

To: Wholesale Sales Personnel

From: Jeff Rosato

RE: Pricing Improvement!

Date: August 8, 2019

Effective Thursday, August 8, 2019 at 8:00 AM, new rates have been posted in Blue Sage to reflect recent rate movement by our investors. Rates have been reduced by the following amounts:

- .20% - .30% (20 - 30 basis points) for all terms

If you have questions, please email the lock desk at [lockdesk@springeq.com](mailto:lockdesk@springeq.com).

Thank you,

Jeff Rosato