

Conventional Product Prices

100 - Conventional 30 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
5.125	106.886	106.822	106.753	106.669	
5.000	106.316	106.252	106.182	106.099	
4.875	105.932	105.868	105.799	105.715	
4.750	105.432	105.368	105.299	105.215	
4.625	104.940	104.876	104.807	104.723	
4.500	104.467	104.403	104.334	104.250	
4.375	103.943	103.879	103.810	103.726	
4.250	103.488	103.424	103.354	103.271	
4.125	102.855	102.777	102.695	102.603	
4.000	102.315	102.237	102.155	102.063	
3.990	101.965	101.887	101.805	101.713	
3.875	101.495	101.417	101.335	101.243	
3.750	100.757	100.679	100.597	100.505	
3.625	99.863	99.799	99.732	99.657	
3.500	99.204	99.140	99.073	98.998	
3.375	98.165	98.101	98.034	97.959	
3.250	97.339	97.275	97.208	97.133	

100 - Conventional 20 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
4.625	105.603	105.539	105.466	105.365	
4.500	105.216	105.152	105.079	104.978	
4.375	104.744	104.680	104.606	104.506	
4.250	104.432	104.368	104.294	104.194	
4.125	103.582	103.504	103.418	103.309	
4.000	103.140	103.062	102.976	102.867	
3.875	102.643	102.565	102.479	102.370	
3.750	102.046	101.968	101.881	101.773	
3.625	101.338	101.274	101.202	101.110	
3.500	100.812	100.748	100.677	100.585	
3.375	100.032	99.968	99.896	99.804	
3.250	99.261	99.198	99.126	99.034	

100- Conventional 15 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
4.375	104.290	104.233	104.172	104.080	
4.250	103.969	103.912	103.851	103.759	
4.125	103.602	103.545	103.484	103.392	
4.000	103.236	103.179	103.118	103.026	
3.875	102.921	102.865	102.803	102.711	
3.750	102.585	102.529	102.467	102.375	
3.625	102.215	102.159	102.097	102.005	
3.500	101.820	101.764	101.702	101.610	
3.375	101.449	101.393	101.331	101.239	
3.250	101.055	100.999	100.937	100.845	
3.125	100.381	100.333	100.279	100.196	
3.000	99.912	99.863	99.810	99.726	
2.875	99.394	99.346	99.293	99.209	
2.750	98.867	98.819	98.766	98.682	
2.625	97.648	97.534	97.416	97.266	
2.500	97.103	96.989	96.871	96.721	

100- Conventional 10 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
4.125	103.513	103.456	103.395	103.303	
4.000	103.278	103.222	103.160	103.068	
3.875	102.975	102.918	102.857	102.765	
3.750	102.689	102.633	102.571	102.479	
3.625	102.015	101.943	101.867	101.775	
3.500	101.767	101.695	101.619	101.527	
3.375	101.529	101.457	101.381	101.289	
3.250	101.284	101.211	101.136	101.044	
3.125	100.507	100.442	100.375	100.291	
3.000	100.205	100.140	100.073	99.990	
2.875	99.863	99.798	99.731	99.648	
2.750	99.518	99.453	99.386	99.302	
2.625	98.133	98.004	97.872	97.721	
2.500	97.775	97.645	97.513	97.362	

100-HomeReady 30 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
5.125	106.886	106.822	106.753	106.669	
5.000	106.316	106.252	106.182	106.099	
4.875	105.932	105.868	105.799	105.715	
4.750	105.432	105.368	105.299	105.215	
4.625	104.940	104.876	104.807	104.723	
4.500	104.467	104.403	104.334	104.250	
4.375	103.943	103.879	103.810	103.726	
4.250	103.488	103.424	103.354	103.271	
4.125	102.855	102.777	102.695	102.603	
4.000	102.315	102.237	102.155	102.063	
3.875	101.495	101.417	101.335	101.243	
3.750	100.757	100.679	100.597	100.505	
3.625	99.863	99.799	99.732	99.657	
3.500	99.204	99.140	99.073	98.998	
3.375	98.165	98.101	98.034	97.959	
3.250	97.339	97.275	97.208	97.133	

101-ResMac Home Possible 30 year fixed					
note rate	10 days	30 days	45 days	60 days	
3.250	97.184	97.111	97.067	96.677	
3.375	97.975	97.930	97.867	97.697	
3.500	99.009	98.962	98.899	98.729	
3.625	99.832	99.783	99.720	99.548	
3.750	100.594	100.543	100.481	100.308	
3.875	101.300	101.250	101.187	101.015	
4.000	101.945	101.894	101.831	101.660	
4.125	102.631	102.542	102.460	102.333	
4.250	103.280	103.192	103.110	102.983	
4.375	103.848	103.762	103.680	103.554	
4.500	104.365	104.280	104.198	104.072	
4.625	104.494	104.447	104.346	104.201	
4.750	105.027	104.982	104.880	104.737	
4.875	105.512	105.470	105.369	105.227	
5.000	105.902	105.867	105.766	105.629	
5.125	106.370	106.403	106.282	106.198	

101-ResMac Home Possible Advantage 30 year fixed					
note rate	10 days	30 days	45 days	60 days	
3.250	97.184	97.111	97.067	96.677	
3.375	97.975	97.930	97.867	97.697	
3.500	99.009	98.962	98.899	98.729	
3.625	99.832	99.783	99.720	99.548	
3.750	100.594	100.543	100.481	100.308	
3.875	101.300	101.250	101.187	101.015	
4.000	101.945	101.894	101.831	101.660	
4.125	102.631	102.542	102.460	102.333	
4.250	103.280	103.192	103.110	102.983	
4.375	103.848	103.762	103.680	103.554	
4.500	104.365	104.280	104.198	104.072	
4.625	104.494	104.447	104.346	104.201	
4.750	105.027	104.982	104.880	104.737	
4.875	105.512	105.470	105.369	105.227	
5.000	105.902	105.867	105.766	105.629	
5.125	106.370	106.403	106.282	106.198	

***Current market pricing will be applicable to locks that have been expired for over 30 days**

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High Balance & Super Conforming Product Prices

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100 - Conventional High Balance 30 year fixed rate				
note rate	10 days	30 days	45 days	60 days
3.250	97.195	97.039	96.799	96.559
3.375	98.110	97.953	97.713	97.473
3.500	99.058	98.902	98.662	98.422
3.625	99.655	99.499	99.259	99.019
3.750	100.675	100.519	100.279	100.039
3.875	101.242	100.836	100.346	99.856
4.000	101.978	101.822	101.582	101.342
4.125	102.421	102.265	102.025	101.785
4.250	102.894	102.738	102.498	102.258
4.375	103.338	103.182	102.942	102.702
4.500	103.766	103.610	103.370	103.130
4.625	103.753	103.596	103.356	103.116
4.750	104.269	104.112	103.872	103.632
4.875	104.731	104.574	104.334	104.094
5.000	104.917	104.760	104.520	104.280

100- Conventional High Balance 15 year fixed rate				
note rate	10 days	30 days	45 days	60 days
2.750	97.521	97.365	97.125	96.885
2.875	98.198	98.042	97.802	97.562
3.000	98.694	98.538	98.298	98.058
3.125	99.110	98.954	98.714	98.474
3.250	99.715	99.559	99.319	99.079
3.375	100.564	100.408	100.168	99.928
3.500	100.895	100.739	100.499	100.259
3.625	101.217	101.061	100.821	100.581
3.750	101.737	101.581	101.341	101.101
3.875	102.103	101.946	101.706	101.466
4.000	102.451	102.295	102.055	101.815
4.125	102.348	102.192	101.952	101.712

101-Super Conforming 30 Year Fixed				
note rate	10 days	30 days	45 days	60 days
3.250	97.195	97.039	96.799	96.559
3.375	98.110	97.953	97.713	97.473
3.500	99.058	98.902	98.662	98.422
3.625	99.655	99.499	99.259	99.019
3.750	100.675	100.519	100.279	100.039
3.875	101.242	100.836	100.346	99.856
4.000	101.978	101.822	101.582	101.342
4.125	102.421	102.265	102.025	101.785
4.250	102.894	102.738	102.498	102.258
4.375	103.338	103.182	102.942	102.702
4.500	103.766	103.610	103.370	103.130
4.625	103.753	103.596	103.356	103.116
4.750	104.269	104.112	103.872	103.632
4.875	104.731	104.574	104.334	104.094
5.000	104.917	104.760	104.520	104.280

101-Super Conforming 15 Year Fixed				
note rate	10 days	30 days	45 days	60 days
2.750	97.521	97.365	97.125	96.885
2.875	98.198	98.042	97.802	97.562
3.000	98.694	98.538	98.298	98.058
3.125	99.110	98.954	98.714	98.474
3.250	99.715	99.559	99.319	99.079
3.375	100.564	100.408	100.168	99.928
3.500	100.895	100.739	100.499	100.259
3.625	101.217	101.061	100.821	100.581
3.750	101.737	101.581	101.341	101.101
3.875	102.103	101.946	101.706	101.466
4.000	102.451	102.295	102.055	101.815
4.125	102.348	102.192	101.952	101.712

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Conventional ARM and Super Conforming Product Prices

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101-Conventional 5/1 ARM					101-Conventional 7/1 ARM					101-Conventional 10/1 ARM				
note rate	10 days	30 days	45 days	60 days	note rate	10 days	30 days	45 days	60 days	note rate	10 days	30 days	45 days	60 days
2.500	97.777	97.745	97.709	97.677	3.000	98.766	98.714	98.654	98.602	3.250	99.123	99.061	98.990	98.927
2.625	98.114	98.078	98.036	97.999	3.125	99.075	99.018	98.953	98.895	3.375	99.492	99.425	99.349	99.281
2.750	98.571	98.529	98.481	98.439	3.250	99.516	99.454	99.384	99.321	3.500	99.792	99.719	99.637	99.564
2.875	98.939	98.892	98.839	98.791	3.375	99.864	99.797	99.721	99.653	3.625	100.081	100.004	99.916	99.838
3.000	99.198	99.146	99.087	99.035	3.500	100.080	100.007	99.925	99.852	3.750	100.774	100.692	100.598	100.515
3.125	99.447	99.390	99.325	99.268	3.625	100.285	100.207	100.120	100.042	3.875	101.201	101.114	101.014	100.926
3.250	99.766	99.704	99.633	99.571	3.750	100.614	100.532	100.438	100.355	4.000	101.205	101.112	101.007	100.914
3.375	100.035	99.968	99.892	99.825	3.875	100.849	100.761	100.661	100.574	4.125	101.208	101.110	100.999	100.901
3.500	100.256	100.183	100.101	100.029	4.000	100.929	100.836	100.731	100.638	4.250	100.954	100.851	100.734	100.631
3.625	100.446	100.368	100.281	100.203	4.125	101.010	100.912	100.801	100.702	4.375	100.857	100.749	100.626	100.517
3.750	100.769	100.687	100.593	100.511	4.250	101.050	100.947	100.830	100.727	4.500	101.037	100.923	100.795	100.681
3.875	100.991	100.904	100.805	100.717	4.375	101.137	101.029	100.906	100.797					
					4.500	101.303	101.190	101.062	100.948					

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Conventional Fixed and ARM Price Adjusters

Applicable to all 100 & 101 Conventional Products

Credit Score and LTV Price Adjusters (Applicable on all loans with terms > 15 years) ⁽¹⁾								
FICO Score	≤ 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%
>=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	-3.750

Cash Out Refinance Price Adjusters ⁽¹⁾								
FICO Score	≤ 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%
>=740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A

Loan Level Price Adjusters (LLPAs) ⁽¹⁾								
Product Feature	≤ 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%
Investment Property	-2.625	-2.625	-2.625	-3.875	-4.625	N/A	N/A	N/A
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Units	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
Condominiums	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Housing	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
>4 Financed Properties*	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

Mortgages with Subordinate Financing ⁽²⁾				
LTV Range	CLTV Range	FICO Score < 720	FICO Score > 720	
<= 75%	<= 80%	-0.375	-0.375	
<= 65%	> 80% <= 95%	-0.875	-0.625	
> 65% <= 75%	> 80% <= 95%	-1.125	-0.875	
> 75% <= 90%	> 76% <= 90%	-1.375	-1.125	
> 75% <= 95%	> 90% <= 95%	-1.375	-1.125	
<= 95%	> 95% <= 97%	-1.875	-1.875	

⁽¹⁾ Additional price adjusters may apply

⁽²⁾ Applicable in addition to the current price adjusters

*Based on eligibility - please refer to guidelines

Additional LLPAs	
State Tier Adjustments	
States	Price Adjuster
NY Tax Adjuster	-0.250
Loan Size Adjusters	
Loan Size	Escrow Waiver Fee
<= \$75,000	-0.500
	Applies to all states excluding DC, IL, NY, OR
	California
	-0.150

Owner Occupied & 2nd Home FICO Pricing Special	Adjustment
FICO >=740	0.125

*Pricing special does not apply to Home Ready, Home Possible or ARM Products.

*Pricing special does not apply to investment properties.

Non Owner Occ. FICO Pricing Special	Adjustment
FICO >=740	0.375
FICO 700-739	0.250

*Pricing special does not apply to Home Ready, Home Possible or ARM Products.

Owner Occupied & 2nd Home Pricing Special*	Adjustment
30 & 15 Year Only	0.250

*Pricing special does not apply to Home Ready, Home Possible or ARM Products.

*Pricing special does not apply to loans in the Virgin Islands.

*Pricing special does not apply to investment properties.

Applicable only to HomeReady	
Applicable only to HomeReady (LLPAs)	
LTV > 80% and FICO >=680	0.000
All other LTV ratios and FICO combinations	-1.500

Applicable only to Home Possible and Home Possible Advantage	
Applicable only to Home Possible and Home Possible Advantage (LLPAs)	
LTV > 80% and FICO >=680	0.000
LTV > 80% and FICO < 680	-1.500
LTV < 80% and All FICOs	-1.500

Lender Paid Mortgage Insurance (LPMI)									
HomeReady and Home Possible 30 YR									
LTV	Coverage	> = 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.68%	-2.27%	-2.27%	-3.32%	-4.09%	-5.36%	-5.82%	-6.35%
95%-90.01%	25%	-1.41%	-1.91%	-2.36%	-2.74%	-3.35%	-4.37%	-4.63%	-4.93%
90%-85.01%	25%	-1.20%	-1.68%	-2.08%	-2.49%	-3.01%	-4.06%	-4.22%	-4.42%
85%-80.01%	12%	-0.59%	-0.72%	-0.83%	-0.97%	-1.13%	-1.52%	-1.57%	-1.62%

Fixed > 20 Year									
LTV	Coverage	> = 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.16%	-2.98%	-3.73%	-4.42%	-5.48%	-7.22%	-7.83%	-8.53%
95%-90.01%	30%	-1.60%	-2.22%	-2.75%	-3.21%	-3.94%	-5.16%	-5.48%	-5.83%
90%-85.01%	25%	-1.20%	-1.68%	-2.08%	-2.49%	-3.01%	-4.06%	-4.22%	-4.42%
85%-80.01%	12%	-0.59%	-0.72%	-0.83%	-0.97%	-1.13%	-1.52%	-1.57%	-1.62%

Fixed <=20 Year									
LTV	Coverage	> = 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.37%	-1.84%	-2.28%	-2.70%	-3.29%	-4.26%	-4.53%	-4.83%
95%-90.01%	25%	-0.95%	-1.24%	-1.50%	-1.74%	-2.08%	-2.66%	-2.77%	-2.91%
90%-85.01%	12%	-0.59%	-0.72%	-0.84%	-0.95%	-1.10%	-1.40%	-1.43%	-1.47%
85%-80.01%	6%	-0.43%	-0.47%	-0.49%	-0.53%	-0.58%	-0.69%	-0.71%	-0.72%

Adjustments								
Adjustment:	> = 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.36%	-0.39%	-0.49%	-0.60%	-0.70%	-1.23%	-1.27%	-1.35%
Manufactured Housing	-0.54%	-0.60%	-0.70%	-0.85%	-1.05%	-1.50%	-1.65%	-1.80%
Loan Amount > \$650K	-0.60%	-0.66%	-0.75%	-0.90%	-1.20%	-1.50%	-1.80%	-2.10%
Investment Property	-1.02%	-1.19%	-1.33%	-1.50%	-1.75%	-1.90%	-2.00%	-2.63%

*Current market pricing will be applicable to locks that have been expired for over 30 days

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High Balance Conventional Fixed Price Adjusters

Applicable to all High Balance 100 Conventional Products

Credit Score and LTV Price Adjusters (Applicable on all loans with terms > 15 years) ⁽¹⁾								
FICO Score	≤ 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%
>=740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	N/A
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	N/A
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	N/A

Cash Out Refinance Price Adjusters ⁽¹⁾								
FICO Score	≤ 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%
>=740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A

Loan Level Price Adjusters (LLPAs) ⁽¹⁾								
Product Feature	≤ 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%
Investment Property	-2.625	-2.625	-2.625	-3.875	-4.625	N/A	N/A	N/A
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Units	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condominiums	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB Cash Out Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase / Rate & Term Refinance	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Manufactured Housing	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
>4 Financed Properties*	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

Mortgages with Subordinate Financing ⁽²⁾			
LTV Range	CLTV Range	FICO Score < 720	FICO Score > 720
<= 75%	<= 80%	-0.375	-0.375
<= 65%	> 80% <= 95%	-0.875	-0.625
> 65% <= 75%	> 80% <= 95%	-1.125	-0.875
> 75% <= 90%	> 76% <= 90%	-1.375	-1.125
> 75% <= 95%	> 90% <= 95%	-1.375	-1.125
<= 95%	> 95% <= 97%	-1.875	-1.875

**Please review guidelines for eligibility

⁽¹⁾ Additional price adjusters may apply

⁽²⁾ Applicable in addition to the current price adjusters

*Based on eligibility - please refer to guidelines

Additional LLPA's	
State Tier Adjustments	
States	Price Adjuster
NY Tax Adjuster	-0.250
Escrow Waiver Fee	
Applies to all states excluding DC, IL, NY, OR	-0.250
California	-0.150

*NY pricing special does not apply to Home Ready, Home Possible or ARM Products.

*DU approved files only

Lender Paid Mortgage Insurance (LPMI)									
Fixed > 20 Year									
LTV	Coverage	>= 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.16%	-2.98%	-3.73%	-4.42%	-5.48%	-7.22%	-7.83%	-8.53%
95%-90.01%	30%	-1.60%	-2.22%	-2.75%	-3.21%	-3.94%	-5.16%	-5.48%	-5.83%
90%-85.01%	25%	-1.20%	-1.68%	-2.08%	-2.49%	-3.01%	-4.06%	-4.22%	-4.42%
85%-80.01%	12%	-0.59%	-0.72%	-0.83%	-0.97%	-1.13%	-1.52%	-1.57%	-1.62%

Fixed <= 20 Year									
LTV	Coverage	>= 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.37%	-1.84%	-2.28%	-2.70%	-3.29%	-4.26%	-4.53%	-4.83%
95%-90.01%	25%	-0.95%	-1.24%	-1.50%	-1.74%	-2.08%	-2.66%	-2.77%	-2.91%
90%-85.01%	12%	-0.59%	-0.72%	-0.84%	-0.95%	-1.10%	-1.40%	-1.43%	-1.47%
85%-80.01%	6%	-0.43%	-0.47%	-0.49%	-0.53%	-0.58%	-0.69%	-0.71%	-0.72%

Adjustments								
Adjustment:	>= 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.36%	-0.39%	-0.49%	-0.60%	-0.70%	-1.23%	-1.27%	-1.35%
Manufactured Housing	-0.54%	-0.60%	-0.70%	-0.85%	-1.05%	-1.50%	-1.65%	-1.80%
Loan Amount > \$650K	-0.60%	-0.66%	-0.75%	-0.90%	-1.20%	-1.50%	-1.80%	-2.10%
Investment Property	-1.02%	-1.19%	-1.33%	-1.50%	-1.75%	-1.90%	-2.00%	-2.63%

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DU Refi Plus Rates and Prices

All loans must be locked in marti at <http://wholesale.resmac.us/marti>. Rates and prices are indicators only. Rates and Prices are subject to change at any time without notice.

501- Du Refi 30 year LTV 80.01- 105%						501- Du Refi 30 year LTV 105.01-125%						501- Du Refi 30 year LTV >125%					
note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days	
4.750	104.432	104.368	104.299	104.215		4.500	103.889	103.825	103.756	103.672		4.500	103.807	103.743	103.674	103.590	
4.625	103.940	103.876	103.807	103.723		4.375	103.267	103.203	103.134	103.050		4.375	103.150	103.086	103.017	102.934	
4.500	103.467	103.403	103.334	103.250		4.250	102.677	102.613	102.544	102.460		4.250	102.525	102.461	102.392	102.308	
4.375	102.993	102.929	102.860	102.776		4.125	101.588	101.510	101.428	101.336		4.125	101.478	101.400	101.318	101.226	
4.250	102.538	102.474	102.404	102.321		4.000	100.890	100.812	100.730	100.638		4.000	100.739	100.661	100.579	100.487	
4.125	101.905	101.827	101.745	101.653		3.875	100.092	100.014	99.932	99.840		3.875	99.898	99.820	99.738	99.646	
4.000	101.365	101.287	101.205	101.113		3.750	99.142	99.064	98.982	98.890		3.750	98.894	98.816	98.734	98.642	
3.875	100.745	100.667	100.585	100.493		3.625	98.093	98.029	97.962	97.887		3.625	98.010	97.946	97.879	97.804	
3.750	100.007	99.929	99.847	99.755													
3.625	99.113	99.049	98.982	98.907													
3.500	98.454	98.390	98.323	98.248													
3.375	97.415	97.351	97.284	97.209													
3.250	96.589	96.525	96.458	96.383													

501- Du Refi 15 year LTV 80.01- 105%						501- Du Refi 15 year LTV 105.01-125%						501- Du Refi 15 year LTV >125%					
note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days	
4.125	102.852	102.795	102.734	102.642		4.000	103.026	102.970	102.908	102.816		4.000	102.680	102.623	102.562	102.470	
4.000	102.486	102.429	102.368	102.276		3.875	102.463	102.406	102.345	102.253		3.875	102.095	102.038	101.977	101.885	
3.875	102.171	102.115	102.053	101.961		3.750	102.091	102.034	101.973	101.881		3.750	101.716	101.659	101.598	101.506	
3.750	101.835	101.779	101.717	101.625		3.625	101.686	101.630	101.568	101.476		3.625	101.311	101.255	101.193	101.101	
3.625	101.465	101.409	101.347	101.255		3.500	101.236	101.179	101.118	101.026		3.500	100.858	100.801	100.740	100.648	
3.500	101.070	101.014	100.952	100.860		3.375	100.766	100.709	100.648	100.556		3.375	100.375	100.319	100.257	100.165	
3.375	100.699	100.643	100.581	100.489		3.250	100.263	100.207	100.145	100.053		3.250	99.860	99.804	99.742	99.650	
3.250	100.305	100.249	100.187	100.095		3.125	99.325	99.277	99.224	99.140		3.125	98.763	98.714	98.661	98.577	
3.125	99.631	99.583	99.529	99.446		3.000	98.790	98.742	98.689	98.605		3.000	98.225	98.176	98.123	98.039	
3.000	99.162	99.113	99.060	98.976		2.875	98.143	98.094	98.041	97.957		2.875	97.560	97.511	97.458	97.375	
2.875	98.644	98.596	98.543	98.459		2.750	97.480	97.431	97.378	97.294		2.750	96.883	96.835	96.782	96.698	
2.750	98.117	98.069	98.016	97.932													
2.625	96.898	96.784	96.666	96.516													
2.500	96.353	96.239	96.121	95.971													

Applicable to all 501 HARP Products

Principal residence with LTV's >80% (HARP Mortgages)		
For Refi Plus Mortgages, if the sum of all applicable LLPA's plus the AMDC exceeds the caps below, the excess will be waived at delivery		
Amortization term	LTV >80%	
>20 years	-0.750	
<=20 years	0.000	
All Other Refi Plus (Non-Harp Mortgages)		
Amortization term	LTV <= 105%	LTV >105%
>25 year up to <=30	-2.000	-2.000
<=25 years	-2.000	-1.500

Credit Score and LTV Price Adjusters (Applicable on all loans with terms > 15 years)											
FICO Score	<=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%	97.01 - 105.00%	>105%	
> 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000	
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500	
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250	
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750	
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500	
< 620	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	
Product Feature	<=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%	97.01 - 105.00%	>105%	
Condominium(1)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125	
High Balance <105% LTV	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	
High Balance	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Multiple Unit Properties											
2 units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
3-4 units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
High LTV											
>30 year up to <=40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	N/A	
>25 year up to <=30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000	
>15 year up to <=25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500	
<=15 year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500	

(1) Not applicable to Refi Plus Mortgages with terms of 15 years or less, cooperatives or detached condominiums

Mortgages with Subordinate Financing ⁽²⁾			
LTV Range	CLTV Range	Not Applicable if Interest Only	
		FICO Score <720	FICO Score ≥720
All Mortgages where the CLTV exceed the LTV			
65.01% - 75.00%	90.01% - 95.00%	-0.500	-0.250
75.01% - 95.00%	90.01 - 95.00%	-0.500	-0.250
75.01% - 90.00%	76.01 - 90.00%	-0.250	0.000
Any	>95	-1.500	

(2) If Subordinate Financing is a Community Seconds loan, these LLPAs do not apply.

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LP Open Access Rates and Prices

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517- LP Open Access 30 year LTV <=105						517- LP Open Access 30 year LTV >105 - <=125						517- LP Open Access 30 year LTV >125					
note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days	
3.250	96.309	96.236	96.192	95.802		3.375	97.350	97.305	97.242	97.072		3.375	97.350	97.305	97.242	97.072	
3.375	97.100	97.055	96.992	96.822		3.500	98.384	98.337	98.274	98.104		3.500	98.384	98.337	98.274	98.104	
3.500	98.134	98.087	98.024	97.854		3.625	99.207	99.158	99.095	98.923		3.625	99.207	99.158	99.095	98.923	
3.625	98.957	98.908	98.845	98.673		3.750	99.969	99.918	99.856	99.683		3.750	99.969	99.918	99.856	99.683	
3.750	99.719	99.668	99.606	99.433		3.875	100.675	100.625	100.562	100.390		3.875	100.675	100.625	100.562	100.390	
3.875	100.425	100.375	100.312	100.140		4.000	100.320	100.269	100.206	100.035		4.000	100.320	100.269	100.206	100.035	
4.000	101.070	101.019	100.956	100.785		4.125	101.006	100.917	100.835	100.708		4.125	101.006	100.917	100.835	100.708	
4.125	101.756	101.667	101.585	101.458		4.250	101.655	101.567	101.485	101.358		4.250	101.655	101.567	101.485	101.358	
4.250	102.405	102.317	102.235	102.108		4.375	102.223	102.137	102.055	101.929		4.375	102.223	102.137	102.055	101.929	
4.375	102.973	102.887	102.805	102.679		4.500	102.115	102.030	101.948	101.822		4.500	101.990	101.905	101.823	101.697	
4.500	103.490	103.405	103.323	103.197		4.625	102.244	102.197	102.096	101.951		4.625	102.119	102.072	101.971	101.826	
4.625	103.619	103.572	103.471	103.326		4.750	102.777	102.732	102.630	102.487		4.750	102.652	102.607	102.505	102.362	
4.750	104.152	104.107	104.005	103.862		4.875	103.262	103.220	103.119	102.977		4.875	103.137	103.095	102.994	102.852	
4.875	104.637	104.595	104.494	104.352													

517- LP Open Access 15 year <=105						517- LP Open Access 15 year LTV >105 - <=125						517- LP Open Access 15 year LTV >125					
note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days		note rate	10 days	30 days	45 days	60 days	
3.000	98.986	98.904	98.862	98.675		3.125	100.204	100.122	100.080	99.892		3.125	100.329	100.247	100.205	100.017	
3.125	99.579	99.497	99.455	99.267		3.250	100.811	100.756	100.694	100.569		3.250	100.936	100.881	100.819	100.694	
3.250	100.186	100.131	100.069	99.944		3.375	101.040	100.985	100.924	100.798		3.375	101.040	100.985	100.924	100.798	
3.375	100.665	100.610	100.549	100.423		3.500	101.302	101.246	101.184	101.058		3.500	101.302	101.246	101.184	101.058	
3.500	100.927	100.871	100.809	100.683		3.625	101.805	101.750	101.688	101.561		3.625	101.805	101.750	101.688	101.561	
3.625	101.430	101.375	101.313	101.186		3.750	102.349	102.294	102.232	102.104		3.750	102.349	102.294	102.232	102.104	
3.750	101.974	101.919	101.857	101.729		3.875	102.632	102.574	102.513	102.383		3.875	102.632	102.574	102.513	102.383	
3.875	102.507	102.449	102.388	102.258		4.000	102.485	102.425	102.344	102.217		4.000	102.485	102.425	102.344	102.217	
4.000	102.360	102.300	102.219	102.092		4.125	103.018	102.956	102.875	102.746		4.125	103.018	102.956	102.875	102.746	
4.125	102.893	102.831	102.750	102.621													

Applicable Only to Products with Code 517									
LLPA Cap									
Amortization term	LTV <= 80%				LTV > 80%				
> 20 years	-2.00%				-0.75%				
<= 20 years	-2.00%				0.00%				
Investment Property LLPA Cap									
All Eligible	-2.00%				-2.00%				
LTV/FICO Adjustments >15 Year term									
FICO Score	< 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%	
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750	-2.750
Loan Level Price Adjusters (LLPAs)									
Product Feature	< 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%	
Condominium (>15 Year)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Multiple Unit Properties									
2 unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 units	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Product Feature	>95% & <= 97%			>97% & <= 105%			> 105%		
High LTV	-0.500			-1.000			-2.000		
SUBORDINATE FINANCING									
LTV	CLTV			FICO < 720			FICO >=720		
<=75.00%	<=80.00%			-0.375			-0.375		
<=65.00%	>80.00% & <= 95.00%			-0.875			-0.625		
>65.00% & <= 75.00%	>80.00% & <= 95.00%			-1.125			-0.875		
>75.00% & <= 80.00%	>75.00% & <= 95.00%			-1.375			-1.125		
>80.00% & <= 90.00%	>81.00% & <= 95.00%			-1.375			-0.875		
>90.00% & <= 95.00%	>91.00% & <= 95.00%			-0.875			-0.625		
All	> 95%			-1.875			-1.875		

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Locks accepted until 3am EST

For assistance please email ratelocks@resmac.com

or contact us directly at 877-855-7493

Government Fixed Rates and Prices

200- FHA 30 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	96.301	96.208	96.114	96.067	
2.875	96.751	96.658	96.564	96.517	
3.000	97.191	97.098	97.004	96.957	
3.125	97.619	97.526	97.432	97.385	
3.250	100.596	100.502	100.408	100.361	
3.375	101.016	100.922	100.828	100.781	
3.500	101.386	101.292	101.198	101.151	
3.625	101.726	101.632	101.538	101.491	
3.750	103.279	103.185	103.091	103.044	
3.875	103.629	103.535	103.441	103.394	
4.000	103.939	103.845	103.751	103.704	
4.125	104.246	104.153	104.059	104.012	
4.250	104.165	104.071	103.978	103.931	
4.375	104.475	104.381	104.288	104.241	
4.500	104.745	104.651	104.558	104.511	
4.625	104.976	104.882	104.788	104.741	
4.750	105.007	104.913	104.819	104.773	

200- High Balance FHA 30 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
3.250	99.358	99.264	99.077	98.889	
3.375	99.936	99.842	99.655	99.467	
3.500	100.488	100.395	100.207	100.020	
3.625	101.013	100.920	100.732	100.545	
3.750	102.296	102.202	102.015	101.827	
3.875	102.818	102.725	102.537	102.350	
4.000	103.311	103.218	103.030	102.843	
4.125	103.774	103.680	103.493	103.305	
4.250	102.413	102.319	102.132	101.944	
4.375	102.874	102.780	102.592	102.405	
4.500	103.303	103.209	103.021	102.834	
4.625	103.699	103.606	103.418	103.231	
4.750	103.320	103.227	103.039	102.852	

200- FHA 30 year Streamline fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	96.301	96.208	96.114	96.067	
2.875	96.751	96.658	96.564	96.517	
3.000	97.191	97.098	97.004	96.957	
3.125	97.619	97.526	97.432	97.385	
3.250	100.596	100.502	100.408	100.361	
3.375	101.016	100.922	100.828	100.781	
3.500	101.386	101.292	101.198	101.151	
3.625	101.726	101.632	101.538	101.491	
3.750	103.279	103.185	103.091	103.044	
3.875	103.629	103.535	103.441	103.394	
4.000	103.939	103.845	103.751	103.704	
4.125	104.246	104.153	104.059	104.012	
4.250	104.165	104.071	103.978	103.931	
4.375	104.475	104.381	104.288	104.241	
4.500	104.745	104.651	104.558	104.511	
4.625	104.976	104.882	104.788	104.741	
4.750	105.007	104.913	104.819	104.773	

200- High Balance FHA 30 year Streamline fixed rate					
note rate	10 days	30 days	45 days	60 days	
3.250	99.058	98.964	98.777	98.589	
3.375	99.636	99.542	99.355	99.167	
3.500	100.188	100.095	99.907	99.720	
3.625	100.713	100.620	100.432	100.245	
3.750	101.996	101.902	101.715	101.527	
3.875	102.518	102.425	102.237	102.050	
4.000	103.011	102.918	102.730	102.543	
4.125	103.474	103.380	103.193	103.005	
4.250	102.113	102.019	101.832	101.644	
4.375	102.574	102.480	102.292	102.105	
4.500	103.003	102.909	102.721	102.534	
4.625	103.399	103.306	103.118	102.931	
4.750	103.020	102.927	102.739	102.552	

200- FHA 15 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	100.158	100.064	99.970	99.923	
2.875	100.668	100.574	100.480	100.433	
3.000	101.158	101.064	100.970	100.923	
3.125	101.648	101.554	101.460	101.413	
3.250	102.122	102.028	101.935	101.888	
3.375	102.612	102.518	102.425	102.378	
3.500	103.072	102.978	102.885	102.838	
3.625	103.512	103.418	103.325	103.278	

200- High Balance FHA 15 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	97.706	97.550	97.310	97.070	
2.875	98.383	98.227	97.987	97.747	
3.000	98.879	98.723	98.483	98.243	
3.125	99.295	99.139	98.899	98.659	
3.250	100.150	99.994	99.754	99.514	
3.375	100.999	100.843	100.603	100.363	
3.500	101.330	101.174	100.934	100.694	
3.625	101.652	101.496	101.256	101.016	
3.750	102.172	102.016	101.776	101.536	
3.875	102.055	101.899	101.659	101.419	

200- FHA 15 year Streamline fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	100.158	100.064	99.970	99.923	
2.875	100.668	100.574	100.480	100.433	
3.000	101.158	101.064	100.970	100.923	
3.125	101.648	101.554	101.460	101.413	
3.250	102.122	102.028	101.935	101.888	
3.375	102.612	102.518	102.425	102.378	
3.500	103.072	102.978	102.885	102.838	
3.625	103.512	103.418	103.325	103.278	

200- High Balance FHA 15 Streamline year fixed rate					
note rate	10 days	30 days	45 days	60 days	
2.750	97.406	97.250	97.010	96.770	
2.875	98.083	97.927	97.687	97.447	
3.000	98.579	98.423	98.183	97.943	
3.125	98.995	98.839	98.599	98.359	
3.250	99.850	99.694	99.454	99.214	
3.375	100.699	100.543	100.303	100.063	
3.500	101.030	100.874	100.634	100.394	
3.625	101.352	101.196	100.956	100.716	

400- USDA 30 year fixed rate					
note rate	10 days	30 days	45 days	60 days	
3.250	100.471	100.377	100.283	100.236	
3.375	100.891	100.797	100.703	100.656	
3.500	101.261	101.167	101.073	101.026	
3.625	101.601	101.507	101.413	101.366	
3.750	103.154	103.060	102.966	102.919	
3.875	103.504	103.410	103.316	103.269	
4.000	103.814	103.720	103.626	103.579	
4.125	104.121	104.028	103.934	103.887	
4.250	104.040	103.946	103.853	103.806	
4.375	104.350	104.256	104.163	104.116	
4.500	104.620	104.526	104.433	104.386	
4.625	104.851	104.757	104.663	104.616	
4.750	104.882	104.788	104.694	104.648	

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Government Fixed Rates and Prices

300- VA 30 year fixed rate				
note rate	10 days	30 days	45 days	60 days
2.750	96.051	95.958	95.864	95.817
2.875	96.501	96.408	96.314	96.267
3.000	96.941	96.848	96.754	96.707
3.125	97.369	97.276	97.182	97.135
3.250	100.346	100.252	100.158	100.111
3.375	100.766	100.672	100.578	100.531
3.500	101.136	101.042	100.948	100.901
3.625	101.476	101.382	101.288	101.241
3.750	103.029	102.935	102.841	102.794
3.875	103.379	103.285	103.191	103.144
4.000	103.689	103.595	103.501	103.454
4.125	103.996	103.903	103.809	103.762
4.250	103.915	103.821	103.728	103.681
4.375	104.225	104.131	104.038	103.991
4.500	104.495	104.401	104.308	104.261
4.625	104.726	104.632	104.538	104.491
4.750	104.757	104.663	104.569	104.523

300- High Balance VA 30 year fixed rate				
note rate	10 days	30 days	45 days	60 days
3.250	98.983	98.889	98.702	98.514
3.375	99.561	99.467	99.280	99.092
3.500	100.113	100.020	99.832	99.645
3.625	100.638	100.545	100.357	100.170
3.750	101.921	101.827	101.640	101.452
3.875	102.443	102.350	102.162	101.975
4.000	102.936	102.843	102.655	102.468
4.125	103.399	103.305	103.118	102.930
4.250	102.038	101.944	101.757	101.569
4.375	102.499	102.405	102.217	102.030
4.500	102.928	102.834	102.646	102.459
4.625	103.324	103.231	103.043	102.856
4.750	102.945	102.852	102.664	102.477

VA 30 year IRRRL				
note rate	10 days	30 days	45 days	60 days
2.750	95.801	95.708	95.614	95.567
2.875	96.251	96.158	96.064	96.017
3.000	96.691	96.598	96.504	96.457
3.125	97.119	97.026	96.932	96.885
3.250	100.096	100.002	99.908	99.861
3.375	100.516	100.422	100.328	100.281
3.500	100.886	100.792	100.698	100.651
3.625	101.226	101.132	101.038	100.991
3.750	102.779	102.685	102.591	102.544
3.875	103.129	103.035	102.941	102.894
4.000	103.439	103.345	103.251	103.204
4.125	103.746	103.653	103.559	103.512
4.250	103.665	103.571	103.478	103.431
4.375	103.975	103.881	103.788	103.741
4.500	104.245	104.151	104.058	104.011
4.625	104.476	104.382	104.288	104.241
4.750	104.507	104.413	104.319	104.273

VA 30 year IRRRL High Balance				
note rate	10 days	30 days	45 days	60 days
3.250	98.483	98.389	98.202	98.014
3.375	99.061	98.967	98.780	98.592
3.500	99.613	99.520	99.332	99.145
3.625	100.138	100.045	99.857	99.670
3.750	101.421	101.327	101.140	100.952
3.875	101.943	101.850	101.662	101.475
4.000	102.436	102.343	102.155	101.968
4.125	102.899	102.805	102.618	102.430
4.250	101.538	101.444	101.257	101.069
4.375	101.999	101.905	101.717	101.530
4.500	102.428	102.334	102.146	101.959
4.625	102.824	102.731	102.543	102.356
4.750	102.445	102.352	102.164	101.977

300- VA 15 year fixed rate				
note rate	10 days	30 days	45 days	60 days
2.750	99.908	99.814	99.720	99.673
2.875	100.418	100.324	100.230	100.183
3.000	100.908	100.814	100.720	100.673
3.125	101.398	101.304	101.210	101.163
3.250	101.872	101.778	101.685	101.638
3.375	102.362	102.268	102.175	102.128
3.500	102.822	102.728	102.635	102.588
3.625	103.262	103.168	103.075	103.028

300- High Balance VA 15 year fixed rate				
note rate	10 days	30 days	45 days	60 days
2.750	97.456	97.300	97.060	96.820
2.875	98.133	97.977	97.737	97.497
3.000	98.629	98.473	98.233	97.993
3.125	99.045	98.889	98.649	98.409
3.250	99.900	99.744	99.504	99.264
3.375	100.749	100.593	100.353	100.113
3.500	101.080	100.924	100.684	100.444
3.625	101.402	101.246	101.006	100.766

VA 15 year IRRRL				
note rate	10 days	30 days	45 days	60 days
2.750	99.658	99.564	99.470	99.423
2.875	100.168	100.074	99.980	99.933
3.000	100.658	100.564	100.470	100.423
3.125	101.148	101.054	100.960	100.913
3.250	101.622	101.528	101.435	101.388
3.375	102.112	102.018	101.925	101.878
3.500	102.572	102.478	102.385	102.338
3.625	103.012	102.918	102.825	102.778

VA 15 year IRRRL High Balance				
note rate	10 days	30 days	45 days	60 days
2.750	96.956	96.800	96.560	96.320
2.875	97.633	97.477	97.237	96.997
3.000	98.129	97.973	97.733	97.493
3.125	98.545	98.389	98.149	97.909
3.250	99.400	99.244	99.004	98.764
3.375	100.249	100.093	99.853	99.613
3.500	100.580	100.424	100.184	99.944
3.625	100.902	100.746	100.506	100.266

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Applicable Only to Products with Code 200,300,400

Conforming FICO Adjustments			
FICO	FHA	VA	USDA
>=660	0.000	0.000	0.000
640-659	-0.250	-0.250	-0.250
620-639	-0.500	-0.500	N/A

High Balance FICO Adjustments			
FICO	FHA	VA	USDA
640-659	-0.250	-0.250	N/A
620-639	-0.500	-0.500	N/A

Loan Attribute Adjusters	
Loan Size < 50,000	-1.000
Loan Size 50,000-74,999	-0.250
New Jersey 3-4 Unit with FICO >=720	-1.000
New Jersey 3-4 Unit with FICO <720	-2.000
Manufactured Housing	-2.000
NY Tax adjuster	-0.250
High Balance Investment Property	-0.500

Rate Lock Extension Price Adjusters	
1 - 15 Day Lock Extension	-0.025 Per Day

Owner Occupied & 2nd Home Pricing Special*	Adjustment
30 & 15 Year Only	0.250

*Pricing special does not apply to High Balance or ARM Products.

*Pricing special does not apply to loans in the Virgin Islands.

*Pricing special does not apply to investment properties.

***Current market pricing will be applicable to locks that have been expired for over 60 days**

Owner Occupied & 2nd Home FICO Pricing Special	Adjustment
FICO >=740	0.125

*Pricing special does not apply to High Balance or ARM Products.

*Pricing special does not apply to investment properties.

Non Owner Occupied FICO Pricing Special	Adjustment
FICO >=740	0.375
FICO 700-739	0.250

*Pricing special does not apply to High Balance or ARM Products.

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RESolution Product Prices

Rates and prices are indicators only. Rates and Prices are subject to change at any time without notice.

700-5/1 ARM*	
note rate	10 days
6.200	101.500
5.950	101.000
5.700	100.500
5.450	100.000
5.200	99.500
4.950	99.000
4.700	98.500
4.450	98.000
4.200	97.500

700-7/1 ARM*	
note rate	10 days
6.200	101.500
5.950	101.000
5.700	100.500
5.450	100.000
5.200	99.500
4.950	99.000
4.700	98.500
4.450	98.000
4.200	97.500

* Prices applicable for the following products:

Full Doc	Doc Asset	Alt Doc 12	Alt Doc 24
Full I/O	Doc Asset I/O	Alt Doc 12 I/O	Alt Doc 24 I/O

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RESolution Product Rates and Prices

Applicable Only to Products with Code 700

Owner Occ & 2nd Home

FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	4.85%	4.90%	5.05%	5.15%	5.30%	5.55%	6.10%	6.60%
700-719	5.00%	5.05%	5.15%	5.25%	5.45%	5.70%	6.35%	6.95%
680-699	5.10%	5.15%	5.20%	5.45%	5.70%	5.90%	6.65%	7.40%
660-679	5.20%	5.25%	5.35%	5.50%	5.75%	6.10%	7.00%	
640-659	5.50%	5.55%	5.65%	5.80%	6.20%	6.70%		
620-639	5.65%	5.75%	6.00%	6.30%	6.70%	7.25%		

Rate Adjustments

Grade	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	0.15	0.15	0.20	0.30	0.30	0.30	NA	NA
B-	0.60	0.60	0.60	0.70	0.80	NA	NA	NA
Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mo Full Doc	0.10	0.10	0.10	0.10	0.10	0.15	0.25	NA
24 Mo Bank Statement: FICO >= 720	0.20	0.20	0.30	0.30	0.40	0.40	0.60	0.60
24 Mo Bank Statement: FICO 680 - 719	0.20	0.20	0.30	0.30	0.40	0.50	0.70	NA
24 Mo Bank Statement: FICO 620 - 679	0.20	0.30	0.40	0.40	0.60	0.60	0.80	NA
24 Mo Bank Statement: FICO < 620	0.50	0.50	0.50	0.60	0.60	0.60	NA	NA
12 Mo Bank Statement: FICO >= 720	0.40	0.40	0.40	0.60	0.75	0.75	NA	NA
12 Mo Bank Statement: FICO < 720	0.50	0.50	0.60	0.90	1.00	1.00	NA	NA
Asset Utilization	0.10	0.10	0.10	0.10	0.10	NA	NA	NA
DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
43.01 - 50%: A Grade	0.00	0.00	0.00	0.00	0.10	0.10	0.20	NA
> 50%: A Grade	0.00	0.00	0.00	0.10	0.10	0.10	NA	NA
43.01 - 50%: B, B- Grades	0.00	0.00	0.00	0.15	0.15	0.15	NA	NA
>50%: B, B- Grades	0.00	0.00	0.00	0.15	0.15	0.15	NA	NA
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<150k	0.35	0.35	0.35	0.35	0.50	0.60	NA	NA
750k to \$1mm	-0.10	-0.10	-0.10	-0.10	-0.10	0.00	0.00	0.00
\$1mm to \$1.5mm	-0.10	-0.10	-0.10	-0.10	0.00	0.20	0.20	0.20
>= \$1.5mm	0.15	0.15	0.15	0.15	0.15	0.25	0.25	NA
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cash Out: A, Grades	0.30	0.30	0.30	0.40	0.50	0.50	0.50	NA
Cash Out: B, B- Grades	0.30	0.30	0.40	0.50	0.60	NA	NA	NA
Occupancy	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2nd Home	0.40	0.40	0.40	0.50	0.50	0.50	NA	NA
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2-4 Unit	0.25	0.25	0.25	0.25	0.25	0.25	NA	NA
Condo	0.00	0.00	0.00	0.00	0.15	0.15	NA	NA
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	0.40	NA	NA
State	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Tier 1: AK, AL, AR, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, UT, WA	0.00	0.00	-0.10	-0.10	-0.10	-0.10	-0.10	-0.10
Tier 2: AZ, CA, CO, DE, FL, HI, IL, LA, MA, ME, MI, MN, ND, NM, NV, OH, OK, OR, PA, RI, TX, VA, WI, WV, WY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tier 3: CT, DC, MD, MT, NJ, NY, SD, VT	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Interest Only	0.15	0.15	0.15	0.15	0.25	0.25	NA	NA
Loan Term	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5/1 LIBOR (12 Mo LIBOR ARM)	0.00							
7/1 LIBOR (12 Mo LIBOR ARM)	0.00							
ARMs	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin (A Grades): 4.5% • Note Margin (B,B- Grades): 5.5%								
7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin • Note Margin (A Grades): 4.5% • Note Margin (B,B- Grades): 5.5%								
Grade Determination	A	B	B-					
Minimum FICO	620	620	620					
Housing	1x30x12	0x60x12	0x90x12					
BK (Chap 13 Discharge)	12 mo	Settled	Settled					
BK (Other)	24 mo	24 mo	12 mo					
Foreclosure	24 mo	24 mo	12 mo					
Short Sale/DIL	24 mo	Settled	Settled					

Notes:

DC, MD, NY & NJ restricted to 80% Max LTV and 660 minimum FICO
Max YSP 150 Bps
Borrower Paid Compensation ONLY
1 Yr LIBOR Index can be accessed through the following link:
Only 30 day lock periods are permitted

http://online.wsj.com/mdc/public/page/2_3020-libor.html

Commitment Fee Waiver

\$995.00 - Conventional, FHA, VA, USDA (all-inclusive fee)
\$845.00 - Texas Conventional, FHA, VA, USDA(all-inclusive fee)
\$495.00 - FHA Streamlines & VA IRRRL's

All loans must be locked in marti at <http://wholesale.resmac.com/marti>. Rates and prices are indicators only. Rates and Prices are subject to change at any time without notice.

Loan Amount Range	LLPA	Loan Amount Range	LLPA	Loan Amount Range	LLPA	Loan Amount Range	LLPA
\$0-\$10,000	9.950	\$250,001-\$260,000	0.383	\$500,001-\$510,000	0.195	\$750,001-\$760,000	0.131
\$10,001-\$20,000	4.975	\$260,001-\$270,000	0.369	\$510,001-\$520,000	0.191	\$760,001-\$770,000	0.129
\$20,001-\$30,000	3.317	\$270,001-\$280,000	0.355	\$520,001-\$530,000	0.188	\$770,001-\$780,000	0.128
\$30,001-\$40,000	2.488	\$280,001-\$290,000	0.343	\$530,001-\$540,000	0.184	\$780,001-\$790,000	0.126
\$40,001-\$50,000	1.990	\$290,001-\$300,000	0.332	\$540,001-\$550,000	0.181	\$790,001-\$800,000	0.124
\$50,001-\$60,000	1.658	\$300,001-\$310,000	0.321	\$550,001-\$560,000	0.178	\$800,001-\$810,000	0.123
\$60,001-\$70,000	1.421	\$310,001-\$320,000	0.311	\$560,001-\$570,000	0.175	\$810,001-\$820,000	0.121
\$70,001-\$80,000	1.244	\$320,001-\$330,000	0.302	\$570,001-\$580,000	0.172	\$820,001-\$830,000	0.120
\$80,001-\$90,000	1.106	\$330,001-\$340,000	0.293	\$580,001-\$590,000	0.169	\$830,001-\$840,000	0.118
\$90,001-\$100,000	0.995	\$340,001-\$350,000	0.284	\$590,001-\$600,000	0.166	\$840,001-\$850,000	0.117
\$100,001-\$110,000	0.905	\$350,001-\$360,000	0.276	\$600,001-\$610,000	0.163	\$850,001-\$860,000	0.116
\$110,001-\$120,000	0.829	\$360,001-\$370,000	0.269	\$610,001-\$620,000	0.160	\$860,001-\$870,000	0.114
\$120,001-\$130,000	0.765	\$370,001-\$380,000	0.262	\$620,001-\$630,000	0.158	\$870,001-\$880,000	0.113
\$130,001-\$140,000	0.711	\$380,001-\$390,000	0.255	\$630,001-\$640,000	0.155	\$880,001-\$890,000	0.112
\$140,001-\$150,000	0.663	\$390,001-\$400,000	0.249	\$640,001-\$650,000	0.153	\$890,001-\$900,000	0.111
\$150,001-\$160,000	0.622	\$400,001-\$410,000	0.243	\$650,001-\$660,000	0.151	\$900,001-\$910,000	0.109
\$160,001-\$170,000	0.585	\$410,001-\$420,000	0.237	\$660,001-\$670,000	0.149	\$910,001-\$920,000	0.108
\$170,001-\$180,000	0.553	\$420,001-\$430,000	0.231	\$670,001-\$680,000	0.146	\$920,001-\$930,000	0.107
\$180,001-\$190,000	0.524	\$430,001-\$440,000	0.226	\$680,001-\$690,000	0.144	\$930,001-\$940,000	0.106
\$190,001-\$200,000	0.498	\$440,001-\$450,000	0.221	\$690,001-\$700,000	0.142	\$940,001-\$950,000	0.105
\$200,001-\$210,000	0.474	\$450,001-\$460,000	0.216	\$700,001-\$710,000	0.140	\$950,001-\$960,000	0.104
\$210,001-\$220,000	0.452	\$460,001-\$470,000	0.212	\$710,001-\$720,000	0.138	\$960,001-\$970,000	0.103
\$220,001-\$230,000	0.433	\$470,001-\$480,000	0.207	\$720,001-\$730,000	0.136	\$970,001-\$980,000	0.102
\$230,001-\$240,000	0.415	\$480,001-\$490,000	0.203	\$730,001-\$740,000	0.134	\$980,001-\$990,000	0.101
\$240,001-\$250,000	0.398	\$490,001-\$500,000	0.199	\$740,001-\$750,000	0.133	\$990,001-\$1000,000	0.100

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