

Issued:	9/12/2023 10:20 AM	15	30	45	60	75	90	120	150	180
Lock Expiration Dates:		27-Sep	12-Oct	27-Oct	11-Nov	26-Nov	11-Dec	10-Jan	9-Feb	10-Mar

File Types

Purchase or Refinance: Conv, FHA, VA, USDA, & Jumbo

Disclaimer

These rates, prices, and adjustments are indications only, please refer to the UHMGo / Optimal Blue pricing engine for live data. In the event of a discrepancy, the live data in UHMGo will be the prevailing price honored.

Title Proposed Insured & CPL Address

Conventional: Union Home Mortgage Corp ISAOA/ATIMA
FHA: Union Home Mortgage Corp ISAOA/ATIMA & Sec of HUD
VA: Union Home Mortgage Corp ISAOA/ ATIMA & Dept of VA
USDA: Union Home Mortgage Corp ISAOA/ATIMA
Closing Protection Letter Address:
8241 Dow Circle W., Strongsville, OH 44136

Mortgagee Clause & Lender IDS

Please refer to the complete list of Mortgagee Clause, Lender IDS, Title Proposed Insured and CPL Addresses in UHMGo! under "Lending Guide, Policies & Disclosures".

FHA ID	3827009995	VA ID	5650720000
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Lock Extensions

-0.025% per day is our current extension cost

Up to 30 days, then worst case*

Does not apply to non-agency products

Extension costs will vary by investor for non-agency

Contact Notes

TPORateLocks@uhm.com

TPOCaseNumber@uhm.com

TPOClosing@uhm.com

TPOAppraisal@uhm.com

TPOPointsandFees@uhm.com

All physical mail sent to our headquarters needs to include attn TPO Admn along with our address as reads below:
8241 Dow Circle W
Strongsville, OH 44136
Attn: TPO Admn

Long-Term Locks

Long-term locks available with non-refundable upfront fees and additional cost to 60 day pricing (120 day lock 45bp; 150 day 70bp, and 180 day 95bp).

Please contact your AE to lock over 90 days and send borrower check payable for non-refundable upfront fee to Union Home Mortgage : Union Home Mortgage, ATTN: TPO Admin, 8241 Dow Circle, Strongsville, OH, 44136.

Check must be received within 3 business days and will show as POC at Closing.

We are pleased to offer Jumbo & High Balance Broker Products. Pricing is available only in UHMGo.

Closing Doc Turntimes

Initial CD will be issued at conditional approval as long as loan is approved and locked (appraisal & title not required)

Non-Delegated Correspondent

UHM's Non-Delegated Correspondent Division offers Conventional, USDA, FHA and VA programs. Our NDC program offers a variety of pricing incentives that are structured per TPO Partner. Consult with your Account Executive for specifics. This rate sheet is specific to our Wholesale platform only.

UHM Fees for Wholesale & NDC

\$1,195 UW fee - Conventional loans for Wholesale
\$850 UW fee - Government loans for Wholesale
\$550 Administrative fee - Conv or Gov for NDC
\$350 Doc Draw fee for NDC if UHM draws docs

Servicing Information

In the event you are submitting a loan back to UHM that is currently being serviced by UHM, we are currently offering a netted payoff of escrows where the escrow account credit is deducted from the actual payoff.

Conventional Loans

Use 620 score if one borrower with no score

If another borrower is on loan, use that FICO score

Government Loans

If one borrower with no score, there is a -4.00 LLPA

If another borrower is on loan, use that FICO score

TPO Portal Access & Rate Lock Policy

<https://www.uhmgo.com/>



Conventional Programs						
30 Year Conventional / 21 - 30 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	103.569	103.469	103.352	103.234	103.084	103.034
8.000	103.381	103.280	103.163	103.046	102.896	102.846
7.875	103.241	103.141	103.023	102.906	102.756	102.706
7.750	102.995	102.894	102.777	102.660	102.510	102.460
7.625	102.733	102.707	102.678	102.649	102.499	102.449
7.500	102.531	102.505	102.476	102.447	102.297	102.247
7.375	102.259	102.234	102.204	102.175	102.025	101.975
7.250	101.935	101.910	101.881	101.852	101.702	101.652
7.125	101.572	101.555	101.533	101.511	101.361	101.311
7.000	101.315	101.298	101.276	101.254	101.104	101.054
6.875	101.002	100.985	100.963	100.941	100.791	100.741
6.750	100.655	100.638	100.616	100.594	100.444	100.394
6.625	100.197	100.197	100.197	100.197	100.047	99.997
6.500	99.933	99.933	99.933	99.933	99.783	99.733
6.375	99.563	99.563	99.563	99.563	99.413	99.363
6.250	99.123	99.123	99.123	99.123	98.973	98.923
6.125	98.517	98.517	98.517	98.517	98.367	98.317
6.000	98.094	98.102	98.102	98.102	97.952	97.902
5.875	97.653	97.661	97.661	97.661	97.511	97.461
5.750	97.159	97.167	97.167	97.167	97.017	96.967
5.625	96.478	96.487	96.487	96.487	96.337	96.287
5.500	95.927	95.952	95.952	95.952	95.802	95.752
5.375	95.432	95.458	95.458	95.458	95.308	95.258

Conventional Programs						
20 Year Conventional / 16 - 20 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	103.560	103.460	103.343	103.225	103.075	103.025
8.000	103.619	103.519	103.402	103.285	103.135	103.085
7.875	103.488	103.387	103.270	103.153	103.003	102.953
7.750	103.239	103.138	103.021	102.904	102.754	102.704
7.625	103.117	103.092	103.062	103.033	102.883	102.833
7.500	102.842	102.817	102.788	102.759	102.609	102.559
7.375	102.616	102.591	102.561	102.532	102.382	102.332
7.250	102.325	102.300	102.271	102.241	102.091	102.041
7.125	102.237	102.220	102.169	102.118	101.968	101.918
7.000	102.006	101.990	101.938	101.887	101.737	101.687
6.875	101.746	101.729	101.678	101.627	101.477	101.427
6.750	101.436	101.419	101.368	101.317	101.167	101.117
6.625	101.021	101.020	100.991	100.961	100.811	100.761
6.500	100.785	100.785	100.756	100.727	100.577	100.527
6.375	100.473	100.473	100.443	100.414	100.264	100.214
6.250	100.080	100.080	100.051	100.021	99.871	99.821
6.125	99.570	99.570	99.541	99.511	99.361	99.311
6.000	98.946	98.948	98.919	98.889	98.739	98.689
5.875	98.568	98.576	98.547	98.518	98.368	98.318
5.750	98.127	98.135	98.106	98.077	97.927	97.877
5.625	97.554	97.563	97.534	97.504	97.354	97.304
5.500	96.849	96.857	96.828	96.799	96.649	96.599
5.375	96.322	96.347	96.318	96.288	96.138	96.088

Conventional Programs						
15 Year Conventional / 11 - 15 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	100.776	100.721	100.639	100.539	100.389	100.339
6.625	100.573	100.518	100.443	100.355	100.205	100.155
6.500	100.273	100.249	100.214	100.172	100.022	99.972
6.375	100.092	100.076	100.045	100.003	99.853	99.803
6.250	99.886	99.870	99.839	99.797	99.647	99.597
6.125	99.665	99.650	99.618	99.576	99.426	99.376
6.000	99.313	99.298	99.276	99.250	99.100	99.050
5.875	99.107	99.099	99.081	99.056	98.906	98.856
5.750	98.869	98.862	98.843	98.818	98.668	98.618
5.625	98.591	98.584	98.565	98.540	98.390	98.340
5.500	98.188	98.180	98.162	98.137	97.987	97.937
5.375	97.843	97.835	97.827	97.818	97.668	97.618
5.250	97.550	97.543	97.534	97.526	97.376	97.326
5.125	97.231	97.223	97.215	97.207	97.057	97.007
5.000	96.872	96.864	96.851	96.834	96.684	96.634
4.875	96.577	96.570	96.556	96.540	96.390	96.340
4.750	96.243	96.235	96.222	96.205	96.055	96.005
4.625	95.870	95.862	95.849	95.832	95.682	95.632

Conventional Programs						
10 Year Conventional / 8 - 10 yr Amortization						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.750	100.864	100.809	100.727	100.627	100.477	100.427
6.625	100.670	100.615	100.548	100.473	100.323	100.273
6.500	100.429	100.382	100.338	100.297	100.147	100.097
6.375	100.265	100.218	100.175	100.133	99.983	99.933
6.250	100.068	100.021	99.978	99.936	99.786	99.736
6.125	99.856	99.809	99.765	99.723	99.573	99.523
6.000	99.646	99.622	99.588	99.546	99.396	99.346
5.875	99.460	99.436	99.402	99.360	99.210	99.160
5.750	99.231	99.207	99.173	99.131	98.981	98.931
5.625	98.968	98.945	98.910	98.868	98.718	98.668
5.500	98.585	98.561	98.527	98.485	98.335	98.285
5.375	98.133	98.109	98.082	98.052	97.902	97.852
5.250	97.848	97.824	97.800	97.775	97.625	97.575
5.125	97.544	97.521	97.496	97.471	97.321	97.271
5.000	97.135	97.112	97.082	97.049	96.899	96.849
4.875	96.856	96.833	96.803	96.770	96.620	96.570
4.750	96.537	96.513	96.484	96.450	96.300	96.250
4.625	96.183	96.160	96.130	96.097	95.947	95.897

Conventional Products Standard Agency Adjustments

Purchase Money Loans - *applicable for 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%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

1st-time homebuyers with qualifying income ≤100% AMI or 120% AMI in high-cost areas

Standard agency LLPAs

Purchases for primary residence manufactured homes with qualifying income ≤100% AMI

waived

Rate and Term Refinances - *applicable for 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%	95.01 – 97.00%
≥ = 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.785	-2.500	-2.500
620 – 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Purchase & Limited Cash-Out Refinance - Additional LLPAs

	≤ 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%	95.01 – 97.00%
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out Refinances - *applicable for all terms*

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ = 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125

Cash-Out Refinance - Additional LLPAs

	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Attached 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
2- to 4-Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000

All Products - Additional UHM Specific Adjustments

Loan Amount Adjustments	
Loan Amount:	LLPA
50,000 -74,999	-1.00

Conventional UW Buyout Fee	-\$1,195
Government UW Buyout Fee	-\$850

State Adjusters	
OK	-0.05

Escrows Waived LTV > 80
-0.50



Conventional Program						
30 Yr FNMA HomeReady or FHLMC Home Possible						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
8.125	103.569	103.469	103.352	103.234	103.084	103.034
8.000	103.381	103.280	103.163	103.046	102.896	102.846
7.875	103.241	103.141	103.023	102.906	102.756	102.706
7.750	102.995	102.894	102.777	102.660	102.510	102.460
7.625	102.733	102.707	102.678	102.649	102.499	102.449
7.500	102.531	102.505	102.476	102.447	102.297	102.247
7.375	102.259	102.234	102.204	102.175	102.025	101.975
7.250	101.935	101.910	101.881	101.852	101.702	101.652
7.125	101.572	101.555	101.533	101.511	101.361	101.311
7.000	101.315	101.298	101.276	101.254	101.104	101.054
6.875	101.002	100.985	100.963	100.941	100.791	100.741
6.750	100.655	100.638	100.616	100.594	100.444	100.394
6.625	100.197	100.197	100.197	100.197	100.047	99.997

PRODUCT FEATURE	LLPA Cap
All LTVs and FICO combinations	0.00

Government Loan Programs				
30 Year FHA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.750	102.845	102.783	102.720	102.658
7.625	102.737	102.674	102.612	102.549
7.500	102.555	102.493	102.430	102.368
7.375	102.300	102.237	102.175	102.112
7.250	102.197	102.134	102.072	102.009
7.125	102.141	102.079	102.016	101.954
7.000	101.795	101.732	101.670	101.607
6.875	101.451	101.389	101.326	101.264
6.750	101.265	101.202	101.140	101.077
6.625	101.237	101.174	101.112	101.049
6.500	100.879	100.817	100.754	100.692
6.375	100.518	100.455	100.393	100.330
6.250	100.314	100.252	100.189	100.127
6.125	99.812	99.749	99.687	99.624
6.000	99.435	99.373	99.310	99.248
5.875	99.005	98.942	98.880	98.817
5.750	98.807	98.744	98.682	98.619
Government Loan Programs				
30 Year USDA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.750	103.095	103.033	102.970	102.908
7.625	102.987	102.924	102.862	102.799
7.500	102.805	102.743	102.680	102.618
7.375	102.550	102.487	102.425	102.362
7.250	102.447	102.384	102.322	102.259
7.125	102.391	102.329	102.266	102.204
7.000	102.045	101.982	101.920	101.857
6.875	101.701	101.639	101.576	101.514
6.750	101.515	101.452	101.390	101.327
6.625	101.487	101.424	101.362	101.299
6.500	101.129	101.067	101.004	100.942
6.375	100.768	100.705	100.643	100.580
6.250	100.564	100.502	100.439	100.377
6.125	100.062	99.999	99.937	99.874
6.000	99.685	99.623	99.560	99.498
5.875	99.255	99.192	99.130	99.067
5.750	99.057	98.994	98.932	98.869

Government Loan Price Adjustments				
Applies to all, FHA/VA/USDA				
FICO>=720	0.150	660 - 679	0.000	VA IRRRL
700-719	0.000	640 - 659	-0.750	0.000
680-699	0.000	620 - 639	-0.750	
Investment	-0.500	VA High LTV C/O Refi		-4.00
Mfd. Home	-1.000	FHA Streamline		-0.25
Government Loan Programs				
15 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
6.250	99.151	99.119	99.088	99.057
6.125	99.071	99.039	99.008	98.977
6.000	98.990	98.959	98.928	98.897
5.875	98.906	98.874	98.843	98.812
5.750	98.813	98.782	98.751	98.719
5.625	98.078	98.047	98.016	97.984
5.500	97.983	97.952	97.920	97.889
5.375	97.886	97.855	97.824	97.793
5.250	97.789	97.758	97.727	97.695
5.125	96.710	96.678	96.647	96.616
Government Loan Programs				
30 Year VA Standard Product				
Rate	15 day	30 day	45 day	60 day
7.750	102.845	102.783	102.720	102.658
7.625	102.737	102.674	102.612	102.549
7.500	102.555	102.493	102.430	102.368
7.375	102.300	102.237	102.175	102.112
7.250	102.197	102.134	102.072	102.009
7.125	102.141	102.079	102.016	101.954
7.000	101.795	101.732	101.670	101.607
6.875	101.451	101.389	101.326	101.264
6.750	101.265	101.202	101.140	101.077
6.625	101.237	101.174	101.112	101.049
6.500	100.879	100.817	100.754	100.692
6.375	100.518	100.455	100.393	100.330
6.250	100.314	100.252	100.189	100.127
6.125	99.812	99.749	99.687	99.624
6.000	99.435	99.373	99.310	99.248
5.875	99.005	98.942	98.880	98.817
5.750	98.807	98.744	98.682	98.619



Conventional Programs						
30 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
7.125	98.822	98.805	98.783	98.761	98.611	98.561
7.000	98.815	98.798	98.776	98.754	98.604	98.554
6.875	98.502	98.485	98.463	98.441	98.291	98.241
6.750	98.155	98.138	98.116	98.094	97.944	97.894
6.625	97.947	97.947	97.947	97.947	97.797	97.747
6.500	97.683	97.683	97.683	97.683	97.533	97.483
6.375	97.313	97.313	97.313	97.313	97.163	97.113
6.250	96.873	96.873	96.873	96.873	96.723	96.673
6.125	96.267	96.267	96.267	96.267	96.117	96.067
6.000	95.844	95.852	95.852	95.852	95.702	95.652
5.875	95.403	95.411	95.411	95.411	95.261	95.211
5.750	94.909	94.917	94.917	94.917	94.767	94.717

Conventional Programs						
15 Year High Balance Conventional						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
5.500	96.188	96.180	96.162	96.137	95.987	95.937
5.375	95.718	95.710	95.702	95.693	95.543	95.493
5.250	95.425	95.418	95.409	95.401	95.251	95.201
5.125	95.106	95.098	95.090	95.082	94.932	94.882
5.000	94.747	94.739	94.726	94.709	94.559	94.509
4.875	93.827	93.820	93.806	93.790	93.640	93.590
4.750	93.493	93.485	93.472	93.455	93.305	93.255
4.625	93.120	93.112	93.099	93.082	92.932	92.882

Below LLPA's are in addition to the standard LLPA's applied by the agencies					
Conventional High Bal	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
Purchase or R/T Refi	-0.500	-0.500	-0.750	-0.750	-1.00
ARM	-1.250	-1.250	-1.500	-1.500	-2.50
Conventional High Bal	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	
Purchase or R/T Refi	-1.000	-1.000	-1.000	-1.000	
ARM	-2.500	-2.500	-2.750	-2.750	

Conventional High Bal	≤ 30.00%	≤ 60.00%	≤ 70.00%	≤ 75.00%	≤ 80.00%
Cash-out Refinance	-1.250	-1.125	-1.500	-1.500	-1.750

High Balance Government Programs						
30 Year High Balance Government						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
6.625	98.237	98.174	98.112	98.049	97.899	97.849
6.500	97.879	97.817	97.754	97.692	97.542	97.492
6.375	97.518	97.455	97.393	97.330	97.180	97.130
6.250	97.314	97.252	97.189	97.127	96.977	96.927
6.125	96.812	96.749	96.687	96.624	96.474	96.424
6.000	96.435	96.373	96.310	96.248	96.098	96.048
5.875	96.005	95.942	95.880	95.817	95.667	95.617
5.750	95.807	95.744	95.682	95.619	95.469	95.419
5.625	94.788	94.725	94.663	94.600	94.450	94.400

High Balance Government Programs						
15 Year VA High Balance						
Rate	15 day	30 day	45 day	60 day	75 day	90 day
4.250	91.727	91.695	91.664	91.633	91.483	91.433
4.125	89.945	89.913	89.882	89.851	89.701	89.651
4.000	89.834	89.803	89.772	89.741	89.591	89.541
3.875	89.723	89.691	89.660	89.629	89.479	89.429
3.750	89.610	89.579	89.548	89.516	89.366	89.316