

IMPORTANT: Rate Sheet Pricing DOES NOT include Lender Paid Compensation!

USDA/FHA/VA - 30, 25 Year Fixed	FHA/VA - 20, 15, 10 Year Fixed	USDA/FHA/VA LOAN ADJUSTERS USDA REPAIR ESCROW & MISC FEES
15 day 30 day 45 day 60 day	15 day 30 day 45 day 60 day	
		VA MISC ADJUSTERS
		USDA CREDIT SCORE ADJUSTMENTS - 581 MIN**
		ISC ADJUSTERS
		FHAVAL CLITS IN TABOUSTMENTS
MAX USDA		by President and Control of the Cont
RATE:		••••••••••••••••••••••••••••••••••••••
		PPROVAL: RAC UW's SOLE DISCRETION
	UM. 45-7	Wany Purchases are eligible Refis, 2-4 units, REO, and Manufactured Homes are NOT ELIGIBLE
	~ ~ ~ ~ ~	
Call	1 4 9 9 9	r(0) 10 11 1
La.	-141	of Control
15 day 30 day 45 day 60 dy	15 day 30 day 45 day 6 da	FICE V In The Adjustments > 15 years
1		
	1 4501	102 T
		Cash-Out Refinance Fannie Mae Adjustments
	10.	
	•	
		USDA CREDIT SCORE ADJUSTMENTS CHAVA LATT STAN AMOUNTMENTS The Properties and Control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Pure less and processor of control of the Problems Product Features Fannie Mae Adjustments Cash-Out Refinance Fannie Mae Adjustments Product Features Fannie Mae Adjustments
	CONVENTIONAL ADJUSTMENTS	Product Features Fannie Mae Adjustments
OTHER RELATED FEES	CONVENTIONAL ADJOSTIMENTS	
OTHER RELATED FEES	CONVENTIONAL ADJOSTNIENTS	
OTHER RELATED FEES LOAN SIZE ADJUSTERS	CONVENTIONAL ADJUSTMENTS	
OTHER RELATED FEES	CONVENTIONAL ADJUSTMENTS	

IMPORTANT: ALL RE-LOCKS are subject to an Extension Fee (listed below). Loans re-locked will be subject to worse case pricing PLUS the Extension Fee.

RAC may from time to time, during normal business hours, close the Lock Desk due to market volatility. Lock Desk openings and closures will NOT be announced. Please note that a Lock Desk closure does not necessarily represent an RAC rate sheet price improvement or decline. Any initial lock requests, relocks or extensions sent via email or called in during these Lock Desk closures will not be honored and thus cancelled.

All initial lock requests MUST be requested via WebLender.

All relocks and extensions MUST be requested via email at lockdesk@racmtg.com

15 Days 30 Days

03/02/19

General Lock Desk Info			
Lock Policy	LockPolicy.pdf		
Lock Online	Weblender Log-In		
Lock Questions	lockdesk@racmtg.com		

line	Weblender Log-In	45 Days	03/17/19	
		60 Days	04/01/19	
stions	lockdesk@racmtg.com	** All Lock expirations falling on weekends or		
		holidays expire the Friday before.		
	and the Property			

Buy-Out Fees for all Loan Programs

--- Email the LockDesk after you request your lock to buy-out the Admin Fee - LockDesk@racmtg.com ---

	Conta	acts and Dis	sclaimer
Account Executives 813-935-1828			
Adam Long	AdamL@racmtg.com	ext 105	This rate sheet is not an indication of
Lyoniel Ajodhia	LyonielA@racmtg.com	ext 120	eligibility.
Mike Napoli	MikeN@racmtg.com	ext 113	
Velma Cochran	VelmaC@racmtg.com	ext 112	Refer to FHA/USDA/FNMA/VA guideline
Chloe Lau	ChloeL@racmtq.com	ext 114	and RAC product matrices.
Duane Porter	DuaneP@racmtg.com	ext 115	
Tina Muccio	TinaM@racmtg.com	ext 117	All adjustments are cumulative. Pricing subject to change without notice.