



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>

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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	95.500	95.547	95.465	5.625	95.500	95.547	95.465	5	92.692	92.647	92.631
5.75	96.478	96.478	96.478	5.75	96.400	96.381	96.360	5.125	93.541	93.497	93.481
5.875	97.170	97.136	97.136	5.875	97.070	97.008	96.991	5.25	94.303	94.259	94.243
6	97.833	97.833	97.833	6	97.736	97.674	97.657	5.375	94.942	94.897	94.881
6.125	98.408	98.388	98.388	6.125	98.148	98.086	98.069	5.5	95.545	95.500	95.484
6.25	98.647	98.596	98.581	6.25	98.530	98.515	98.483	5.625	96.936	96.978	96.853
6.375	99.233	99.220	99.205	6.375	99.178	99.135	99.118	5.75	98.093	98.032	98.015
6.5	99.835	99.821	99.807	6.5	99.769	99.725	99.708	5.875	98.693	98.631	98.614
6.625	100.330	100.317	100.302	6.625	100.180	100.137	100.119	6	99.256	99.194	99.177
6.75	100.342	100.321	100.299	6.75	100.246	100.224	100.176	6.125	99.555	99.494	99.477
6.875	100.825	100.804	100.782	6.875	100.806	100.783	100.759	6.25	99.910	99.867	99.851
7	101.354	101.334	101.312	7	101.240	101.217	101.193	6.375	100.460	100.417	100.400
7.125	101.763	101.742	101.720	7.125	101.567	101.544	101.519	6.5	100.905	100.862	100.845
7.25	101.701	101.692	101.665	7.25	101.701	101.692	101.665	6.625	101.282	101.239	101.221
7.375	102.135	102.126	102.098	7.375	102.135	102.126	102.098	6.75	100.908	100.885	100.862
7.5	102.509	102.500	102.472	7.5	102.509	102.500	102.472	6.875	101.384	101.362	101.338
7.625	102.910	102.876	102.839	7.625	102.822	102.813	102.785	7	101.739	101.717	101.692
7.75	102.601	102.595	102.576	7.75	102.601	102.595	102.576	7.125	102.041	102.019	101.994
7.875	103.002	102.996	102.977	7.875	103.002	102.996	102.977	7.25	102.027	102.018	101.991
8	103.345	103.304	103.260	8	103.210	103.161	103.128	7.375	102.375	102.366	102.339
8.125	103.736	103.695	103.652	8.125	103.445	103.391	103.363	7.5	102.719	102.710	102.682
8.25	102.991	102.917	102.820	8.25	102.991	102.917	102.820	7.625	102.999	102.990	102.962
8.375	103.427	103.353	103.256	8.375	103.427	103.353	103.256	7.75	102.709	102.693	102.652
8.5	103.828	103.754	103.657	8.5	103.828	103.754	103.657	7.875	103.030	103.024	103.004
8.625	104.000	103.926	103.829	8.625	104.000	103.926	103.829	8	103.234	103.185	103.153
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	95.400	95.400	95.390	4.625	95.803	95.803	95.691	6	97.741	97.702	97.690
4.75	96.147	96.147	96.147	4.75	96.481	96.481	96.481	6.125	98.176	98.136	98.125
4.875	96.644	96.644	96.644	4.875	97.067	97.067	97.067	6.25	98.711	98.671	98.659
5	97.028	97.028	97.028	5	97.488	97.488	97.488	6.375	99.255	99.215	99.203
5.125	97.314	97.314	97.205	5.125	97.804	97.804	97.696	6.5	99.753	99.714	99.701
5.25	97.732	97.687	97.657	5.25	98.072	98.072	97.968	6.625	100.030	100.010	99.989
5.375	98.242	98.197	98.167	5.375	98.566	98.566	98.467	6.75	100.313	100.293	100.272
5.5	98.596	98.550	98.520	5.5	98.952	98.952	98.858	6.875	100.759	100.739	100.717
5.625	98.630	98.617	98.526	5.625	98.825	98.825	98.673	7	101.060	101.040	101.018
5.75	99.149	99.072	99.022	5.75	99.487	99.487	99.339	7.125	101.351	101.331	101.308
5.875	99.616	99.539	99.489	5.875	99.885	99.885	99.741	7.25	101.619	101.613	101.588
6	99.903	99.826	99.776	6	100.171	100.171	100.032	7.375	101.966	101.960	101.934
6.125	99.861	99.856	99.784	6.125	100.130	100.130	100.058	7.5	102.298	102.292	102.266
6.25	100.195	100.134	100.088	6.25	100.444	100.444	100.376	7.625	102.493	102.487	102.460
6.375	100.638	100.577	100.530	6.375	100.759	100.759	100.696	7.75	102.019	101.835	101.644
6.5	100.878	100.817	100.770	6.5	100.977	100.977	100.919	7.875	102.400	102.213	102.017
6.625	100.808	100.771	100.732	6.625	100.326	100.329	100.257				
6.75	100.890	100.845	100.815	6.75	100.746	100.746	100.681				
6.875	101.315	101.270	101.240	6.875	101.031	101.029	100.969				
7	101.517	101.472	101.442	7	101.207	101.203	101.144				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.074	91.074	91.003	5.125	95.629	95.583	95.553				
5.125	91.896	91.896	91.830	5.25	96.167	96.121	96.091				
5.25	92.655	92.655	92.594	5.375	96.670	96.624	96.594				
5.375	93.367	93.367	93.310	5.5	97.016	96.971	96.941				
5.5	94.996	94.996	94.918	5.625	97.102	97.026	96.976				
5.625	95.710	95.710	95.632	5.75	97.625	97.564	97.518				
5.75	96.418	96.418	96.345	5.875	98.076	98.012	97.966				
5.875	96.996	96.996	96.928	6	98.510	98.449	98.402				
6	97.513	97.513	97.449	6.125	99.075	99.014	98.968				
6.125	97.726	97.726	97.668	6.25	99.568	99.507	99.460				
6.25	98.265	98.265	98.139	6.375	100.004	99.942	99.896				
6.375	98.980	98.941	98.929	6.5	100.231	100.170	100.123				

6.5	99.369	99.330	99.318	6.625	99.660	99.614	99.584
6.625	99.783	99.763	99.742	6.75	100.138	100.092	100.062
6.75	100.193	100.193	100.059	6.875	100.554	100.509	100.479
6.875	100.606	100.604	100.475	7	100.732	100.687	100.657

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	0
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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**

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	95.604	95.671	95.652	5	95.096	95.164	95.145	5.375	94.583	94.520	94.457
5.125	95.961	96.024	96.001	5.125	95.519	95.582	95.559	5.5	95.050	94.987	94.925
5.25	96.309	96.368	96.341	5.25	95.909	95.967	95.940	5.625	95.697	95.634	95.572
5.375	96.653	96.708	96.675	5.375	96.281	96.336	96.303	5.75	96.168	96.105	96.042
5.5	96.987	97.037	97.000	5.5	96.685	96.735	96.698	5.875	96.459	96.396	96.333
5.625	97.315	97.362	97.321	5.625	97.105	97.151	97.110	6	96.930	96.867	96.805
5.75	97.644	97.686	97.641	5.75	97.470	97.512	97.466	6.125	97.207	97.144	97.082
5.875	97.973	98.011	97.960	5.875	97.806	97.844	97.794	6.25	97.650	97.587	97.525
6	98.272	98.306	98.252	6	98.139	98.173	98.118	6.375	98.095	98.032	97.970
6.125	98.557	98.587	98.528	6.125	98.472	98.501	98.442	6.5	98.543	98.480	98.418
6.25	98.902	98.928	98.864	6.25	98.802	98.828	98.764	6.625	98.808	98.745	98.682
6.375	99.271	99.292	99.224	6.375	99.131	99.153	99.084	6.75	99.257	99.194	99.131
6.5	99.564	99.581	99.508	6.5	99.459	99.476	99.403	6.875	99.521	99.458	99.396
6.625	99.819	99.832	99.754	6.625	99.783	99.796	99.719	7	99.972	99.909	99.847
6.75	100.042	100.050	99.969	6.75	100.050	100.058	99.977	7.125	100.238	100.175	100.112
6.875	100.249	100.254	100.167	6.875	100.286	100.291	100.204				
7	100.138	100.139	100.048	7	100.424	100.424	100.333				
7.125	100.259	100.196	100.133	7.125	100.514	100.510	100.415				

  

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	95.458	95.395	95.332	5	94.839	94.776	94.713	5.375	94.753	94.690	94.627
5.125	95.816	95.753	95.690	5.125	95.258	95.195	95.132	5.5	95.220	95.157	95.094
5.25	96.174	96.111	96.048	5.25	95.678	95.615	95.552	5.625	95.867	95.804	95.741
5.375	96.533	96.470	96.407	5.375	96.098	96.035	95.972	5.75	96.338	96.275	96.212
5.5	96.850	96.787	96.724	5.5	96.519	96.456	96.393	5.875	96.629	96.566	96.503
5.625	97.210	97.147	97.084	5.625	96.941	96.878	96.815	6	97.100	97.037	96.974
5.75	97.542	97.479	97.416	5.75	97.364	97.301	97.238	6.125	97.377	97.314	97.251
5.875	97.876	97.813	97.750	5.875	97.610	97.547	97.484	6.25	97.820	97.757	97.694
6	98.211	98.148	98.085	6	97.840	97.777	97.714	6.375	98.265	98.202	98.139
6.125	98.406	98.343	98.280	6.125	98.235	98.172	98.109	6.5	98.713	98.650	98.587
6.25	98.742	98.679	98.616	6.25	98.632	98.569	98.506	6.625	98.977	98.914	98.851
6.375	98.938	98.875	98.812	6.375	98.865	98.802	98.739	6.75	99.427	99.364	99.301
6.5	99.134	99.071	99.008	6.5	99.099	99.036	98.973	6.875	99.691	99.628	99.565
6.625	99.474	99.411	99.348	6.625	99.332	99.269	99.206	7	100.142	100.079	100.016
6.75	99.694	99.631	99.568	6.75	99.732	99.669	99.606	7.125	100.408	100.345	100.282

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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	-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 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	-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 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

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	97.172	97.172	97.155	5.75	97.080	97.036	97.019	5	96.653	96.637	96.607
5.875	97.845	97.845	97.828	5.875	97.719	97.674	97.658	5.125	96.925	96.909	96.879
6	98.495	98.495	98.479	6	98.295	98.250	98.234	5.25	97.515	97.500	97.470
6.125	99.125	99.125	99.109	6.125	98.728	98.684	98.667	5.375	97.862	97.847	97.817
6.25	99.390	99.376	99.343	6.25	99.071	99.026	99.010	5.5	98.303	98.287	98.257
6.375	100.002	99.987	99.955	6.375	99.667	99.622	99.606	5.625	98.593	98.559	98.526
6.5	100.580	100.565	100.533	6.5	100.159	100.115	100.099	5.75	98.966	98.904	98.838
6.625	101.102	101.088	101.055	6.625	100.523	100.478	100.462	5.875	99.364	99.301	99.235
6.75	101.158	101.122	101.073	6.75	100.569	100.524	100.508	6	99.587	99.524	99.458
6.875	101.686	101.649	101.601	6.875	101.093	101.049	101.033				
7	102.178	102.142	102.093	7	101.527	101.482	101.466				
7.125	102.627	102.590	102.542	7.125	101.818	101.773	101.757				
7.25	102.494	102.442	102.394	7.25	101.691	101.632	101.583				
7.375	102.951	102.900	102.852	7.375	102.176	102.117	102.069				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.284	95.269	95.239
5.125	95.701	95.685	95.655
5.25	96.092	96.076	96.046
5.375	96.469	96.453	96.423
5.5	96.839	96.823	96.793
5.625	97.190	97.172	97.142
5.75	97.509	97.431	97.348
5.875	97.856	97.778	97.695
6	98.419	98.341	98.258

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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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	96.629	96.584	96.570	5.75	97.975	97.936	97.919	5	96.653	96.637	96.607
5.875	97.350	97.306	97.295	5.875	98.478	98.440	98.423	5.125	96.925	96.909	96.879
6	97.960	97.916	97.904	6	98.990	98.952	98.935	5.25	97.515	97.500	97.470
6.125	98.606	98.562	98.549	6.125	99.254	99.233	99.218	5.375	97.862	97.847	97.817
6.25	99.120	99.112	99.103	6.25	99.803	99.782	99.767	5.5	98.303	98.287	98.257
6.375	99.685	99.677	99.667	6.375	100.254	100.234	100.219	5.625	98.593	98.559	98.526
6.5	100.220	100.211	100.200	6.5	100.653	100.632	100.617	5.75	98.966	98.904	98.838
6.625	100.709	100.699	100.686	6.625	101.027	101.006	100.991	5.875	99.364	99.301	99.235
6.75	100.958	100.953	100.917	6.75	100.817	100.806	100.795	6	99.587	99.524	99.458
6.875	101.427	101.420	101.383	6.875	101.214	101.203	101.192				
7	101.919	101.910	101.873	7	101.570	101.559	101.548				
7.125	102.318	102.309	102.271	7.125	101.893	101.882	101.871				
7.25	102.335	102.320	102.303	7.25	101.976	101.967	101.959				
7.375	102.787	102.771	102.753	7.375	102.312	102.303	102.295				
7.5	103.135	103.119	103.098	7.5	102.658	102.649	102.641				
Home Possible 10 Yr Fixed											
Rate	15	30	45								
4.75	95.609	95.600	95.442								
4.875	95.934	95.925	95.767								
5	96.448	96.439	96.356								
5.125	96.926	96.917	96.834								
5.25	97.237	97.228	97.145								
5.375	97.549	97.540	97.458								
5.5	97.742	97.733	97.650								
5.625	98.178	98.170	98.027								
5.75	98.476	98.468	98.326								
5.875	98.772	98.764	98.623								
6	99.100	99.092	98.950								

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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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
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≥ 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	95.600	95.647	95.565
5.75	96.443	96.481	96.351
5.875	97.061	97.094	96.960
6	97.660	97.691	97.553
6.125	98.150	98.180	98.043
6.25	98.576	98.597	98.505
6.375	99.151	99.168	99.072
6.5	99.666	99.679	99.580
6.625	100.125	100.139	100.039
6.75	100.258	100.262	100.161
6.875	100.750	100.750	100.645
7	101.188	101.185	101.076
7.125	101.605	101.602	101.493
7.25	101.662	101.650	101.571
7.375	102.047	102.030	101.947

RefiNow Adjustments

Cumulative LLPA Cap

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



5.5	97.960	98.019	98.029	5.5	97.960	98.019	98.029	5.5	97.960	98.019	98.029
5.625	98.443	98.456	98.466	5.625	98.443	98.456	98.466	5.625	98.443	98.456	98.466
5.75	99.289	99.099	99.095	5.75	99.289	99.099	99.095	5.75	99.289	99.099	99.095
5.875	99.733	99.542	99.457	5.875	99.733	99.542	99.457	5.875	99.733	99.542	99.457
6	100.245	100.137	100.132	6	100.245	100.137	100.132	6	100.245	100.137	100.132
6.125	100.694	100.720	100.715	6.125	100.694	100.720	100.715	6.125	100.694	100.720	100.715
6.25	101.226	101.146	101.141	6.25	101.226	101.146	101.141	6.25	101.226	101.146	101.141
6.375	101.062	100.974	100.886	6.375	101.062	100.974	100.886	6.375	101.062	100.974	100.886
6.5	101.637	101.549	101.497	6.5	101.637	101.549	101.497	6.5	101.637	101.549	101.497
6.625	102.034	102.046	102.025	6.625	102.034	102.046	102.025	6.625	102.034	102.046	102.025
6.75	102.476	102.488	102.467	6.75	102.476	102.488	102.467	6.75	102.476	102.488	102.467
6.875	101.842	101.791	101.740	6.875	101.842	101.791	101.740	6.875	101.842	101.791	101.740
7	102.369	102.318	102.266	7	102.369	102.318	102.266	7	102.369	102.318	102.266
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.817	95.965	96.003	4.25	94.699	94.847	94.885	5.25	95.903	95.897	95.823
4.625	96.371	96.519	96.557	4.375	95.260	95.407	95.445	5.375	96.459	96.463	96.472
4.75	96.498	96.544	96.567	4.5	95.817	95.965	96.003	5.5	97.276	97.307	97.317
4.875	96.970	97.096	97.119	4.625	96.371	96.519	96.557	5.625	97.713	97.744	97.754
5	97.515	97.640	97.663	4.75	96.498	96.544	96.567	5.75	99.031	98.841	98.651
5.125	98.050	98.176	98.198	4.875	96.970	97.096	97.119	5.875	99.705	99.515	99.324
5.25	98.116	98.121	98.129	5	97.515	97.640	97.663	6	100.078	99.887	99.697
5.375	98.547	98.651	98.658	5.125	98.050	98.176	98.198	6.125	100.436	100.253	100.247
5.5	99.060	99.163	99.171	5.25	98.116	98.121	98.129	6.25	100.975	100.784	100.594
5.625	99.552	99.655	99.662	5.375	98.547	98.651	98.658	6.375	100.481	100.393	100.305
5.75	99.536	99.459	99.410	5.5	99.060	99.163	99.171	6.5	101.056	100.968	100.925
5.875	99.653	99.720	99.712	5.625	99.552	99.655	99.662	6.625	101.500	101.494	101.474
6	100.097	100.178	100.171	5.75	99.536	99.459	99.410	6.75	101.332	101.281	101.229
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	95.903	95.897	95.823	5.25	95.529	95.561	95.571	4.5	93.173	93.195	93.234
5.375	96.459	96.463	96.472	5.375	96.431	96.463	96.472	4.625	93.720	93.742	93.780
5.5	97.276	97.307	97.317	5.5	97.276	97.307	97.317	4.75	92.560	92.560	92.560
5.625	97.713	97.744	97.754	5.625	97.713	97.744	97.754	4.875	92.869	92.869	92.869
5.75	99.031	98.841	98.651	5.75	97.939	97.959	97.954	5	93.300	93.300	93.300
5.875	99.705	99.515	99.324	5.875	98.974	98.995	98.989	5.125	93.777	93.702	93.725
6	100.078	99.887	99.697	6	99.650	99.670	99.665	5.25	95.165	95.114	95.063
6.125	100.436	100.253	100.247	6.125	100.232	100.253	100.247	5.375	95.287	95.235	95.184
6.25	100.975	100.784	100.594	6.25	99.945	99.871	99.825	5.5	95.715	95.663	95.612
6.375	100.481	100.393	100.305	6.375	100.317	100.311	100.291	5.625	96.155	96.104	96.053
6.5	101.056	100.968	100.925	6.5	100.951	100.946	100.925	5.75	97.014	96.985	96.956
6.625	101.500	101.494	101.474	6.625	101.500	101.494	101.474	5.875	97.340	97.311	97.282
6.75	101.332	101.281	101.229	6.75	100.890	100.787	100.701	6	97.706	97.677	97.648
6.875	101.195	101.171	101.135	6.875	101.195	101.171	101.135	6.125	98.041	98.012	97.982

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-3.5
< 550	-4.5
No FICO Score	-3.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML



6.5	101.137	101.049	100.961	6.5	101.137	101.049	100.961	6.125	100.194	100.004	99.944
6.625	101.500	101.424	101.324	6.625	101.500	101.424	101.324	6.25	100.726	100.536	100.387
6.75	101.769	101.718	101.667	6.75	101.769	101.718	101.667	6.375	100.562	100.474	100.386
6.875	101.397	101.344	101.244	6.875	101.397	101.344	101.244	6.5	101.137	101.049	100.961
7	101.869	101.818	101.766	7	101.869	101.818	101.766	6.625	101.500	101.412	101.324
7.125	102.307	102.255	102.204	7.125	102.307	102.255	102.204	6.75	101.769	101.718	101.667
7.25	102.520	102.417	102.339	7.25	102.520	102.417	102.339	6.875	101.342	101.291	101.240
7.375	101.842	101.742	101.637	7.375	101.842	101.742	101.637	7	101.869	101.818	101.766
7.5	102.253	102.136	102.019	7.5	102.253	102.136	102.019	7.125	102.307	102.255	102.204
7.625	102.551	102.434	102.317	7.625	102.551	102.434	102.317	7.25	102.520	102.417	102.339
7.75	102.682	102.594	102.523	7.75	102.682	102.594	102.523	7.375	101.842	101.724	101.607
7.875	101.491	101.402	101.314	7.875	101.491	101.402	101.314	7.5	102.253	102.136	102.019
8	101.918	101.829	101.741	8	101.918	101.829	101.741	7.625	102.551	102.434	102.317
8.125	102.324	102.235	102.148	8.125	102.324	102.235	102.148	7.75	102.682	102.594	102.523
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.091	95.239	95.277	4.5	95.091	95.239	95.277	6.625	100.919	100.831	100.743
4.625	95.584	95.732	95.770	4.625	95.584	95.732	95.770	6.75	100.832	100.781	100.729
4.75	95.998	95.998	95.998	4.75	95.998	95.998	95.998	6.875	100.337	100.333	100.298
4.875	96.307	96.379	96.402	4.875	96.307	96.379	96.402	7	100.724	100.720	100.684
5	96.738	96.847	96.870	5	96.738	96.847	96.870	7.125	101.119	101.068	101.017
5.125	97.169	97.294	97.317	5.125	97.169	97.294	97.317	7.25	101.170	101.067	100.989
5.25	97.616	97.570	97.540	5.25	97.616	97.570	97.540	7.375	100.351	100.311	100.259
5.375	97.765	97.868	97.876	5.375	97.765	97.868	97.876	7.5	100.725	100.685	100.633
5.5	98.177	98.280	98.288	5.5	98.177	98.280	98.288	7.625	100.958	100.905	100.854
5.625	98.558	98.661	98.669	5.625	98.558	98.661	98.669	7.75	101.060	100.971	100.901
5.75	99.036	98.959	98.910	5.75	99.036	98.959	98.910				
5.875	99.153	99.123	99.094	5.875	99.153	99.123	99.094				
6	99.519	99.490	99.460	6	99.519	99.490	99.460				
6.125	99.854	99.824	99.795	6.125	99.854	99.824	99.795				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.556	100.468	100.380	6.125	99.287	99.327	99.322	4.5	92.438	92.460	92.498
6.625	100.919	100.831	100.743	6.25	99.445	99.371	99.325	4.625	92.897	92.920	92.958
6.75	100.832	100.781	100.729	6.375	99.488	99.503	99.482	4.75	92.060	92.060	92.060
6.875	100.337	100.333	100.298	6.5	100.044	100.058	100.038	4.875	92.369	92.369	92.369
7	100.724	100.720	100.684	6.625	100.428	100.443	100.422	5	92.800	92.800	92.800
7.125	101.119	101.068	101.017	6.75	100.390	100.287	100.201	5.125	93.090	93.090	93.090
7.25	101.170	101.067	100.989	6.875	100.337	100.333	100.298	5.25	94.665	94.614	94.563
7.375	100.351	100.311	100.259	7	100.724	100.720	100.684	5.375	94.787	94.735	94.684
7.5	100.725	100.685	100.633	7.125	100.941	100.937	100.901	5.5	95.215	95.163	95.112
7.625	100.958	100.905	100.854	7.25	101.220	101.117	101.039	5.625	95.655	95.604	95.553
7.75	101.060	100.971	100.901	7.375	100.351	100.311	100.259	5.75	96.514	96.485	96.456
				7.5	100.725	100.685	100.633	5.875	96.840	96.811	96.782
				7.625	100.945	100.905	100.854	6	97.206	97.177	97.148
								6.125	97.541	97.512	97.482

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-3.5
FICO < 550	-4.5
No FICO Score	-3.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (> 110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

\*Buydown options and pricing available through PML





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	98.628	98.409	98.109	6.75	96.028	95.809	95.509
6.875	98.873	98.645	98.345	6.875	96.273	96.045	95.745
7	99.396	99.168	98.868	7	96.796	96.568	96.268
7.125	99.862	99.634	99.334	7.125	97.262	97.034	96.734
7.25	100.318	100.090	99.790	7.25	97.718	97.490	97.190
7.375	100.723	100.441	100.141	7.375	98.123	97.841	97.541
7.5	101.206	100.924	100.624	7.5	98.606	98.324	98.024
7.625	101.642	101.360	101.060	7.625	99.042	98.760	98.460
7.75	102.058	101.776	101.476	7.75	99.458	99.176	98.876
7.875	101.541	101.206	100.906	7.875	98.941	98.606	98.306
8	101.984	101.649	101.349	8	99.384	99.049	98.749
8.125	102.380	102.045	101.745	8.125	99.780	99.445	99.145
8.25	102.766	102.431	102.131	8.25	100.166	99.831	99.531

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.628	96.409	96.109	6.75	94.028	93.809	93.509
6.875	96.873	96.645	96.345	6.875	94.273	94.045	93.745
7	97.396	97.168	96.868	7	94.796	94.568	94.268
7.125	97.862	97.634	97.334	7.125	95.262	95.034	94.734
7.25	98.318	98.090	97.790	7.25	95.718	95.490	95.190
7.375	98.723	98.441	98.141	7.375	96.123	95.841	95.541
7.5	99.206	98.924	98.624	7.5	96.606	96.324	96.024
7.625	99.642	99.360	99.060	7.625	97.042	96.760	96.460
7.75	100.058	99.776	99.476	7.75	97.458	97.176	96.876
7.875	99.541	99.206	98.906	7.875	96.941	96.606	96.306
8	99.984	99.649	99.349	8	97.384	97.049	96.749
8.125	100.380	100.045	99.745	8.125	97.780	97.445	97.145
8.25	100.766	100.431	100.131	8.25	98.166	97.831	97.531

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

<sup>(1)</sup> 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.

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