

To: Wholesale Sales Personnel

From: Jeff Rosato

RE: Rate Change

Date: October 17, 2019

Effective Wednesday, October 17, 2019 at 8:00 AM, new rates have been posted in Blue Sage to reflect recent rate movement by our investors. Rates have changed by the following amounts:

- .10% lower in select FICO/CLTV buckets for 25 & 30 year terms
- .10% higher to .10% lower in select FICO/CLTV buckets for 15 & 20 year terms
- 5 and 10 year terms removed from rate sheet, but accurate rates remain on the portal. Please note, rates are higher than 15 – 30 year terms.

If you have questions, please email the lock desk at lockdesk@springeq.com.

Thank you,

Jeff Rosato