



Doorwaywholesale.com

Wholesale Rate Sheet

(866) 462 - 4891

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FHA Lender ID: 7906300005

Thursday, January 23, 2025

| 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 (GDPAAS) | | | |
| Lock Period | | | | Lock Period | | | | Lock Period | | | | Lock Period | | | |
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 6.500 | 1.331 | 1.381 | 1.542 | 6.500 | 3.331 | 3.381 | 3.542 | 6.500 | 3.956 | 4.006 | 4.167 | 8.500 | 0.000 | 0.000 | 0.000 |
| 6.625 | 0.894 | 0.944 | 1.105 | 6.625 | 2.894 | 2.944 | 3.105 | 6.625 | 3.519 | 3.569 | 3.730 | 8.625 | 0.000 | 0.000 | 0.000 |
| 6.750 | 0.059 | 0.109 | 0.286 | 6.750 | 2.060 | 2.110 | 2.286 | 6.750 | 2.685 | 2.735 | 2.911 | 8.750 | 0.000 | 0.000 | 0.000 |
| 6.875 | (0.382) | (0.332) | (0.156) | 6.875 | 1.618 | 1.668 | 1.844 | 6.875 | 2.243 | 2.293 | 2.469 | 8.875 | 0.000 | 0.000 | 0.000 |
| 6.990 | (0.805) | (0.754) | (0.578) | 6.990 | 1.196 | 1.246 | 1.422 | 6.990 | 1.821 | 1.871 | 2.047 | 8.990 | 0.000 | 0.000 | 0.000 |
| 7.000 | (0.805) | (0.754) | (0.578) | 7.000 | 1.196 | 1.246 | 1.422 | 7.000 | 1.821 | 1.871 | 2.047 | 9.000 | 0.000 | 0.000 | 0.000 |
| 7.125 | (1.177) | (1.126) | (0.950) | 7.125 | 0.823 | 0.874 | 1.050 | 7.125 | 1.449 | 1.499 | 1.675 | 9.125 | 0.000 | 0.000 | 0.000 |
| 7.250 | (1.339) | (1.289) | (0.910) | 7.250 | 0.661 | 0.711 | 1.090 | 7.250 | 1.286 | 1.336 | 1.715 | 9.250 | 0.000 | 0.000 | 0.000 |
| 7.375 | (1.741) | (1.691) | (1.312) | 7.375 | 0.259 | 0.309 | 0.688 | 7.375 | 0.884 | 0.934 | 1.313 | 9.375 | 0.000 | 0.000 | 0.000 |
| 7.500 | (2.113) | (2.063) | (1.684) | 7.500 | (0.113) | (0.063) | 0.316 | 7.500 | 0.512 | 0.562 | 0.941 | 9.500 | 0.000 | 0.000 | 0.000 |
| 7.625 | (2.445) | (2.395) | (2.016) | 7.625 | (0.445) | (0.395) | (0.016) | 7.625 | 0.180 | 0.230 | 0.609 | 9.625 | 0.000 | 0.000 | 0.000 |
| 7.750 | (3.222) | (3.172) | (3.043) | 7.750 | (1.222) | (1.172) | (1.043) | 7.750 | (0.597) | (0.547) | (0.418) | 9.750 | 0.000 | 0.000 | 0.000 |
| 7.875 | (3.574) | (3.524) | (3.395) | 7.875 | (1.574) | (1.524) | (1.395) | 7.875 | (0.949) | (0.899) | (0.770) | 9.875 | 0.000 | 0.000 | 0.000 |
| 7.990 | (3.906) | (3.856) | (3.727) | 7.990 | (1.906) | (1.856) | (1.727) | 7.990 | (1.281) | (1.231) | (1.102) | 9.990 | 0.000 | 0.000 | 0.000 |
| 8.000 | (3.906) | (3.856) | (3.727) | 8.000 | (1.906) | (1.856) | (1.727) | 8.000 | (1.281) | (1.231) | (1.102) | 10.000 | 0.000 | 0.000 | 0.000 |
| 8.125 | (4.208) | (4.158) | (4.029) | 8.125 | (2.208) | (2.158) | (2.029) | 8.125 | (1.583) | (1.533) | (1.404) | 10.125 | 0.000 | 0.000 | 0.000 |

| DPA - 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 | (0.500) |
| \$125,001 to \$150,000 | 0.000 | 720 - 739 | (0.250) |
| \$100,001 to \$125,000 | 0.000 | 700 - 719 | 0.000 |
| \$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 Lender Fee - \$1295 Max Price (After LLPA before LPC) - 104.00 (No Lender Fee in North or South Carolina) | |
| North Carolina/South Carolina/Kentucky | 0.500 | | |

| 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 |
|--|-------------|---|-------------|-------------------------------|-------------|---------------|-------------|
| Dream Builder Program | | | | | | | |
| Dream Builder FHA 30 Yr Fixed (F30DB) | | Dream Builder DPA Forgivable Second (F30DBSS) | | Dream Builder Lock Extensions | | | |
| Rate | Lock Period | Rate | Lock Period | 1st 10 Day Extension Free | | | |
| 7.625 | 30 Days | 0.000 | 30 Days | 2nd 10 Day Extension 25 bps | | | |
| 7.875 | | 0.000 | | 3rd 10 Day Extension 35 bps | | | |
| 8.125 | | 0.000 | | (Maximum 30 Days Per Lock) | | | |
| | | | | Lender Fee \$1,695 | | | |

| 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, 3211 Internet Blvd., Suite 300, Frisco, TX 75034 | |

Conventional - Conforming and High Balance Loan Level Price Adjustments

| Purchase LLPAs (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 | 0.750 | 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 LLPAs (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 | 0.750 | 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 LLPAs (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 | 0.875 | - | - | - |
| 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

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 Lender Loss Payee: GenWay Home Mortgage, 3211 Internet Blvd., Suite 300, Frisco, TX 75034