

To: Sales Personnel

From: Jeff Rosato

RE: Rate Improvement!!

Date: April 4, 2019

Effective April 4, 2019, rates have improved across the board up to .10% (10 basis points) in certain FICO/CLTV buckets. Please refer to the attached rate sheet and/or the pricing engine for updated pricing.

If you have questions, please ask your manager or email the lock desk at [wholesalelockdesk@springeq.com](mailto:wholesalelockdesk@springeq.com).

Thank you,

Jeff Rosato