEET  
 Retail - Borrower Paid**

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE		Indices	
<b>Lock Exp. Dates:</b>		<b>SOFR</b>	4.81
25 Day: 05/28/23		<b>1 YR Constant Maturity Treas.</b>	4.72
40 Day: 06/12/23		<b>PRIME RATE</b>	8.000
55 Day: 06/27/23			

### California Housing Finance Agency Program (CalHFA)

**Community Mortgage Funding is an approved CalHFA lender. Please contact one of our loan officers for more details about this program.**  
 The California Housing Finance Agency (CalHFA) loan programs include Conventional, FHA and VA for low to moderate income borrowers in California. CalHFA subordinate loan programs can be combined with a CalHFA first mortgage to help California families achieve homeownership.

**For current rates, please click on this link:** <https://www.calhfa.ca.gov/apps/rates/>

**Origination Fees to be charged are:**      Loan amounts = > \$150,000, origination fee is 2%  
    Loan amounts < \$150,000, origination fee is \$3,000

### \*\*REINSTATED\*\* Nevada Rural Housing Authority "Home At Last"

**Community Mortgage Funding is an approved lender for Nevada Rural Housing Authority's HOME AT LAST loan program. Please contact one of our loan officers for more details about this program.** CMF offers Conventional and FHA Home At Last mortgage loans. This program is designed to help more Nevadans become homeowners by pairing a 30 year fixed first mortgage with Down Payment Assistance in rural areas. Income limits apply.

**For current rates, please click on this link:** <https://nvrural.org/home-at-last/resources-for-partners/home-at-last-daily-rates/>  
 (Rate lock to member is for 40 days.)

### USDA - Guaranteed Rural Housing

30 Year *USDA Fixed USDA30		
Rate	25 Day Price	40 Day Price
6.000	3.000	3.500
6.125	2.625	3.125
6.250	2.625	3.000
6.375	2.250	2.625
6.500	2.250	2.500
6.625	2.000	2.250
6.750	2.000	2.250
6.875	2.000	2.250
6.990	1.875	2.125
7.000	1.875	2.125

FICO SCORE		LOAN AMOUNT ADJUSTMENTS
>=740	(0.250)	
720 - 739	(0.150)	\$275,000 - Conforming max (.125)
719 - 680	0.000	\$225,000-249,999 (.125)
660 -679	0.250	\$200,000 - \$224,999 (.250)
640 - 659	0.500	\$175,000- \$199,999 (.375)
620 - 639	1.500	\$150,000 - \$174,999 (.250)
580 -619	N/A	\$125,000 - \$149,999 (.250)
		\$40,000 - \$124,999 (.375)

For 55 Day Price, make the 40 day price worse by .250

**Property must be located in an eligible rural area.  
 Primary Residence Only.  
 Income must meet certain guidelines.  
 Manufactured homes not allowed.  
 Rate/term refinancing only on existing USDA loan. Non-streamline refi's only.  
 Cash-out transactions are not allowed.**

### REVERSE MORTGAGE

Reverse mortgage loans are specifically designed to help seniors, age 62 and older, tap home equity to help cover their retirement needs. The member is required to own their own home and occupy it as their primary residence. Reverse Mortgage Counseling by a HUD approved counseling agency is required.

There are several options available to the member as to how they would like to receive the loan proceeds.

**Please call one of CMF's loan officers for more details, 909-444-0050.**

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	RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE	Indices	
	Lock Exp. Dates: 40 Day: 06/12/23	SOFR	4.81
		1 YR Constant Maturity Treas.	4.72
		PRIME RATE	8.000
<b>JUMBO FIXED</b>			
<b>Jumbo Rates</b>			

30 Year JUMBO Fixed (J30) Purchase	
Rate	40 Day Price
6.375	3.250
6.500	2.875
6.625	2.625
6.750	2.250
6.875	2.000
7.000	1.875
7.125	1.750
7.250	1.625

20 Year JUMBO Fixed (J20) Purchase	
Rate	40 Day Price
6.125	3.375
6.250	3.000
6.375	2.625
6.500	2.375
6.625	2.250
6.750	2.125
6.875	2.000
7.000	1.875

15 Year JUMBO Fixed (J15) Purchase	
Rate	40 Day Price
5.625	3.750
5.750	3.375
5.875	3.000
6.000	2.625
6.125	2.375
6.250	2.250
6.375	2.125
6.500	2.000

RISK BASED PRICING ADJUSTMENTS: applicable to all portfolio 1st product						
FICO	LTV ≤ 60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
>= 740	(0.500)	(0.375)	(0.125)	(0.125)	0.750	0.875
730 - 739	(0.375)	(0.250)	0.000	0.000	0.875	1.000
720 - 729	(0.375)	(0.250)	0.000	0.000	1.000	1.125
710 - 719	(0.250)	0.000	0.125	0.125	1.125	1.250
700 - 709	(0.250)	0.000	N/A	N/A	N/A	N/A
680 - 699	0.000	0.125	N/A	N/A	N/A	N/A

JUMBO PRICE ADJUSTMENTS		
Cash out refinance	0.250	Subordinate Financing (CLTV>LTV) 0.375
Fully Amortize Loans > \$2,000,000	0.250	Condo LTV>75% loan amount <=\$650,000 0.750
Los Angeles or Orange County, California	0.250	(applies to AK, CA, CO, CT, DC, HI, MD, MA, NY, VA, WA)
Investment Property	1.500	Condo LTV>75% loan amount >\$650,000 FICO <760 0.250
2 Unit	0.750	

JUMBO IPMI RATE ADJUSTMENTS		
LTV Range	Credit Score	Add to RATE
80.01 - 85%	>= 710	0.875%
85.01 - 90%	>= 710	1.000%

80.01 - 85%	>=760	0.000%
80.01 - 85%	740-759	0.000%
80.01 - 85%	720-739	0.125%
80.01 - 85%	710-719	0.250%
80.01 - 85%	<710	N/A

85.01 - 90%	>=760	0.000%
85.01 - 90%	740-759	0.125%
85.01 - 90%	720-739	0.250%
85.01 - 90%	710-719	0.375%
85.01 - 90%	<710	N/A