

**Conventional Products**

Conforming 30/25 Year Fixed (C30/C30LP/C25/C25LP)				Conforming 20 Year Fixed (C20/C20LP)				Conforming 15 Year Fixed (C15/C15LP)				Conforming 10 Year Fixed (C10/C10LP)			
Rate	Lock Period			Rate	Lock Period			Rate	Lock Period			Rate	Lock Period		
	15 Days	30 Days	45 Days		15 Days	30 Days	45 Days		15 Days	30 Days	45 Days		15 Days	30 Days	45 Days
5.250	2.679	2.707	2.717	5.250	2.524	2.650	2.620	5.250	0.379	0.397	0.441	5.250	(0.050)	0.072	0.228
5.375	2.010	2.033	2.049	5.375	1.906	2.033	2.003	5.375	0.079	0.099	0.145	5.375	(0.347)	(0.224)	(0.068)
5.500	1.365	1.388	1.406	5.500	1.333	1.461	1.431	5.500	(0.262)	(0.240)	(0.191)	5.500	(0.684)	(0.560)	(0.404)
5.625	0.777	0.800	0.820	5.625	0.830	0.960	0.930	5.625	(0.253)	(0.232)	(0.159)	5.625	(0.537)	(0.401)	(0.261)
5.750	0.656	0.677	0.685	5.750	0.335	0.448	0.432	5.750	(0.402)	(0.378)	(0.305)	5.750	(0.683)	(0.546)	(0.406)
5.875	0.071	0.089	0.102	5.875	(0.161)	(0.046)	(0.062)	5.875	(0.657)	(0.630)	(0.556)	5.875	(0.936)	(0.798)	(0.657)
5.990	(0.449)	(0.430)	(0.416)	5.990	(0.568)	(0.453)	(0.469)	5.990	(0.913)	(0.881)	(0.808)	5.990	(1.189)	(1.049)	(0.909)
6.000	(0.495)	(0.476)	(0.462)	6.000	(0.604)	(0.488)	(0.505)	6.000	(0.936)	(0.904)	(0.831)	6.000	(1.212)	(1.072)	(0.932)
6.125	(0.993)	(0.976)	(0.961)	6.125	(0.994)	(0.876)	(0.893)	6.125	(0.896)	(0.854)	(0.820)	6.125	(1.087)	(0.964)	(0.842)
6.250	(0.746)	(0.727)	(0.710)	6.250	(0.833)	(0.735)	(0.736)	6.250	(1.019)	(0.976)	(0.940)	6.250	(1.207)	(1.084)	(0.962)
6.375	(1.255)	(1.239)	(1.219)	6.375	(1.226)	(1.127)	(1.127)	6.375	(1.233)	(1.189)	(1.153)	6.375	(1.418)	(1.296)	(1.174)
6.500	(1.709)	(1.690)	(1.670)	6.500	(1.580)	(1.480)	(1.480)	6.500	(1.439)	(1.392)	(1.354)	6.500	(1.623)	(1.497)	(1.375)
6.625	(2.130)	(2.112)	(2.092)	6.625	(1.896)	(1.794)	(1.795)	6.625	(1.512)	(1.468)	(1.459)	6.625	(1.545)	(1.495)	(1.468)
6.750	(1.729)	(1.713)	(1.693)	6.750	(1.608)	(1.526)	(1.511)	6.750	(1.615)	(1.571)	(1.561)	6.750	(1.645)	(1.595)	(1.568)
6.875	(2.169)	(2.153)	(2.136)	6.875	(1.928)	(1.847)	(1.831)	6.875	(1.865)	(1.818)	(1.808)	6.875	(1.893)	(1.841)	(1.814)
6.990	(2.493)	(2.476)	(2.459)	6.990	(2.196)	(2.113)	(2.098)	6.990	(2.044)	(1.999)	(1.989)	6.990	(2.070)	(2.020)	(1.993)
7.000	(2.525)	(2.508)	(2.491)	7.000	(2.220)	(2.138)	(2.123)	7.000	(2.061)	(2.016)	(2.006)	7.000	(2.086)	(2.036)	(2.010)
7.125	(2.883)	(2.865)	(2.849)	7.125	(2.493)	(2.407)	(2.391)	7.125	(1.983)	(1.861)	(1.685)	7.125	(2.009)	(1.885)	(1.682)
7.250	(2.475)	(2.433)	(2.417)	7.250	(2.329)	(2.290)	(2.262)	7.250	(2.175)	(2.053)	(1.866)	7.250	(2.188)	(2.064)	(1.860)
7.375	(2.854)	(2.815)	(2.796)	7.375	(2.625)	(2.584)	(2.556)	7.375	(2.352)	(2.229)	(2.042)	7.375	(2.363)	(2.239)	(2.035)
7.500	(3.192)	(3.153)	(3.133)	7.500	(2.907)	(2.866)	(2.838)	7.500	(2.520)	(2.393)	(2.205)	7.500	(2.528)	(2.400)	(2.197)

  

High Balance 30 Yr Fixed (C30HB/C30SC)				High Balance 20 Yr Fixed (C20HB/C20SC)				High Balance 15 Yr Fixed (C15HB/C15SC)				High Balance 10 Yr Fixed (C10HB/C10SC)			
Rate	Lock Period			Rate	Lock Period			Rate	Lock Period			Rate	Lock Period		
	15 Days	30 Days	45 Days		15 Days	30 Days	45 Days		15 Days	30 Days	45 Days		15 Days	30 Days	45 Days
6.250	1.199	1.219	1.235	6.250	1.582	1.592	1.676	6.250	2.029	2.071	2.106	6.250	1.556	1.598	1.633
6.375	0.670	0.687	0.705	6.375	1.208	1.219	1.303	6.375	1.810	1.853	1.888	6.375	1.337	1.380	1.415
6.500	0.222	0.241	0.260	6.500	0.871	0.883	0.967	6.500	1.599	1.645	1.681	6.500	1.126	1.172	1.208
6.625	(0.215)	(0.196)	(0.177)	6.625	0.570	0.582	0.667	6.625	1.182	1.230	1.268	6.625	0.709	0.757	0.795
6.750	(0.160)	(0.144)	(0.124)	6.750	0.863	0.889	0.961	6.750	1.414	1.457	1.466	6.750	0.941	0.984	0.993
6.875	(0.525)	(0.510)	(0.493)	6.875	0.557	0.584	0.656	6.875	1.052	1.098	1.107	6.875	0.579	0.625	0.634
6.990	(0.783)	(0.767)	(0.750)	6.990	0.298	0.326	0.398	6.990	0.873	0.917	0.926	6.990	0.400	0.444	0.453
7.000	(0.809)	(0.793)	(0.776)	7.000	0.274	0.302	0.374	7.000	0.856	0.900	0.910	7.000	0.383	0.427	0.437
7.125	(1.131)	(1.115)	(1.098)	7.125	0.014	0.043	0.115	7.125	0.680	0.729	0.739	7.125	0.207	0.256	0.266
7.250	(0.877)	(0.835)	(0.820)	7.250	0.186	0.231	0.272	7.250	0.742	0.864	1.049	7.250	0.269	0.391	0.576
7.375	(1.218)	(1.177)	(1.160)	7.375	(0.098)	(0.052)	(0.011)	7.375	0.565	0.687	0.873	7.375	0.092	0.214	0.400
7.500	(1.519)	(1.481)	(1.460)	7.500	(0.373)	(0.329)	(0.287)	7.500	0.398	0.523	0.710	7.500	(0.075)	0.050	0.237
7.625	(1.726)	(1.687)	(1.666)	7.625	(0.649)	(0.600)	(0.559)	7.625	0.060	0.181	0.369	7.625	(0.413)	(0.292)	(0.104)
7.750	(1.000)	(0.951)	(0.929)	7.750	(0.613)	(0.571)	(0.522)	7.750	1.870	2.297	2.560	7.750	1.397	1.824	2.087

  

DU Home Ready 30 Year Fixed (C30HR)				LP Home Possible 30 Year Fixed (C30HP)			
Rate	Lock Period			Rate	Lock Period		
	15 Days	30 Days	45 Days		15 Days	30 Days	45 Days
5.250	2.929	2.957	2.967	5.250	2.929	2.957	2.967
5.375	2.260	2.283	2.299	5.375	2.260	2.283	2.299
5.500	1.615	1.638	1.656	5.500	1.615	1.638	1.656
5.625	1.027	1.050	1.070	5.625	1.027	1.050	1.070
5.750	0.906	0.927	0.935	5.750	0.906	0.927	0.935
5.875	0.321	0.339	0.352	5.875	0.321	0.339	0.352
5.990	(0.199)	(0.180)	(0.166)	5.990	(0.199)	(0.180)	(0.166)
6.000	(0.245)	(0.226)	(0.212)	6.000	(0.245)	(0.226)	(0.212)
6.125	(0.743)	(0.726)	(0.711)	6.125	(0.743)	(0.726)	(0.711)
6.250	(0.496)	(0.477)	(0.460)	6.250	(0.496)	(0.477)	(0.460)
6.375	(1.005)	(0.989)	(0.969)	6.375	(1.005)	(0.989)	(0.969)
6.500	(1.459)	(1.440)	(1.420)	6.500	(1.459)	(1.440)	(1.420)
6.625	(1.880)	(1.862)	(1.842)	6.625	(1.880)	(1.862)	(1.842)
6.750	(1.479)	(1.463)	(1.443)	6.750	(1.479)	(1.463)	(1.443)
6.875	(1.919)	(1.903)	(1.886)	6.875	(1.919)	(1.903)	(1.886)
6.990	(2.243)	(2.226)	(2.209)	6.990	(2.243)	(2.226)	(2.209)
7.000	(2.275)	(2.258)	(2.241)	7.000	(2.275)	(2.258)	(2.241)
7.125	(2.633)	(2.615)	(2.599)	7.125	(2.633)	(2.615)	(2.599)
7.250	(2.225)	(2.183)	(2.167)	7.250	(2.225)	(2.183)	(2.167)
7.375	(2.604)	(2.565)	(2.546)	7.375	(2.604)	(2.565)	(2.546)
7.500	(2.942)	(2.903)	(2.883)	7.500	(2.942)	(2.903)	(2.883)

  

HomeReady/HomePossible Cumulative - LLPA Caps			
Product Feature	LLPA		
All LTVs	0.000		
All other LTV and FICO Combinations	0.000		
FTHB	0.000		

  

Important Information			
Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730			
Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.			
Lender Loss Payee: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080			

  

FNMA and FHLMC Seller Paid 2-1 Buydown Available			
*30 Year Fixed Rate Only Conforming and High Balance/Super Conforming - Quality at Note Rate			
* Buydown included in the Interested Party Contribution Limit			
*Manufactured Homes, HomeReady and HomePossible Not Available			
Lender Fee \$1,295.00		Max Price (After LLPA before LPC) 103.50	
Lock Extensions			
(Maximum 30 Days Per Lock)			
1st Extension		2.5 bps/day	
2nd Extension		2.5 bps/day	
3rd Extension		3.5 bps/day	
Loan Amount Adjustments			
Loan Amount Range	Zone 1	Zone 2	Zone 3
≥ \$150,001	0.000	0.000	0.000
\$125,001 - \$150,000	0.000	0.125	0.250
\$100,001 - \$125,000	0.250	0.375	0.500
\$75,001 - \$100,000	0.500	0.750	1.000
\$50,000 - \$75,000	1.000	1.250	1.500
Zone 1 States			
AL, AR, FL, IA, KY, KS, LA, MS, NE, NC, OK, TX, WV			
Zone 2 States			
CT, DC, GA, ID, IL, IN, MD, MI, MT, ND, NH, NM, OH, OR, PA, RI, SC, SD, TN, VA, WA, WI, WY			
Zone 3 States			
AZ, CA, CO, DE, NV, UT			

**Conventional - Conforming and High Balance Loan Level Price Adjustments**

Purchase LLPA's (Terms > 15 years only)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
780 - 799	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
Purchase Other Adjustments (all amortization terms)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
3-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	-	-	-
Second Homes	1.125	1.125	1.625	2.125	3.375	4.125	4.125	-	-
Secondary Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
HighBal FRM	0.500	0.500	0.750	1.000	1.000	1.000	1.000	1.000	-
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	-
Rate/Term Refinance LLPA's (Terms > 15 years only)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
780 - 799	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	2.875	2.500	2.500
620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
Rate/Term Refinance Other Adjustments (all amortization terms)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
3-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	-	-	-
Second Homes	1.125	1.125	1.625	2.125	3.375	4.125	4.125	-	-
Secondary Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
HighBal FRM	0.500	0.500	0.750	1.000	1.000	1.000	1.000	1.000	-
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	-
Cash Out Refinance LLPA's (all amortization terms)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
780 - 799	0.375	0.375	0.875	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 Other Adjustments (all amortization terms)									
FICO	LTV								
	≤ 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	0.125	0.125	0.750	-	-	-	-
DTI > 40%	0.000	0.000	0.000	0.000	0.000	-	-	-	-
2 Units	0.000	0.000	0.375	0.375	0.625	-	-	-	-
3-4 Units	0.000	0.000	0.375	0.375	0.625	-	-	-	-
Investment Property	1.125	1.125	1.625	2.125	-	-	-	-	-
Second Homes	1.125	1.125	1.625	2.125	-	-	-	-	-
Secondary Financing	0.625	0.625	0.625	0.875	1.125	-	-	-	-
HighBal FRM	1.250	1.250	1.500	1.500	1.750	-	-	-	-
Manufactured Home	0.500	0.500	0.500	0.500	0.500	-	-	-	-

**Important Information**

Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730

Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.

Lender Loss Payee: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080

**Government Lending Products**

FHA/VA 30 Year Fixed (F30/V30/F30EZ/F25)				FHA/VA High Balance 30 Yr Fixed (F30HB/V30HB)				USDA 30 Year Fixed (U30)			
Rate	Lock Period			Rate	Lock Period			Rate	Lock Period		
	15	30	45		15	30	45		15	30	45
5.000	0.957	1.101	1.121	5.250	1.409	1.600	1.620	5.250	0.159	0.350	0.370
5.125	0.461	0.605	0.625	5.375	0.816	1.007	1.027	5.375	(0.434)	(0.243)	(0.223)
5.250	0.409	0.600	0.620	5.500	0.222	0.413	0.433	5.500	(1.028)	(0.837)	(0.817)
5.375	(0.184)	0.007	0.027	5.625	(0.347)	(0.156)	(0.136)	5.625	(1.597)	(1.406)	(1.386)
5.500	(0.778)	(0.587)	(0.567)	5.750	(0.763)	(0.572)	(0.552)	5.750	(2.013)	(1.822)	(1.802)
5.625	(1.347)	(1.156)	(1.136)	5.875	(0.464)	(0.226)	(0.206)	5.875	(1.714)	(1.476)	(1.456)
5.750	(1.763)	(1.572)	(1.552)	5.990	(1.064)	(0.826)	(0.806)	5.990	(2.314)	(2.076)	(2.056)
5.875	(1.464)	(1.226)	(1.206)	6.000	(1.064)	(0.826)	(0.806)	6.000	(2.314)	(2.076)	(2.056)
5.990	(2.064)	(1.826)	(1.806)	6.125	(1.434)	(1.196)	(1.176)	6.125	(2.684)	(2.446)	(2.426)
6.000	(2.064)	(1.826)	(1.806)	6.250	(1.750)	(1.512)	(1.492)	6.250	(3.000)	(2.762)	(2.742)
6.125	(2.434)	(2.196)	(2.176)	6.375	(1.059)	(0.805)	(0.785)	6.375	(2.309)	(2.055)	(2.035)
6.250	(2.750)	(2.512)	(2.492)	6.500	(1.593)	(1.339)	(1.319)	6.500	(2.843)	(2.589)	(2.569)
6.375	(2.059)	(1.805)	(1.785)	6.625	(1.933)	(1.679)	(1.659)	6.625	(3.183)	(2.929)	(2.909)
6.500	(2.593)	(2.339)	(2.319)	6.750	(2.196)	(1.942)	(1.922)	6.750	(3.446)	(3.192)	(3.172)
6.625	(2.933)	(2.679)	(2.659)	6.875	(1.590)	(1.274)	(1.254)	6.875	(2.840)	(2.524)	(2.504)
6.750	(3.196)	(2.942)	(2.922)	6.990	(1.954)	(1.638)	(1.618)	6.990	(3.204)	(2.888)	(2.868)
6.875	(2.590)	(2.274)	(2.254)	7.000	(1.954)	(1.638)	(1.618)	7.000	(3.204)	(2.888)	(2.868)
6.990	(2.954)	(2.638)	(2.618)	7.125	(2.227)	(1.911)	(1.891)	7.125	(3.477)	(3.161)	(3.141)
7.000	(2.954)	(2.638)	(2.618)	7.250	(2.421)	(2.105)	(2.085)	7.250	(3.671)	(3.355)	(3.335)
7.125	(3.227)	(2.911)	(2.891)	7.375	(2.120)	(2.054)	(2.034)	7.375	(3.370)	(3.304)	(3.284)
7.250	(3.421)	(3.105)	(3.085)	7.500	(2.394)	(2.329)	(2.309)	7.500	(3.644)	(3.579)	(3.559)
7.375	(3.120)	(3.054)	(3.034)	7.625	(2.631)	(2.565)	(2.545)	7.625	(3.881)	(3.815)	(3.795)
7.500	(3.394)	(3.329)	(3.309)	7.750	(2.802)	(2.737)	(2.717)	7.750	(4.052)	(3.987)	(3.967)
7.625	(3.631)	(3.565)	(3.545)								
7.750	(3.802)	(3.737)	(3.717)								

**Lock Extensions**

(Maximum 30 Days Per Lock)

1st Extension	2.5 bps/day
2nd Extension	2.5 bps/day
3rd Extension	3.5 bps/day

Lender Fee	\$1,295
Lender Fee FHA VIP	\$1,495
Lender Fee FHA EZ	\$995
Lender Fee Streamlines/IRRL	\$499

Max Price (After LLPA before LPC)

104.00

(No Lender Fee in North or South Carolina)

**FHA/VA/USDA - Conforming and High Balance Price Adjustments (All Products)**

Loan Amount Adjustments		Credit Score Adjustments	
Loan Amount Range	All States	FICO	Adjustment
\$150,001 to High Balance	0.000	≥ 740	(0.375)
\$125,001 to \$150,000	0.000	720 - 739	(0.250)
\$100,001 to \$125,000	0.000	700 - 719	(0.125)
\$75,001 to \$100,000	0.500	680 - 699	0.000
\$50,001 to \$74,999	1.000	660 - 679	0.000
\$1 to \$50,000	1.250	640 - 659	0.000
		620 - 639	0.000
		600 - 619	1.000
		580 - 599	1.250
		550 - 579	1.750
		500 - 549	2.750
		No Score/No Score Mtg Only SL	1.750

  

Other Adjustments	
Adjustment	LLPA
FHA 2 Unit Property	0.000
FHA 3-4 Unit Property	0.500
Double-Wide(+) Manufactured Home	0.500
Single-Wide Manufactured Home (FHA Only)	1.000
DTI 50% - 54.99%	0.000
DTI ≥ 55%	0.000
2-1 Buydown	0.250

  

Other Adjustments	
Adjustment	LLPA
Manual Underwrite (550 Min FICO)	0.500
North Carolina/South Carolina (No Lender Fee)	0.250
VA Cash-Out > 90% LTV	1.500
FHA Cash-Out Refinance (TX Cash Out Not Allowed)	0.000
FHA NOO Streamline	1.000
FHA VIP (640 Min FICO Std Balance/660 Min FICO High Balance) - F30V/F30VHB	3.000
FHA EZ (620 Min FICO) - F30EZ/F30EZHB	(0.250)

**Important Information**

Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730

Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.

Lender Loss Payee: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080



Doorwaywholesale.com

**Wholesale Rate Sheet**

(866) 462 - 4891

[lockdesk@doorway.com](mailto:lockdesk@doorway.com)

FHA Lender ID: 7906300005

Tuesday, August 13, 2024

Government Down Payment Assistance Products															
DPA FHA 30 Yr Fixed w/Fully Amortized Second (F30DAS)				DPA FHA 30 Yr Fixed High Balance w/Fully Amortized Second (F30HBDAS)				DPA FHA 30 Yr Fixed w Silent Second (F30DSS)				10 Yr Fixed Fully Amortized DPA Second (NHFAS)			
Lock Period				Lock Period				Lock Period				Lock Period			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	(0.372)	(0.056)	(0.036)	6.750	0.628	0.944	0.964	6.750	2.253	2.569	2.589	8.750	0.000	0.000	0.000
6.875	(0.965)	(0.649)	(0.629)	6.875	0.035	0.351	0.371	6.875	1.660	1.976	1.996	8.875	0.000	0.000	0.000
6.990	(1.326)	(1.010)	(0.990)	6.990	(0.326)	(0.010)	0.010	6.990	1.299	1.615	1.635	8.990	0.000	0.000	0.000
7.000	(1.326)	(1.010)	(0.990)	7.000	(0.326)	(0.010)	0.010	7.000	1.299	1.615	1.635	9.000	0.000	0.000	0.000
7.125	(1.602)	(1.286)	(1.266)	7.125	(0.602)	(0.286)	(0.266)	7.125	1.023	1.339	1.359	9.125	0.000	0.000	0.000
7.250	(1.841)	(1.775)	(1.755)	7.250	(0.841)	(0.775)	(0.755)	7.250	0.784	0.850	0.870	9.250	0.000	0.000	0.000
7.375	(2.370)	(2.304)	(2.284)	7.375	(1.370)	(1.304)	(1.284)	7.375	0.255	0.321	0.341	9.375	0.000	0.000	0.000
7.500	(2.644)	(2.579)	(2.559)	7.500	(1.644)	(1.579)	(1.559)	7.500	(0.019)	0.046	0.066	9.500	0.000	0.000	0.000
7.625	(2.881)	(2.815)	(2.795)	7.625	(1.881)	(1.815)	(1.795)	7.625	(0.255)	(0.190)	(0.170)	9.625	0.000	0.000	0.000
7.750	(3.144)	(3.110)	(3.090)	7.750	(2.144)	(2.110)	(2.090)	7.750	(0.519)	(0.485)	(0.465)	9.750	0.000	0.000	0.000
7.875	(3.579)	(3.545)	(3.525)	7.875	(2.579)	(2.545)	(2.525)	7.875	(0.954)	(0.920)	(0.900)	9.875	0.000	0.000	0.000
7.990	(3.827)	(3.793)	(3.773)	7.990	(2.827)	(2.793)	(2.773)	7.990	(1.202)	(1.168)	(1.148)	9.990	0.000	0.000	0.000
8.000	(3.827)	(3.793)	(3.773)	8.000	(2.827)	(2.793)	(2.773)	8.000	(1.202)	(1.168)	(1.148)	10.000	0.000	0.000	0.000
8.125	(4.034)	(4.000)	(3.980)	8.125	(3.034)	(3.000)	(2.980)	8.125	(1.409)	(1.375)	(1.355)	10.125	0.000	0.000	0.000

  

Lock Extensions (Maximum 30 Days Per Lock)				Lender Fee	\$1,295	Max Price (After LLPA before LPC)	104.00
1st Extension	2.5 bps/day						
2nd Extension	2.5 bps/day						
3rd Extension	3.5 bps/day						

(No Lender Fee in North or South Carolina)

  

FHA - Conforming and High Balance Price Adjustments (All Products)			
Loan Amount Adjustments		Credit Score Adjustments	
Loan Amount Range	All States	FICO	Adjustment
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\$75,001 to \$100,000	0.500	680 - 699	0.000
\$50,001 to \$74,999	1.000	660 - 679	0.000
\$1 to \$50,000	1.250	640 - 659	0.500
Other Adjustments		LLPA	
FHA 2 Unit Property	0.250	620 - 639	1.000
Double-Wide(+) Manufactured Home	0.500	600 - 619	1.500
DTI > 50%	0.250	580 - 599	1.875
2-1 Buydown	0.250	*AUS Required on FICO 580 - 599	
North Carolina/South Carolina/Kentucky	0.500		

  

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