



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

Table of Contents	
Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's	
Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Relock Policy
 Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
 Locks expired or cancelled > 60 days: Current Market + 0.25%

 Lock Extensions: 0.025% per day

Lender ID	
FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Eligible States
 AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA



Lock Cut-off Time
Lock Desk: 8:30 AM - 5:00 PM PST

YOUR BFF IN WHOLESALE

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Date	15	30	45	Date	15	30	45	Date	15	30	45
5.625	95.987	96.082	95.925	5.625	95.987	96.082	95.925	5	93.465	93.420	93.405
5.75	97.111	97.104	97.091	5.75	97.111	97.104	97.091	5.125	94.254	94.210	94.194
5.875	97.735	97.719	97.668	5.875	97.735	97.719	97.668	5.25	95.016	94.972	94.956
6	98.346	98.330	98.280	6	98.346	98.330	98.280	5.375	95.655	95.610	95.595
6.125	98.735	98.719	98.669	6.125	98.735	98.719	98.669	5.5	96.258	96.213	96.198
6.25	99.093	99.079	99.058	6.25	99.093	99.079	99.058	5.625	97.506	97.569	97.495
6.375	99.724	99.707	99.668	6.375	99.724	99.707	99.668	5.75	98.778	98.762	98.712
6.5	100.254	100.237	100.198	6.5	100.254	100.237	100.198	5.875	99.378	99.362	99.312
6.625	100.648	100.631	100.592	6.625	100.648	100.631	100.592	6	99.932	99.916	99.866
6.75	100.622	100.588	100.574	6.75	100.622	100.588	100.574	6.125	100.213	100.197	100.148
6.875	101.202	101.165	101.155	6.875	101.202	101.165	101.155	6.25	100.481	100.464	100.426
7	101.627	101.590	101.580	7	101.627	101.590	101.580	6.375	101.027	101.010	100.972
7.125	101.942	101.905	101.895	7.125	101.942	101.905	101.895	6.5	101.464	101.447	101.408
7.25	101.899	101.841	101.834	7.25	101.899	101.841	101.834	6.625	101.827	101.810	101.772
7.375	102.328	102.270	102.263	7.375	102.328	102.270	102.263	6.75	101.259	101.221	101.211
7.5	102.698	102.640	102.633	7.5	102.698	102.640	102.633	6.875	101.731	101.693	101.683
7.625	103.009	102.951	102.944	7.625	103.009	102.951	102.944	7	102.078	102.040	102.030
7.75	103.834	103.786	103.791	7.75	103.834	103.786	103.791	7.125	102.373	102.336	102.326
7.875	103.238	103.141	103.136	7.875	103.238	103.141	103.136	7.25	102.857	102.799	102.792
8	103.320	103.271	103.270	8	103.320	103.271	103.270	7.375	102.702	102.644	102.637
8.125	103.679	103.625	103.625	8.125	103.679	103.625	103.625	7.5	103.044	102.986	102.979
8.25	103.163	103.089	103.028	8.25	103.163	103.089	103.028	7.625	103.330	103.272	103.265
8.375	103.590	103.516	103.455	8.375	103.590	103.516	103.455	7.75	102.912	102.832	102.827
8.5	103.986	103.912	103.850	8.5	103.986	103.912	103.850	7.875	103.245	103.148	103.143
8.625	104.256	104.122	104.061	8.625	104.256	104.122	104.061	8	103.376	103.337	103.326

Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				Conventional 10 Yr Fixed			
Date	15	30	45	Date	15	30	45	Date	15	30	45
4.625	95.728	95.723	95.729	4.625	95.131	95.008	95.008	4	98.213	98.237	98.184
4.75	96.515	96.445	96.445	4.75	96.966	96.895	96.895	6.125	98.643	98.629	98.593
4.875	96.997	96.932	96.932	4.875	97.426	97.360	97.360	6.25	99.174	99.160	99.125
5	97.336	97.290	97.274	5	97.338	97.250	97.250	6.375	99.714	99.700	99.665
5.125	97.658	97.601	97.593	5.125	98.150	98.048	98.048	6.5	100.204	100.190	100.155
5.25	98.055	98.044	98.036	5.25	98.418	98.322	98.322	6.625	100.372	100.337	100.329
5.375	98.545	98.499	98.481	5.375	98.909	98.817	98.817	6.75	100.648	100.613	100.605
5.5	98.882	98.836	98.828	5.5	99.303	99.216	99.216	6.875	101.089	101.054	101.046
5.625	99.055	99.048	99.041	5.625	99.162	99.003	99.003	7	101.383	101.348	101.340
5.75	99.444	99.437	99.430	5.75	99.827	99.673	99.673	7.125	101.655	101.611	101.590
5.875	99.829	99.792	99.785	5.875	100.152	100.043	100.043	7.25	101.594	101.602	101.521
6	100.143	100.136	100.129	6	100.462	100.319	100.319	7.375	101.930	101.921	101.835
6.125	100.007	99.960	99.954	6.125	100.285	100.209	100.209	7.5	102.181	102.193	102.105
6.25	100.335	100.312	100.305	6.25	100.583	100.512	100.512	7.625	102.427	102.394	102.284
6.375	100.734	100.672	100.671	6.375	100.893	100.825	100.825	7.75	101.541	101.496	101.411
6.5	100.977	100.924	100.918	6.5	101.142	101.082	101.082	7.875	101.827	101.731	101.728
6.625	100.737	100.691	100.682	6.625	100.523	100.484	100.484				
6.75	100.985	100.940	100.921	6.75	100.900	100.870	100.870				
6.875	101.406	101.360	101.342	6.875	101.169	101.140	101.138				
7	101.612	101.566	101.548	7	101.373	101.349	101.342				

Conventional 20 Yr Fixed				Conventional 15 Yr Fixed			
Date	15	30	45	Date	15	30	45
5	91.615	91.615	91.538	5.125	95.952	95.906	95.888
5.125	92.455	92.455	92.279	5.25	96.490	96.444	96.426
5.25	93.246	93.246	93.071	5.375	97.023	96.977	96.959
5.375	94.182	94.138	94.122	5.5	97.302	97.257	97.239
5.5	94.979	94.935	94.920	5.625	97.329	97.252	97.207
5.625	95.225	95.225	95.148	5.75	97.834	97.757	97.712
5.75	96.949	96.949	96.892	5.875	98.290	98.213	98.168
5.875	97.535	97.535	97.483	6	98.619	98.558	98.526
6	98.002	98.002	97.955	6.125	99.181	99.122	99.090
6.125	98.516	98.516	98.471	6.25	99.668	99.607	99.575
6.25	98.844	98.844	98.728	6.375	100.100	100.038	100.007
6.375	99.449	99.436	99.401	6.5	100.330	100.268	100.237
6.5	99.829	99.816	99.781	6.625	99.762	99.716	99.698
6.625	100.188	100.149	100.123	6.75	100.233	100.187	100.169
6.75	100.495	100.495	100.399	6.875	100.645	100.599	100.581
6.875	100.879	100.877	100.781	7	100.827	100.781	100.763

Conventional Feed Adjustments
Cumulative LPA Cap
FTH with AMI at or below 100% or 120% in ok 0

Purchase LTV / RCO Adjusters: All Products w/Terms > 15 years only											
	€ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
€ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125		
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25		
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5		
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75		
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875		
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125		
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25		
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5		
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75		

Additional Purchase LPA Adjusters											
	€ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo	0	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75		
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5		
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1		
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
DTI > 40%	0	0	0	0	0	0	0	0	0		

R/T Refinance LTV / RCO Adjusters: All Products w/Terms > 15 years only											
	€ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
€ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375		
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625		
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1		
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25		
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625		
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75		



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

YOUR BFF IN WHOLESALE

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.519	95.456	95.393	5	94.786	94.723	94.660	5.25	94.075	94.012	
5.125	95.881	95.818	95.755	5.125	95.209	95.146	95.083	5.375	94.722	94.659	94.597
5.25	96.244	96.181	96.118	5.25	95.632	95.569	95.506	5.5	95.194	95.131	95.068
5.375	96.607	96.544	96.481	5.375	96.056	95.993	95.930	5.625	95.846	95.783	95.721
5.5	96.927	96.864	96.801	5.5	96.481	96.418	96.355	5.75	96.321	96.258	96.195
5.625	97.291	97.228	97.165	5.625	96.907	96.844	96.781	5.875	96.614	96.551	96.488
5.75	97.627	97.564	97.501	5.75	97.333	97.270	97.207	6	97.089	97.026	96.964
5.875	97.823	97.760	97.697	5.875	97.746	97.683	97.620	6.125	97.368	97.305	97.243
6	98.162	98.099	98.036	6	97.813	97.750	97.687	6.25	97.815	97.752	97.689
6.125	98.358	98.295	98.232	6.125	98.211	98.148	98.085	6.375	98.263	98.200	98.138
6.25	98.698	98.635	98.572	6.25	98.612	98.549	98.486	6.5	98.715	98.652	98.590
6.375	98.896	98.833	98.770	6.375	99.014	98.951	98.888	6.625	98.862	98.819	98.856
6.5	99.237	99.174	99.111	6.5	99.250	99.187	99.124	6.75	99.434	99.371	99.309
6.625	99.437	99.374	99.311	6.625	99.485	99.422	99.359	6.875	99.701	99.638	99.576
6.75	99.659	99.596	99.533	6.75	99.889	99.826	99.763	7	100.156	100.093	100.030
6.875	99.858	99.795	99.732	6.875	99.957	99.894	99.831	7.125	100.423	100.360	100.298
7	100.201	100.138	100.075	7	100.363	100.300	100.237				
7.125	100.401	100.338	100.275	7.125	100.601	100.538	100.475				

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.689	95.626	95.563	5	94.956	94.893	94.830	5.25	94.245		
5.125	96.051	95.988	95.925	5.125	95.379	95.316	95.253	5.375	94.892	94.829	94.766
5.25	96.414	96.351	96.288	5.25	95.802	95.739	95.676	5.5	95.364	95.301	95.238
5.375	96.777	96.714	96.651	5.375	96.226	96.163	96.100	5.625	96.016	95.953	95.890
5.5	97.097	97.034	96.971	5.5	96.651	96.588	96.525	5.75	96.491	96.428	96.365
5.625	97.461	97.398	97.335	5.625	97.077	97.014	96.951	5.875	96.784	96.721	96.658
5.75	97.796	97.733	97.670	5.75	97.503	97.440	97.377	6	97.259	97.196	97.133
5.875	97.993	97.930	97.867	5.875	97.916	97.853	97.790	6.125	97.538	97.475	97.412
6	98.331	98.268	98.205	6	97.983	97.920	97.857	6.25	97.985	97.922	97.859
6.125	98.528	98.465	98.402	6.125	98.381	98.318	98.255	6.375	98.433	98.370	98.307
6.25	98.868	98.805	98.742	6.25	98.782	98.719	98.656	6.5	98.885	98.822	98.759
6.375	99.065	99.002	98.939	6.375	99.184	99.121	99.058	6.625	99.151	99.088	99.025
6.5	99.407	99.344	99.281	6.5	99.419	99.356	99.293	6.75	99.604	99.541	99.478
6.625	99.606	99.543	99.480	6.625	99.655	99.592	99.529	6.875	99.871	99.808	99.745
6.75	99.829	99.766	99.703	6.75	100.059	99.996	99.933	7	100.326	100.263	100.200
6.875	100.028	99.965	99.902	6.875	100.127	100.064	100.001	7.125	100.593	100.530	100.467

Conventional ARM Adjustments

Cumulative LPA Cap
FTHB with AMI at or below 100% or 120% in des 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.375	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LPA Adjusters

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

RT Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional RT Refinance LPA Adjusters

	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤30	30.01-60	60.01-70	70.01-75	75.01-80
≥780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LPA Adjusters

	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.811	97.804	97.791	5.75	97.731	97.686	97.671	5	96.439	96.408	96.375
5.875	98.442	98.435	98.422	5.875	98.369	98.324	98.309	5.125	96.652	96.621	96.588
6	99.052	99.045	99.032	6	98.918	98.873	98.858	5.25	97.234	97.203	97.170
6.125	99.623	99.616	99.603	6.125	99.347	99.302	99.287	5.375	97.569	97.538	97.505
6.25	99.918	99.904	99.883	6.25	99.576	99.531	99.510	5.5	97.995	97.963	97.931
6.375	100.473	100.459	100.438	6.375	100.143	100.099	100.078	5.625	98.302	98.271	98.238
6.5	100.979	100.965	100.944	6.5	100.612	100.567	100.547	5.75	98.622	98.560	98.494
6.625	101.449	101.434	101.414	6.625	100.976	100.931	100.911	5.875	98.957	98.895	98.829
6.75	101.493	101.456	101.421	6.75	100.905	100.860	100.839	6	99.160	99.097	99.032
6.875	101.961	101.924	101.889	6.875	101.417	101.372	101.351				
7	102.390	102.354	102.318	7	101.844	101.800	101.779				
7.125	102.792	102.756	102.721	7.125	102.140	102.095	102.074				
7.25	102.693	102.642	102.591	7.25	101.914	101.855	101.824				
7.375	103.101	103.050	102.999	7.375	102.388	102.329	102.299				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.820	95.789	95.757
5.125	96.229	96.197	96.165
5.25	96.610	96.579	96.546
5.375	96.976	96.944	96.912
5.5	97.331	97.300	97.267
5.625	97.668	97.637	97.604
5.75	97.925	97.847	97.766
5.875	98.260	98.182	98.101
6	98.803	98.725	98.643

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

YOUR BFF IN WHOLESALE

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.369	97.347	97.320	5.75	98.686	98.670	98.613	5	96.439	96.408	96.375
5.875	98.065	98.047	98.018	5.875	99.176	99.160	99.104	5.125	96.652	96.621	96.588
6	98.661	98.644	98.614	6	99.680	99.664	99.609	5.25	97.234	97.203	97.170
6.125	99.247	99.232	99.199	6.125	99.997	99.981	99.926	5.375	97.569	97.538	97.505
6.25	99.556	99.549	99.539	6.25	100.400	100.367	100.339	5.5	97.995	97.963	97.931
6.375	100.105	100.097	100.086	6.375	100.840	100.806	100.779	5.625	98.302	98.271	98.238
6.5	100.619	100.612	100.599	6.5	101.232	101.198	101.171	5.75	98.622	98.560	98.494
6.625	101.067	101.060	101.045	6.625	101.618	101.585	101.557	5.875	98.957	98.895	98.829
6.75	101.188	101.179	101.143	6.75	101.196	101.142	101.132	6	99.160	99.097	99.032
6.875	101.664	101.653	101.613	6.875	101.581	101.527	101.517				
7	102.096	102.084	102.042	7	101.933	101.879	101.869				
7.125	102.522	102.510	102.470	7.125	102.272	102.218	102.208				
7.25	102.485	102.463	102.438	7.25	102.336	102.262	102.255				
7.375	102.910	102.886	102.859	7.375	102.667	102.592	102.585				
7.5	103.259	103.235	103.206	7.5	103.018	102.943	102.936				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.954	95.946	95.937
4.875	96.372	96.364	96.356
5	96.889	96.881	96.873
5.125	97.354	97.346	97.338
5.25	97.662	97.654	97.646
5.375	97.969	97.961	97.953
5.5	98.169	98.162	98.155
5.625	98.619	98.612	98.605
5.75	98.913	98.906	98.899
5.875	99.206	99.199	99.192
6	99.545	99.538	99.531

Home Possible Adjustments

Cumulative LLPA Caps
Home Possible 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.625	95.987	96.082	95.925	
5.75	96.821	96.888	96.810	
5.875	97.416	97.488	97.406	
6	97.996	98.071	97.986	
6.125	98.479	98.554	98.469	
6.25	98.842	98.890	98.790	
6.375	99.392	99.444	99.340	
6.5	99.883	99.938	99.831	
6.625	100.336	100.389	100.282	
6.75	100.377	100.405	100.314	
6.875	100.841	100.873	100.778	
7	101.257	101.288	101.191	
7.125	101.662	101.694	101.596	
7.25	101.626	101.634	101.553	
7.375	101.974	101.984	101.899	

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2-4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM - 5:00 PM PST

YOUR BFF IN WHOLESALE

FHA 15 Yr Fixed				FHA 20 Yr Fixed				FHA 30 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.015	95.970	95.956	5	96.015	95.970	95.956	5	96.015	95.970	95.956
5.125	96.609	96.564	96.549	5.125	96.609	96.564	96.549	5.125	96.609	96.564	96.549
5.25	97.203	97.158	97.153	5.25	97.203	97.158	97.153	5.25	97.203	97.158	97.153
5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721
5.5	98.460	98.479	98.487	5.5	98.460	98.479	98.487	5.5	98.460	98.479	98.487
5.625	98.968	98.923	98.922	5.625	98.968	98.923	98.922	5.625	98.968	98.923	98.922
5.75	99.799	99.609	99.549	5.75	99.799	99.609	99.549	5.75	99.799	99.609	99.549
5.875	100.238	100.048	99.857	5.875	100.238	100.048	99.857	5.875	100.238	100.048	99.857
6	100.736	100.545	100.461	6	100.736	100.545	100.461	6	100.736	100.545	100.461
6.125	101.205	101.030	101.021	6.125	101.205	101.030	101.021	6.125	101.205	101.030	101.021
6.25	101.676	101.522	101.512	6.25	101.676	101.522	101.512	6.25	101.676	101.522	101.512
6.375	101.291	101.217	101.144	6.375	101.291	101.217	101.144	6.375	101.291	101.217	101.144
6.5	101.836	101.762	101.705	6.5	101.836	101.762	101.705	6.5	101.836	101.762	101.705
6.625	102.324	102.227	102.200	6.625	102.324	102.227	102.200	6.625	102.324	102.227	102.200
6.75	102.828	102.731	102.703	6.75	102.828	102.731	102.703	6.75	102.828	102.731	102.703
6.875	102.048	101.982	101.916	6.875	102.048	101.982	101.916	6.875	102.048	101.982	101.916
7	102.510	102.444	102.378	7	102.510	102.444	102.378	7	102.510	102.444	102.378
7.125	102.904	102.838	102.772	7.125	102.904	102.838	102.772	7.125	102.904	102.838	102.772
7.25	103.246	103.187	103.128	7.25	103.246	103.187	103.128	7.25	103.246	103.187	103.128
7.375	102.752	102.693	102.634	7.375	102.752	102.693	102.634	7.375	102.752	102.693	102.634
7.5	103.141	103.082	103.023	7.5	103.141	103.082	103.023	7.5	103.141	103.082	103.023
7.625	103.402	103.343	103.285	7.625	103.402	103.343	103.285	7.625	103.402	103.343	103.285
7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272	7.75	103.419	103.330	103.272
7.875	102.214	102.126	102.067	7.875	102.214	102.126	102.067	7.875	102.214	102.126	102.067
8	102.630	102.542	102.483	8	102.630	102.542	102.483	8	102.630	102.542	102.483

FHA 15 Yr Fixed				FHA 20 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.5	90.959	90.968	91.027	3.5	90.959	90.968	91.027	3.5	94.540	94.540	94.524
3.625	91.489	91.533	91.611	3.625	91.489	91.533	91.611	3.625	95.342	95.302	95.329
3.75	92.603	92.652	92.713	3.75	92.603	92.652	92.713	3.75	96.383	96.376	96.370
3.875	93.167	93.216	93.276	3.875	93.167	93.216	93.276	3.875	96.933	96.936	96.931
4	93.730	93.779	93.839	4	93.730	93.779	93.839	4	97.776	97.766	97.775
4.125	94.291	94.340	94.400	4.125	94.291	94.340	94.400	4.125	98.211	98.202	98.210
4.25	95.299	95.322	95.364	4.25	95.299	95.322	95.364	4.25	98.979	98.989	98.999
4.375	95.859	95.881	95.924	4.375	95.859	95.881	95.924	4.375	99.648	99.658	99.645
4.5	96.415	96.438	96.480	4.5	96.415	96.438	96.480	4.5	100.086	100.017	100.008
4.625	96.967	96.989	97.032	4.625	96.967	96.989	97.032	4.625	100.645	100.577	100.567
4.75	97.129	97.063	97.088	4.75	97.129	97.063	97.088	4.75	101.238	101.047	101.057
4.875	97.678	97.612	97.636	4.875	97.678	97.612	97.636	4.875	101.636	100.524	100.496
5	98.217	98.152	98.176	5	98.217	98.152	98.176	5	101.263	101.150	101.123
5.125	98.745	98.679	98.703	5.125	98.745	98.679	98.703	5.125	101.757	101.645	101.617
5.25	98.602	98.557	98.563	5.25	98.602	98.557	98.563	5.25	101.365	101.233	101.213
5.375	99.123	99.078	99.084	5.375	99.123	99.078	99.084	5.375	101.340	101.287	101.241
5.5	99.623	99.578	99.584	5.5	99.623	99.578	99.584	5.5	101.875	101.822	101.776
5.625	100.098	100.053	100.059	5.625	100.098	100.053	100.059	5.625	102.282	102.229	102.183
5.75	99.766	99.696	99.644	5.75	99.766	99.696	99.644	5.75	102.746	101.660	101.601
5.875	99.876	99.836	99.824	5.875	99.876	99.836	99.824	5.875	101.620	101.541	101.478
6	100.322	100.282	100.270	6	100.322	100.282	100.270	6	101.095	102.016	101.952
								7.625	102.357	102.278	102.215
								7.75	101.944	101.855	101.797

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.383	96.376	96.370	5.25	94.540	94.500	94.526	4.5	93.767	93.665	93.708
5.375	96.933	96.926	96.931	5.125	95.342	95.302	95.329	4.625	94.309	94.207	94.249
5.5	97.776	97.766	97.775	5.25	96.436	96.429	96.423	4.75	92.907	92.642	92.666
5.625	98.211	98.202	98.210	5.375	96.960	96.937	96.937	4.875	93.441	93.175	93.200
5.75	98.979	98.789	98.599	5.5	97.776	97.766	97.775	5	93.957	93.691	93.715
5.875	99.648	99.458	99.335	5.625	98.211	98.202	98.210	5.125	94.181	94.181	94.205
6	100.086	100.017	100.008	5.75	98.739	98.330	98.315	5.25	94.516	94.472	94.428
6.125	100.645	100.577	100.567	5.875	99.413	99.335	99.335	5.375	94.826	94.844	94.867
6.25	101.238	101.047	100.857	6	100.086	100.017	100.008	5.5	95.260	95.015	95.022
6.375	100.636	100.524	100.496	6.125	100.645	100.577	100.567	5.625	95.646	95.432	95.407
6.5	101.263	101.150	101.123	6.25	100.404	100.344	100.315	5.75	95.253	96.224	96.194
6.625	101.757	101.645	101.617	6.375	100.636	100.524	100.496	5.875	96.610	96.581	96.552
6.75	101.365	101.299	101.233	6.5	101.263	101.150	101.123	6	96.963	96.933	96.904
6.875	101.340	101.287	101.241	6.625	101.757	101.645	101.617	6.125	97.263	97.232	97.203

FHA 20 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.203	97.158	97.153	5.25	97.203	97.158	97.153	5.25	97.203	97.158	97.153
5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721	5.375	97.781	97.736	97.721
5.5	98.460	98.479	98.487	5.5	98.460	98.479	98.487	5.5	98.460	98.479	98.487
5.625	98.968	98.923	98.922	5.625	98.968	98.923	98.922	5.625	98.968	98.923	98.922
5.75	99.799	99.609	99.549	5.75	99.799	99.609	99.549	5.75	99.799	99.609	99.549
5.875	100.238	100.048	99.857	5.875	100.238	100.048	99.857	5.875	100.238	100.048	99.857
6	100.736	100.545	100.461	6	100.736	100.545	100.461	6	100.736	100.545	100.461
6.125	101.205	101.030	101.021	6.125	101.205	101.030	101.021	6.125	101.205	101.030	101.021
6.25	101.676	101.522	101.512	6.25	101.676	101.522	101.512	6.25	101.676	101.522	101.512
6.375	101.291	101.217	101.144	6.375	101.291	101.217	101.144	6.375	101.291	101.217	101.144
6.5	101.836	101.762	101.705	6.5	101.836	101.762	101.705	6.5	101.836	101.762	101.705
6.625	102.324	102.227	102.200	6.625	102.324	102.227	102.200	6.625	102.324	102.227	102.200
6.75	102.828	102.731	102.703	6.75	102.828	102.731	102.703	6.75	102.828	102.731	102.703
6.875	102.048	101.982	101.916	6.875	102.048	101.982	101.916	6.875	102.048	101.982	101.916
7	102.510	102.444	102.378	7	102.510	102.444	102.378	7	102.510	102.444	102.378

FHA 15 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline</			
----------------------------	--	--	--	----------------------------	--	--	--	------------------------------	--	--	--



Lock Cut-off Time
Lock Desk: 8:30 AM - 5:00 PM PST

YOUR BFF IN WHOLESALE

VA 10 Yr Fixed				VA 15 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.109	96.064	96.049	5.125	96.109	96.064	96.049	4.75	94.328	94.283	94.268
5.25	97.139	97.132	97.124	5.25	97.139	97.132	97.124	4.875	94.921	94.877	94.862
5.375	97.659	97.652	97.644	5.375	97.659	97.652	97.644	5	95.515	95.470	95.455
5.5	98.162	98.155	98.147	5.5	98.162	98.155	98.147	5.125	96.109	96.064	96.049
5.625	98.644	98.637	98.629	5.625	98.644	98.637	98.629	5.25	96.703	96.658	96.643
5.75	99.209	99.109	99.014	5.75	99.209	99.109	99.014	5.375	97.281	97.236	97.221
5.875	99.738	99.548	99.494	5.875	99.738	99.548	99.494	5.5	97.874	97.830	97.815
6	100.236	100.045	99.962	6	100.236	100.045	99.962	5.625	98.468	98.423	98.408
6.125	100.705	100.514	100.397	6.125	100.705	100.514	100.397	5.75	99.299	99.109	98.953
6.25	101.176	100.986	100.796	6.25	101.176	100.986	100.796	5.875	99.738	99.548	99.357
6.375	100.791	100.743	100.727	6.375	100.791	100.743	100.727	6	100.236	100.045	99.855
6.5	101.336	101.262	101.189	6.5	101.336	101.262	101.189	6.125	100.705	100.514	100.331
6.625	101.681	101.607	101.534	6.625	101.681	101.607	101.534	6.25	101.176	100.986	100.796
6.75	101.865	101.799	101.733	6.75	101.865	101.799	101.733	6.375	100.795	100.717	100.644
6.875	101.562	101.505	101.479	6.875	101.562	101.505	101.479	6.5	101.336	101.262	101.189
7	102.010	101.944	101.878	7	102.010	101.944	101.878	6.625	101.681	101.607	101.534
7.125	102.404	102.338	102.272	7.125	102.404	102.338	102.272	6.75	101.865	101.799	101.733
7.25	102.746	102.687	102.628	7.25	102.746	102.687	102.628	6.875	101.548	101.482	101.416
7.375	102.252	102.193	102.134	7.375	102.252	102.193	102.134	7	102.010	101.944	101.878
7.5	102.641	102.582	102.523	7.5	102.641	102.582	102.523	7.125	102.404	102.338	102.272
7.625	102.902	102.843	102.785	7.625	102.902	102.843	102.785	7.25	102.746	102.687	102.628
7.75	102.919	102.830	102.772	7.75	102.919	102.830	102.772	7.375	102.252	102.193	102.134
7.875	101.714	101.626	101.567	7.875	101.714	101.626	101.567	7.5	102.641	102.582	102.523
8	102.130	102.042	101.983	8	102.130	102.042	101.983	7.625	102.902	102.843	102.785
8.125	102.527	102.439	102.380	8.125	102.527	102.439	102.380	7.75	102.919	102.830	102.772

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.5	90.246	90.290	90.326	3.5	90.246	90.290	90.326	4.875	93.442	93.442	93.481
3.625	90.775	90.819	90.887	3.625	90.775	90.819	90.887	5	93.813	93.793	93.819
3.75	91.985	92.034	92.094	3.75	91.985	92.034	92.094	5.125	94.498	94.478	94.505
3.875	92.511	92.560	92.621	3.875	92.511	92.560	92.621	5.25	96.356	96.344	96.344
4	93.033	93.081	93.142	4	93.033	93.081	93.142	5.375	96.810	96.804	96.798
4.125	93.547	93.596	93.656	4.125	93.547	93.596	93.656	5.5	97.259	97.253	97.247
4.25	94.666	94.689	94.731	4.25	94.666	94.689	94.731	5.625	97.687	97.687	97.687
4.375	95.176	95.198	95.241	4.375	95.176	95.198	95.241	5.75	98.475	98.321	98.311
4.5	95.673	95.696	95.738	4.5	95.673	95.696	95.738	5.875	99.148	98.958	98.767
4.625	96.156	96.179	96.221	4.625	96.156	96.179	96.221	6	99.506	99.315	99.125
4.75	96.467	96.401	96.425	4.75	96.467	96.401	96.425	6.125	99.885	99.713	99.704
4.875	96.942	96.876	96.900	4.875	96.942	96.876	96.900	6.25	100.738	100.547	100.357
5	97.396	97.330	97.354	5	97.396	97.330	97.354	6.375	100.426	100.394	100.377
5.125	97.825	97.759	97.783	5.125	97.825	97.759	97.783	6.5	100.738	100.703	100.689
5.25	97.923	97.878	97.860	5.25	97.923	97.878	97.860	6.625	101.058	101.017	101.016
5.375	98.316	98.271	98.277	5.375	98.316	98.271	98.277	6.75	100.865	100.799	100.733
5.5	98.708	98.663	98.669	5.5	98.708	98.663	98.669	6.875	100.587	100.532	100.506
5.625	99.066	99.022	99.028	5.625	99.066	99.022	99.028	7	100.882	100.849	100.803
5.75	99.266	99.190	99.144	5.75	99.266	99.190	99.144	7.125	101.154	101.088	101.064
5.875	99.014	98.975	98.963	5.875	99.014	98.975	98.963	7.25	101.249	101.160	101.101
6	99.353	99.313	99.301	6	99.353	99.313	99.301	7.375	100.706	100.648	100.584
								7.5	101.068	101.009	100.945
								7.625	101.308	101.250	101.191
								7.75	101.444	101.355	101.297

VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.736	100.703	100.689	6.125	99.761	99.713	99.704	4.5	93.004	92.901	92.944
6.625	101.058	101.027	101.010	6.25	100.111	100.078	100.063	4.625	93.445	93.343	93.385
6.75	100.865	100.799	100.733	6.375	100.448	100.418	100.423	4.75	92.246	91.980	92.004
6.875	100.587	100.532	100.506	6.5	100.793	100.760	100.745	4.875	92.676	92.410	92.434
7	100.882	100.849	100.803	6.625	101.135	101.103	101.088	5	93.072	92.806	92.830
7.125	101.154	101.088	101.037	6.75	100.763	100.675	100.616	5.125	93.430	93.164	93.188
7.25	101.249	101.160	101.101	6.875	100.655	100.600	100.574	5.25	94.016	93.972	93.928
7.375	100.706	100.648	100.584	7	100.959	100.904	100.879	5.375	94.128	94.084	94.040
7.5	101.068	101.009	100.945	7.125	101.260	101.205	101.180	5.5	94.549	94.505	94.461
7.625	101.388	101.250	101.191	7.25	101.299	101.210	101.151	5.625	94.976	94.932	94.888
7.75	101.444	101.355	101.297	7.375	100.706	100.648	100.584	5.75	95.753	95.724	95.694
				7.5	101.068	101.009	100.945	5.875	96.110	96.081	96.052
				7.625	101.277	101.218	101.155	6	96.463	96.433	96.404
				7.75	96.763	96.732	96.703	6.125	96.763	96.732	96.703

VA 30 Yr Fixed IRRBL				VA 25 Yr Fixed IRRBL				VA 20 Yr Fixed IRRBL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	100.791	100.743	100.727	6.375	100.791	100.743	100.727	6	100.236	100.045	99.855
6.5	101.336	101.262	101.189	6.5	101.336	101.262	101.189	6.125	100.705	100.514	100.331
6.625	101.681	101.607	101.534	6.625	101.681	101.607	101.534	6.25	101.176	100.986	100.796
6.75	101.865	101.799	101.733	6.75	101.865	101.799	101.733	6.375	100.791	100.717	100.644
6.875	101.562	101.505	101.479	6.875	101.562	101.505	101.479	6.5	101.336	101.262	101.189
7	102.010	101.944	101.878	7	102.010	101.944	101.878	6.625	101.681	101.607	101.534
7.125	102.404	102.338	102.272	7.125	102.404	102.338	102.272	6.75	101.865	101.799	101.733
7.25	102.746	102.687	102.628	7.25	102.746	102.687	102.628	6.875	101.548	101.482	101.416
7.375	102.252	102.193	102.134	7.375	102.252	102.193	102.134	7	102.010	101.944	101.878
7.5	102.641	102.582	102.523	7.5	102.641	102.582	102.523	7.125	102.404	102.338	102.272
7.625	102.902	102.843	102.785	7.625	102.902	102.843	102.785	7.25	102.746	102.687	102.628
7.75	102.919	102.830	102.772	7.75	102.919	102.830	102.772	7.375	102.252	102.193	102.134
7.875	101.714	101.626	101.567	7.875	101.714	101.626	101.567	7.5	102.641	102.582	102.523
8	102.130	102.042	101.983	8	102.130	102.042	101.983	7.625	102.902	102.843	102.785
8.125	102.527	102.439	102.380	8.125	102.527	102.439	102.380	7.75	102.919	102.830	102.772

VA 15 Yr Fixed IRRBL				VA 10 Yr Fixed IRRBL				VA 30 Yr Fixed HB IRRBL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.673	95.696	95.738	4.5	95.673	95.696	95.738	6.625	100.912	100.839	100.765
4.625	96.156	96.179	96.221	4.625	96.156	96.179	96.221	6.75	100.865	100.799	100.733
4.75	96.467	96.401	96.425	4.75	96.467	96.401	96.425	6.875	100.508	100.476	100.430
4.875	96.942	96.876	96.900	4.875	96.942	96.876	96.900	7	100.882	100.849	100.803
5	97.396	97.330	97.354	5	97.396	97.330	97.354	7.125	101.154	101.088	101.037
5.125	97.825	97.759	97.783	5.125	97.825	97.759	97.783	7.25	101.249	101.160	101.101</



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.593	98.412	98.112	6.75	95.993	95.812	95.512
6.875	98.613	98.439	98.139	6.875	96.013	95.839	95.539
7	99.116	98.942	98.642	7	96.516	96.342	96.042
7.125	99.572	99.398	99.098	7.125	96.972	96.798	96.498
7.25	100.334	100.106	99.806	7.25	97.734	97.506	97.206
7.375	100.818	100.590	100.290	7.375	98.218	97.990	97.690
7.5	101.281	101.053	100.753	7.5	98.681	98.453	98.153
7.625	101.697	101.469	101.169	7.625	99.097	98.869	98.569
7.75	102.093	101.865	101.565	7.75	99.493	99.265	98.965
7.875	101.742	101.459	101.159	7.875	99.142	98.859	98.559
8	102.165	101.882	101.582	8	99.565	99.282	98.982
8.125	102.551	102.268	101.968	8.125	99.951	99.668	99.368
8.25	102.917	102.634	102.334	8.25	100.317	100.034	99.734

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.593	96.412	96.112	6.75	93.993	93.812	93.512
6.875	96.613	96.439	96.139	6.875	94.013	93.839	93.539
7	97.116	96.942	96.642	7	94.516	94.342	94.042
7.125	97.572	97.398	97.098	7.125	94.972	94.798	94.498
7.25	98.334	98.106	97.806	7.25	95.734	95.506	95.206
7.375	98.818	98.590	98.290	7.375	96.218	95.990	95.690
7.5	99.281	99.053	98.753	7.5	96.681	96.453	96.153
7.625	99.697	99.469	99.169	7.625	97.097	96.869	96.569
7.75	100.093	99.865	99.565	7.75	97.493	97.265	96.965
7.875	99.742	99.459	99.159	7.875	97.142	96.859	96.559
8	100.165	99.882	99.582	8	97.565	97.282	96.982
8.125	100.551	100.268	99.968	8.125	97.951	97.668	97.368
8.25	100.917	100.634	100.334	8.25	98.317	98.034	97.734

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.