



Best Capital Funding  
NMLS # 303222

Rate Sheet Date: 5/20/22 9:38 AM

Lock Desk Hours: 7AM PT - 4PM PT

Rate Sheet Pricing is accurate for the date and time above. Rates are subject to change based on market conditions. Real time pricing available at BestCapitalFunding.com/TPD

Fannie Mae / Freddie Mac

Table with 12 columns for different loan types (e.g., 30/25 YR Fixed FHLMC, 30/25 YR Fixed FNMA) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

Table with 12 columns for different loan types (e.g., 30/25 YR Fixed FNMA, 30/25 YR Fixed FHLMC) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

Table with 12 columns for different loan types (e.g., 20 YR Fixed FHLMC, 20 YR Fixed FNMA) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

Table with 12 columns for different loan types (e.g., 20 YR Fixed FNMA, 15 YR Fixed FHLMC) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

Table with 12 columns for different loan types (e.g., 15 YR Fixed FNMA, 15 YR Fixed FHLMC) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

Table with 12 columns for different loan types (e.g., 15 YR Fixed FNMA, 15 YR Fixed FHLMC) and 4 rows of rate data (Rate, 30 Days, 45 Days, 60 Days).

\*\*FOR PROFESSIONAL USE ONLY\*\*

This is a business to business communication and is intended for industry professionals only.

This is NOT INTENDED TO BE DISTRIBUTED TO THE CONSUMER OR THE GENERAL PUBLIC.

10 YR Fixed FHLMC Bal >= 225K (1)			10 YR Fixed FHLMC 200K < Bal <= 225K			10 YR Fixed FHLMC 175K < Bal <= 200K			10 YR Fixed FHLMC 150K < Bal <= 175K			10 YR Fixed FHLMC 125K < Bal <= 150K			10 YR Fixed FHLMC 110K < Bal <= 125K			10 YR Fixed FHLMC 85K < Bal <= 110K			10 YR Fixed FHLMC Bal <= 85K			10 YR Fixed FHLMC Non-Owner Occupied (1)			10 YR Fixed FHLMC High Balance																	
Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days												
3.000%	4.022	4.164	3.000%	4.010	4.130	3.000%	3.993	4.113	3.000%	3.967	4.088	3.000%	3.932	4.053	3.000%	3.897	4.017	3.000%	3.727	3.848	3.000%	3.574	3.695	3.000%	4.208	4.330	3.000%	6.702	6.841	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284
3.125%	3.586	3.733	3.125%	3.574	3.689	3.125%	3.556	3.672	3.125%	3.530	3.646	3.125%	3.495	3.611	3.125%	3.459	3.575	3.125%	3.289	3.405	3.125%	3.136	3.252	3.125%	3.772	3.888	3.125%	3.772	3.888	3.125%	3.772	3.888	3.125%	3.772	3.888	3.125%	3.772	3.888	3.125%	3.772	3.888	3.125%	3.772	3.888

10 YR Fixed FNMA Bal >= 225K (1)			10 YR Fixed FNMA 200K < Bal <= 225K			10 YR Fixed FNMA 175K < Bal <= 200K			10 YR Fixed FNMA 150K < Bal <= 175K			10 YR Fixed FNMA 125K < Bal <= 150K			10 YR Fixed FNMA 110K < Bal <= 125K			10 YR Fixed FNMA 85K < Bal <= 110K			10 YR Fixed FNMA Bal <= 85K			10 YR Fixed FNMA Non-Owner Occupied (1)			10 YR Fixed FNMA High Balance																	
Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days	Rate	30 Days	45 Days									
3.000%	4.022	4.164	3.000%	4.010	4.130	3.000%	3.993	4.113	3.000%	3.967	4.088	3.000%	3.932	4.053	3.000%	3.897	4.017	3.000%	3.727	3.848	3.000%	3.574	3.695	3.000%	4.484	4.603	3.000%	6.702	6.841	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284	3.000%	6.140	6.284

**Government Programs**

30Yr FHA			15Yr FHA			30Yr FHA High Balance			30Yr VA			15Yr VA			30Yr VA High Balance																																																																																																																																																																																																																																																																																																							
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4.000%	0.617	0.717	7.750%	4.706	4.707	4.000%	0.861	0.986	4.000%	0.517	0.617	7.750%	4.106	4.107	4.000%	0.761	0.886	4.125%	0.107	0.222	3.875%	3.958	4.043	4.125%	0.426	0.551	4.250%	-0.732	-0.544	3.000%	3.559	3.645	4.250%	-0.729	-0.541	4.250%	-0.632	-0.444	4.250%	-1.175	-0.988	3.125%	3.048	3.134	4.375%	-1.088	-1.125%	2.948	3.014	4.375%	-1.242	-1.055	4.500%	-1.568	-1.380	3.250%	2.134	2.228	4.500%	-1.615	-1.427	4.500%	-1.668	-1.480	4.500%	-2.034	-2.128	4.500%	-1.715	-1.527	4.625%	-1.950	-1.762	3.375%	1.767	1.861	4.625%	-1.837	-1.699	4.625%	-2.050	-1.862	3.375%	1.667	1.761	4.625%	-1.987	-1.799	4.750%	-2.163	-1.944	3.500%	1.436	1.530	4.750%	-1.928	-1.709	4.750%	-2.263	-2.044	3.500%	1.336	1.430	4.750%	-2.028	-1.809	4.875%	-2.249	-2.030	3.625%	0.971	1.065	4.875%	-1.664	-1.845	4.875%	-2.349	-2.130	3.625%	0.871	0.965	4.875%	-1.164	-0.945	4.900%	-2.465	-2.246	3.750%	0.181	0.284	4.900%	-1.480	-1.261	4.900%	-2.565	-2.346	3.750%	0.281	0.384	4.900%	-1.580	-1.361	5.000%	-2.630	-2.411	3.875%	0.456	0.560	5.000%	-1.505	-1.286	5.000%	-2.740	-2.521	3.875%	0.381	0.484	5.000%	-1.605	-1.386	5.125%	-2.982	-2.764	4.000%	-0.732	-0.599	5.125%	-2.337	-2.119	5.125%	-3.082	-2.864	4.000%	-0.832	-0.699	5.125%	-2.437	-2.219	5.250%	-2.946	-2.852	4.125%	-0.929	-0.796	5.250%	-2.414	-2.320	5.250%	-3.046	-2.952	4.125%	-0.929	-0.806	5.250%	-2.514	-2.420	5.375%	-2.835	-2.741	4.250%	-0.611	-0.415	5.375%	0.098	0.192	5.375%	-2.935	-2.841	4.250%	-0.711	-0.515	5.375%	-2.602	-2.508	5.500%	-3.074	-2.980	4.375%	-0.801	-0.606	5.500%	-0.157	-0.063	5.500%	-3.174	-3.080	4.375%	-0.901	-0.706	5.500%	-2.757	-2.663	5.625%	-3.166	-3.072	4.500%	-1.077	-0.881	5.625%	0.585	0.679	5.625%	-3.368	-3.274	4.500%	-1.177	-0.981	5.625%	-2.855	-2.761	5.750%	-3.035	-2.941	4.625%	-0.941	-0.745	5.750%	4.871	4.917	5.750%	-3.415	-3.321	4.625%	-1.274	-1.078	5.750%	-2.943	-2.849	5.875%	-2.698	-2.604	4.750%	-0.859	-0.679	5.875%	4.790	4.834	5.875%	-2.798	-2.704	4.750%	-1.379	-1.183	5.875%	-2.715	-2.646	5.900%	-0.952	-0.859	5.900%	6.535	6.629	5.900%	-1.052	-0.959	5.900%	6.435	6.529	6.000%	-0.652	-0.559	6.000%	6.585	6.679	6.000%	-0.752	-0.659	6.000%	6.485	6.579

**Notes**  
 SRP listed on pages 1-2 of the LPLA document to be added to base rates for all Conventional programs only  
 (1) High balance loans are not eligible  
 (2) Also applies to HomePossible 30 YR  
 (3) Also applies to HomeReady 30 YR  
 We cap premium pricing at 4% after all LPLAs  
 For Information on how to become a Broker with Best Capital Funding Wholesale, visit: [BestCapitalFunding.com/TP0](http://BestCapitalFunding.com/TP0)



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NonQM - Investor Advantage					
Rate	30Yr DSCR Investor Advantage		15Yr DSCR Investor Advantage		Rate
	30 Days	45 Days	30 Days	45 Days	
5.500%	2.900	3.275	5.500%	2.625	3.000
5.875%	2.150	2.525	5.875%	1.875	2.250
6.000%	1.400	1.775	6.000%	1.125	1.500
6.125%	0.650	1.025	6.125%	0.375	0.750
6.250%	-0.100	0.275	6.250%	-0.375	0.000
6.375%	-0.850	-0.475	6.375%	-1.000	-0.625
6.500%	-1.225	-0.850	6.500%	-1.375	-1.000
6.625%	-1.600	-1.225	6.625%	-1.750	-1.375
6.750%	-1.975	-1.600	6.750%	-2.125	-1.750
6.875%	-2.350	-1.975	6.875%	-2.500	-2.125
7.000%	-2.725	-2.350	7.000%	-2.875	-2.500
7.125%	-3.100	-2.725	7.125%	-3.250	-2.875
7.250%	-3.475	-3.100	7.250%	-3.625	-3.250
7.375%	-3.850	-3.475	7.375%	-4.000	-3.625
7.500%	-4.225	-3.850	7.500%	-4.375	-4.000
7.625%	-4.600	-4.225	7.625%	-4.750	-4.375
7.750%	-4.975	-4.600	7.750%	-5.125	-4.750
7.875%	-5.350	-4.975	7.875%	-5.500	-5.125
8.000%	-5.725	-5.350	8.000%	-5.875	-5.500
8.125%	-6.100	-5.725	8.125%	-6.250	-5.875
8.250%	-6.475	-6.100	8.250%	-6.625	-6.250
8.375%	-6.850	-6.475	8.375%	-7.000	-6.625
8.500%	-7.225	-6.850	8.500%	-7.375	-7.000
8.625%	-7.600	-7.225	8.625%	-7.750	-7.375
8.750%	-7.975	-7.600	8.750%	-8.125	-7.750
8.875%	-8.350	-7.975	8.875%	-8.500	-8.125
9.000%	-8.725	-8.350	9.000%	-8.875	-8.500
9.125%	-9.100	-8.725	9.125%	-9.250	-8.875
9.250%	-9.475	-9.100	9.250%	-9.625	-9.250

NonQM - Alt Doc					
Rate	30Yr Prime Ascmt		15Yr Prime Ascmt		Rate
	30 Days	45 Days	30 Days	45 Days	
5.500%	1.713	2.088	5.500%	1.563	1.938
5.625%	1.088	1.463	5.625%	0.937	1.312
5.750%	0.463	0.838	5.750%	0.312	0.687
5.875%	0.088	0.463	5.875%	-0.063	0.312
6.000%	-0.287	0.088	6.000%	-0.438	-0.063
6.125%	-0.662	-0.287	6.125%	-0.813	-0.438
6.250%	-0.975	-0.600	6.250%	-1.125	-0.750
6.375%	-1.287	-0.912	6.375%	-1.438	-1.063
6.500%	-1.600	-1.225	6.500%	-1.750	-1.375
6.625%	-1.912	-1.537	6.625%	-2.000	-1.625
6.750%	-2.225	-1.850	6.750%	-2.250	-1.875
6.875%	-2.475	-2.100	6.875%	-2.500	-2.125
7.000%	-2.725	-2.350	7.000%	-2.750	-2.375
7.125%	-2.975	-2.600	7.125%	-3.000	-2.625
7.250%	-3.225	-2.850	7.250%	-3.250	-2.875
7.375%	-3.475	-3.100	7.375%	-3.500	-3.125
7.500%	-3.725	-3.350	7.500%	-3.750	-3.375
7.625%	-3.975	-3.600	7.625%	-4.000	-3.625
7.750%	-4.225	-3.850	7.750%	-4.250	-3.875
7.875%	-4.475	-4.100	7.875%	-4.500	-4.125
8.000%	-4.725	-4.350	8.000%	-4.750	-4.375
8.125%	-4.975	-4.600	8.125%	-5.000	-4.625
8.250%	-5.225	-4.850	8.250%	-5.250	-4.875
8.375%	-5.475	-5.100	8.375%	-5.500	-5.125
8.500%	-5.725	-5.350	8.500%	-5.750	-5.375
8.625%	-5.975	-5.600	8.625%	-6.000	-5.625
8.750%	-6.225	-5.850	8.750%	-6.250	-5.875
8.875%	-6.475	-6.100	8.875%	-6.500	-6.125
9.000%	-6.725	-6.350	9.000%	-6.750	-6.375

30Yr Credit Ascmt						15Yr Credit Ascmt											
Rate	30 Days		45 Days		Rate	30 Days		45 Days		Rate	30 Days		45 Days				
	30 Days	45 Days	30 Days	45 Days		30 Days	45 Days	30 Days	45 Days		30 Days	45 Days	30 Days	45 Days			
5.875%	1.463	1.838	5.875%	1.263	1.638	6.000%	0.838	1.213	6.000%	0.638	1.013	6.125%	0.338	0.713	6.125%	0.138	0.513
6.250%	-0.162	0.213	6.250%	-0.363	0.012	6.375%	-0.475	-0.100	6.375%	-0.675	-0.300	6.500%	-0.787	-0.412	6.500%	-0.988	-0.613
6.625%	-1.100	-0.725	6.625%	-1.300	-0.925	6.750%	-1.412	-1.037	6.750%	-1.613	-1.238	6.875%	-1.725	-1.350	6.875%	-1.925	-1.550
7.000%	-2.037	-1.662	7.000%	-2.238	-1.863	7.125%	-2.319	-1.944	7.125%	-2.519	-2.144	7.250%	-2.600	-2.225	7.250%	-2.800	-2.425
7.375%	-2.881	-2.506	7.375%	-3.081	-2.706	7.500%	-3.162	-2.787	7.500%	-3.363	-2.988	7.625%	-3.444	-3.069	7.625%	-3.644	-3.269
7.750%	-3.725	-3.350	7.750%	-3.925	-3.550	7.875%	-4.006	-3.631	7.875%	-4.206	-3.831	8.000%	-4.287	-3.912	8.000%	-4.486	-4.031
8.125%	-4.569	-4.194	8.125%	-4.766	-4.331	8.250%	-4.819	-4.444	8.250%	-4.956	-4.581	8.375%	-5.069	-4.694	8.375%	-5.206	-4.831
8.500%	-5.319	-4.944	8.500%	-5.456	-5.081	8.625%	-5.569	-5.194	8.625%	-5.706	-5.331	8.750%	-5.819	-5.444	8.750%	-5.956	-5.581
8.875%	-6.069	-5.694	8.875%	-6.206	-5.831	9.000%	-6.319	-5.944	9.000%	-6.456	-6.081	9.125%	-6.569	-6.194	9.125%	-6.706	-6.331
9.250%	-6.787	-6.412	9.250%	-6.925	-6.550	9.375%	-7.006	-6.631	9.375%	-7.144	-6.769						