60-Day Transition Rules:

Application Signed or Upload Submission Date	Contract Issue Date	Rates
Prior to 5/4/20	Within 60 days of the application signed or upload submission date	If the rates are more favorable on the application signed or upload submission date as compared to the contract issue date, then the rates as of application sign or upload submission date will apply.
Prior to 5/4/20	After 60 days of the application signed or upload submission date	Rates as of the contract issue date will apply.
On and after 5/4/20	Within 60 days of the application signed or upload submission date	If the rates are more favorable on the application signed or upload submission date as compared to the contract issue date, then the rates as of application sign or upload submission date will apply.
On and after 5/4/20	After 60 days of the application signed or upload submission	Rates as of the contract issue date will apply.