



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

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

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	95.699	95.668	95.668	5.625	95.699	95.668	95.668	5	92.676	92.620	92.620
5.75	96.850	96.853	96.855	5.75	96.530	96.516	96.532	5.125	93.449	93.398	93.398
5.875	97.491	97.493	97.496	5.875	97.145	97.130	97.133	5.25	94.402	94.356	94.356
6	98.172	98.174	98.177	6	97.793	97.722	97.717	5.375	94.914	94.873	94.873
6.125	98.706	98.709	98.711	6.125	98.213	98.200	98.201	5.5	95.560	95.524	95.524
6.25	98.862	98.854	98.847	6.25	98.577	98.540	98.546	5.625	96.218	96.171	96.171
6.375	99.467	99.459	99.451	6.375	99.209	99.158	99.136	5.75	98.122	98.052	98.028
6.5	100.044	100.037	100.029	6.5	99.776	99.725	99.702	5.875	98.712	98.642	98.618
6.625	100.527	100.519	100.511	6.625	100.171	100.119	100.097	6	99.257	99.186	99.162
6.75	100.560	100.544	100.528	6.75	100.199	100.210	100.198	6.125	99.533	99.462	99.438
6.875	101.029	101.013	100.998	6.875	100.758	100.729	100.700	6.25	99.936	99.886	99.863
7	101.540	101.524	101.508	7	101.176	101.146	101.118	6.375	100.469	100.419	100.396
7.125	101.929	101.913	101.898	7.125	101.528	101.514	101.513	6.5	100.896	100.846	100.823
7.25	101.883	101.849	101.815	7.25	101.695	101.684	101.654	6.625	101.260	101.210	101.187
7.375	102.296	102.262	102.227	7.375	102.118	102.107	102.076	6.75	100.886	100.858	100.829
7.5	102.702	102.668	102.634	7.5	102.503	102.476	102.444	6.875	101.346	101.317	101.289
7.625	103.098	103.063	103.029	7.625	102.806	102.795	102.763	7	101.690	101.661	101.632
7.75	102.799	102.724	102.650	7.75	102.581	102.573	102.511	7.125	101.990	101.960	101.931
7.875	103.179	103.104	103.030	7.875	102.992	102.984	102.921	7.25	102.023	102.012	101.981
8	103.548	103.473	103.399	8	103.292	103.181	103.132	7.375	102.364	102.353	102.322
8.125	103.936	103.861	103.787	8.125	103.460	103.354	103.300	7.5	102.707	102.696	102.666
8.25	93.098	93.025	92.936					7.625	103.001	102.990	102.959
8.375	93.470	93.397	93.308					7.75	102.657	102.649	102.587
8.5	93.839	93.766	93.677					7.875	102.982	102.974	102.912
8.625	94.255	94.182	94.093					8	103.313	103.203	103.154
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	95.655	95.575	95.575	4.625	95.814	95.735	95.735	6	97.805	97.761	97.744
4.75	96.278	96.262	96.249	4.75	96.298	96.223	96.223	6.125	98.216	98.172	98.155
4.875	96.901	96.830	96.830	4.875	97.283	97.213	97.213	6.25	98.728	98.683	98.667
5	97.295	97.229	97.229	5	97.694	97.628	97.628	6.375	99.251	99.205	99.188
5.125	97.402	97.331	97.313	5.125	97.821	97.728	97.728	6.5	99.725	99.679	99.663
5.25	97.813	97.718	97.698	5.25	98.121	98.033	98.033	6.625	100.154	100.059	99.977
5.375	98.234	98.150	98.150	5.375	98.640	98.556	98.556	6.75	100.280	100.256	100.232
5.5	98.581	98.501	98.501	5.5	99.028	98.949	98.949	6.875	100.717	100.682	100.657
5.625	98.787	98.763	98.739	5.625	99.028	98.906	98.906	7	101.161	101.078	100.994
5.75	99.218	99.101	99.101	5.75	99.593	99.476	99.476	7.125	101.562	101.474	101.385
5.875	99.619	99.506	99.506	5.875	100.006	99.894	99.894	7.25	101.608	101.599	101.572
6	99.962	99.854	99.854	6	100.281	100.172	100.172	7.375	101.946	101.937	101.909
6.125	100.067	99.953	99.948	6.125	100.213	100.094	100.094	7.5	102.270	102.261	102.233
6.25	100.318	100.204	100.204	6.25	100.518	100.403	100.403	7.625	102.558	102.474	102.436
6.375	100.665	100.555	100.555	6.375	100.869	100.759	100.759	7.75	102.323	102.118	101.914
6.5	100.926	100.820	100.820	6.5	101.065	100.959	100.959	7.875	102.697	102.488	102.280
6.625	100.995	100.943	100.890	6.625	100.644	100.605	100.605				
6.75	101.089	101.055	101.055	6.75	101.044	101.010	101.010				
6.875	101.474	101.444	101.443	6.875	101.352	101.322	101.320				
7	101.635	101.610	101.603	7	101.580	101.555	101.548				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.340	91.284	91.284	5.125	95.101	94.987	94.976				
5.125	92.170	92.120	92.120	5.25	96.314	96.251	96.189				
5.25	92.917	92.871	92.871	5.375	96.725	96.662	96.600				
5.375	93.631	93.590	93.590	5.5	97.046	96.983	96.921				
5.5	94.070	94.034	94.034	5.625	96.886	96.807	96.729				
5.625	95.852	95.759	95.759	5.75	97.339	97.261	97.183				
5.75	96.561	96.472	96.472	5.875	97.737	97.658	97.580				
5.875	97.156	97.072	97.072	6	98.020	97.942	97.864				
6	97.660	97.581	97.581	6.125	97.894	97.825	97.757				
6.125	98.205	98.130	98.130	6.25	98.193	98.115	98.037				
6.25	98.560	98.537	98.537	6.375	98.526	98.448	98.369				
6.375	99.084	99.066	99.066	6.5	98.736	98.658	98.580				
6.5	99.510	99.498	99.498	6.625	98.804	98.736	98.667				
6.625	99.926	99.918	99.918	6.75	99.174	99.070	98.966				
6.75	100.011	100.007	100.007	6.875	99.412	99.308	99.213				
6.875	100.441	100.441	100.439	7	99.637	99.533	99.429				

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

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	95.680	95.672	95.714	5	94.815	94.806	94.849				
5.125	96.034	96.021	96.059	5.125	95.264	95.251	95.289				
5.25	96.378	96.361	96.394	5.25	95.681	95.664	95.697				
5.375	96.717	96.697	96.725	5.375	96.081	96.060	96.089				
5.5	97.047	97.022	97.046	5.5	96.480	96.455	96.479				
5.625	97.372	97.343	97.363	5.625	96.878	96.849	96.869				
5.75	97.707	97.673	97.688	5.75	97.276	97.243	97.258				
5.875	98.046	98.008	98.019	5.875	97.674	97.636	97.647				
6	98.347	98.305	98.311	6	98.048	98.006	98.012				
6.125	98.629	98.583	98.584	6.125	98.410	98.364	98.366				
6.25	98.951	98.901	98.898	6.25	98.748	98.698	98.695				
6.375	99.287	99.233	99.225	6.375	99.073	99.019	99.011				
6.5	99.537	99.478	99.466	6.5	99.373	99.315	99.303				
6.625	99.743	99.680	99.664	6.625	99.659	99.597	99.580				
6.75	99.927	99.860	99.839	6.75	99.898	99.832	99.811				
6.875	100.101	100.030	100.005	6.875	100.114	100.043	100.018				
7	100.064	99.989	99.959	7	100.299	100.224	100.194				
7.125	99.920	99.841	99.806	7.125	100.471	100.392	100.357				
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

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	97.456	97.459	97.459	5.75	96.669	96.655	96.623	5	96.782	96.771	96.763
5.875	98.111	98.113	98.113	5.875	97.263	97.249	97.217	5.125	97.041	97.023	97.001
6	98.742	98.744	98.744	6	97.868	97.854	97.822	5.25	97.624	97.604	97.578
6.125	99.351	99.354	99.354	6.125	98.426	98.412	98.380	5.375	97.957	97.937	97.912
6.25	99.572	99.564	99.556	6.25	98.643	98.619	98.578	5.5	98.387	98.367	98.342
6.375	100.150	100.143	100.134	6.375	98.962	98.937	98.897	5.625	98.649	98.626	98.600
6.5	100.694	100.687	100.679	6.5	99.250	99.226	99.185	5.75	98.999	98.943	98.876
6.625	101.204	101.196	101.188	6.625	99.494	99.470	99.430	5.875	99.386	99.330	99.263
6.75	101.288	101.262	101.229	6.75	99.725	99.681	99.632	6	99.594	99.538	99.471
6.875	101.796	101.769	101.737	6.875	99.943	99.899	99.850				
7	102.268	102.241	102.209	7	100.201	100.156	100.107				
7.125	102.711	102.685	102.653	7.125	100.425	100.380	100.332				
7.25	102.655	102.610	102.553	7.25	100.672	100.617	100.561				
7.375	103.102	103.057	103.000	7.375	101.249	101.194	101.138				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.335	95.324	95.316
5.125	95.739	95.721	95.700
5.25	96.122	96.102	96.077
5.375	96.485	96.465	96.440
5.5	96.845	96.825	96.800
5.625	97.184	97.164	97.139
5.75	97.469	97.396	97.312
5.875	97.806	97.733	97.650
6	98.354	98.281	98.198

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

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	96.805	96.749	96.730	5.75	98.016	97.967	97.922	5	96.782	96.771	96.763
5.875	97.526	97.473	97.458	5.875	98.502	98.452	98.408	5.125	97.041	97.023	97.001
6	98.125	98.071	98.058	6	98.998	98.949	98.905	5.25	97.624	97.604	97.578
6.125	98.758	98.704	98.691	6.125	99.296	99.246	99.202	5.375	97.957	97.937	97.912
6.25	99.251	99.237	99.229	6.25	99.844	99.815	99.762	5.5	98.387	98.367	98.342
6.375	99.835	99.822	99.813	6.375	100.280	100.251	100.199	5.625	98.649	98.626	98.600
6.5	100.248	100.231	100.223	6.5	100.665	100.636	100.584	5.75	98.999	98.943	98.876
6.625	100.726	100.707	100.700	6.625	101.034	101.004	100.952	5.875	99.386	99.330	99.263
6.75	101.077	101.075	101.065	6.75	100.814	100.797	100.748	6	99.594	99.538	99.471
6.875	101.604	101.597	101.586	6.875	101.198	101.181	101.132				
7	102.085	102.076	102.065	7	101.545	101.528	101.478				
7.125	102.400	102.389	102.378	7.125	101.868	101.851	101.801				
7.25	102.583	102.572	102.561	7.25	101.990	101.979	101.940				
7.375	102.950	102.937	102.925	7.375	102.321	102.310	102.271				
7.5	103.312	103.297	103.286	7.5	102.670	102.659	102.620				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.869	95.854	95.841
4.875	96.141	96.175	96.162
5	96.674	96.557	96.544
5.125	97.148	97.031	97.018
5.25	97.454	97.338	97.324
5.375	97.762	97.646	97.632
5.5	97.950	97.833	97.820
5.625	98.318	98.154	98.130
5.75	98.611	98.448	98.423
5.875	98.903	98.740	98.716
6	99.227	99.064	99.039

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
≥ 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

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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.369	95.465	95.389	5	95.369	95.465	95.389	5	95.369	95.465	95.389
5.125	96.181	96.277	96.201	5.125	96.181	96.277	96.201	5.125	96.181	96.277	96.201
5.25	96.786	96.882	96.806	5.25	96.786	96.882	96.806	5.25	96.786	96.882	96.806
5.375	97.272	97.346	97.265	5.375	97.272	97.346	97.265	5.375	97.272	97.346	97.265
5.5	98.116	98.190	98.109	5.5	98.116	98.190	98.109	5.5	98.116	98.190	98.109
5.625	98.551	98.625	98.544	5.625	98.551	98.625	98.544	5.625	98.551	98.625	98.544
5.75	99.204	99.252	99.171	5.75	99.204	99.252	99.171	5.75	99.204	99.252	99.171
5.875	99.647	99.465	99.347	5.875	99.647	99.465	99.347	5.875	99.647	99.465	99.347
6	100.156	100.139	100.021	6	100.156	100.139	100.021	6	100.156	100.139	100.021
6.125	100.670	100.721	100.603	6.125	100.670	100.721	100.603	6.125	100.670	100.721	100.603
6.25	101.096	101.147	101.029	6.25	101.096	101.147	101.029	6.25	101.096	101.147	101.029
6.375	100.877	100.841	100.804	6.375	100.877	100.841	100.804	6.375	100.877	100.841	100.804
6.5	101.442	101.406	101.369	6.5	101.442	101.406	101.369	6.5	101.442	101.406	101.369
6.625	101.871	101.900	101.808	6.625	101.871	101.900	101.808	6.625	101.871	101.900	101.808
6.75	102.285	102.315	102.223	6.75	102.285	102.315	102.223	6.75	102.285	102.315	102.223
6.875	101.828	101.777	101.726	6.875	101.828	101.777	101.726	6.875	101.828	101.777	101.726
7	102.312	102.261	102.210	7	102.312	102.261	102.210	7	102.312	102.261	102.210
7.125	102.717	102.665	102.614	7.125	102.717	102.665	102.614	7.125	102.717	102.665	102.614
7.25	102.708	102.688	102.560	7.25	102.708	102.688	102.560	7.25	102.708	102.688	102.560
7.375	102.323	102.206	102.089	7.375	102.323	102.206	102.089	7.375	102.323	102.206	102.089
7.5	102.659	102.542	102.425	7.5	102.659	102.542	102.425	7.5	102.659	102.542	102.425
7.625	102.927	102.810	102.693	7.625	102.927	102.810	102.693	7.625	102.927	102.810	102.693
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
3.5	90.753	90.843	90.887	3.5	90.753	90.843	90.887	5	94.211	94.306	94.180
3.625	91.318	91.407	91.452	3.625	91.318	91.407	91.452	5.125	95.013	95.108	94.982
3.75	92.414	92.474	92.504	3.75	92.414	92.474	92.504	5.25	95.978	95.867	95.857
3.875	92.978	93.037	93.067	3.875	92.978	93.037	93.067	5.375	96.588	96.662	96.553
4	93.540	93.599	93.630	4	93.540	93.599	93.630	5.5	97.431	97.505	97.397
4.125	94.101	94.160	94.191	4.125	94.101	94.160	94.191	5.625	97.867	97.941	97.832
4.25	94.966	95.027	95.043	4.25	94.966	95.027	95.043	5.75	98.853	98.663	98.472
4.375	95.526	95.586	95.603	4.375	95.526	95.586	95.603	5.875	99.525	99.335	99.144
4.5	96.082	96.142	96.159	4.5	96.082	96.142	96.159	6	99.895	99.704	99.523
4.625	96.633	96.694	96.710	4.625	96.633	96.694	96.710	6.125	100.258	100.240	100.105
4.75	96.715	96.730	96.733	4.75	96.715	96.730	96.733	6.25	100.729	100.538	100.348
4.875	97.264	97.279	97.281	4.875	97.264	97.279	97.281	6.375	100.202	100.171	100.129
5	97.804	97.819	97.821	5	97.804	97.819	97.821	6.5	100.774	100.803	100.694
5.125	98.333	98.347	98.350	5.125	98.333	98.347	98.350	6.625	101.315	101.344	101.233
5.25	98.217	98.217	98.206	5.25	98.217	98.217	98.206	6.75	101.288	101.236	101.185
5.375	98.739	98.740	98.728	5.375	98.739	98.740	98.728	6.875	101.087	101.094	100.950
5.5	99.243	99.243	99.232	5.5	99.243	99.243	99.232	7	101.627	101.634	101.491
5.625	99.722	99.723	99.711	5.625	99.722	99.723	99.711	7.125	102.037	102.044	101.901
5.75	99.438	99.408	99.379	5.75	99.438	99.408	99.379	7.25	101.115	100.998	100.880
5.875	99.776	99.777	99.752	5.875	99.776	99.777	99.752	7.375	101.299	101.283	101.148
6	100.226	100.227	100.202	6	100.226	100.227	100.202	7.5	101.780	101.765	101.630
								7.625	102.051	102.035	101.900
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	95.978	95.867	95.857	5	94.211	94.306	94.180	4.5	93.434	93.495	93.386
5.375	96.588	96.662	96.553	5.125	95.013	95.108	94.982	4.625	93.976	94.036	93.928
5.5	97.431	97.505	97.397	5.25	96.033	95.923	95.913	4.75	92.634	92.626	92.619
5.625	97.867	97.941	97.832	5.375	96.588	96.662	96.553	4.875	93.028	93.043	92.929
5.75	98.853	98.663	98.472	5.5	97.431	97.505	97.397	5	93.544	93.559	93.362
5.875	99.525	99.335	99.144	5.625	97.867	97.941	97.832	5.125	94.037	94.052	93.854
6	99.895	99.704	99.523	5.75	98.032	97.950	97.918	5.25	95.225	95.189	95.152
6.125	100.258	100.240	100.105	5.875	98.933	98.984	98.849	5.375	95.341	95.304	95.268
6.25	100.729	100.538	100.348	6	99.607	99.658	99.523	5.5	95.758	95.721	95.685
6.375	100.202	100.171	100.129	6.125	100.189	100.240	100.105	5.625	96.177	96.141	96.104
6.5	100.774	100.803	100.694	6.25	99.366	99.216	99.140	5.75	97.125	97.096	97.066
6.625	101.315	101.344	101.233	6.375	100.142	100.171	100.059	5.875	97.432	97.403	97.374
6.75	101.288	101.236	101.185	6.5	100.774	100.803	100.691	6	97.784	97.754	97.725
6.875	101.087	101.094	100.950	6.625	101.315	101.344	101.233	6.125	98.109	98.080	98.051
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.786	96.882	96.806	5.25	96.786	96.882	96.806	5.25	96.786	96.882	96.806
5.375	97.272	97.346	97.265	5.375	97.272	97.346	97.265	5.375	97.272	97.346	97.265
5.5	98.116	98.190	98.109	5.5	98.116	98.190	98.109	5.5	98.116	98.190	98.109
5.625	98.551	98.625	98.544	5.625	98.551	98.625	98.544	5.625	98.551	98.625	98.544
5.75	99.204	99.252	99.171	5.75	99.204	99.252	99.171	5.75	99.204	99.252	99.171
5.875	99.647	99.465	99.347	5.875	99.647	99.465	99.347	5.875	99.647	99.465	99.347

6	100.156	100.139	100.021	6	100.156	100.139	100.021	6	100.156	100.139	100.021
6.125	100.670	100.721	100.603	6.125	100.670	100.721	100.603	6.125	100.670	100.721	100.603
6.25	101.096	101.147	101.029	6.25	101.096	101.147	101.029	6.25	101.096	101.147	101.029
6.375	100.877	100.841	100.804	6.375	100.877	100.841	100.804	6.375	100.877	100.841	100.804
6.5	101.442	101.406	101.369	6.5	101.442	101.406	101.369	6.5	101.442	101.406	101.369
6.625	101.871	101.900	101.808	6.625	101.871	101.900	101.808	6.625	101.871	101.900	101.808
6.75	102.285	102.315	102.223	6.75	102.285	102.315	102.223	6.75	102.285	102.315	102.223
6.875	101.828	101.777	101.726	6.875	101.828	101.777	101.726	6.875	101.828	101.777	101.726
7	102.312	102.261	102.210	7	102.312	102.261	102.210	7	102.312	102.261	102.210
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	96.082	96.142	96.159	4.25	94.966	95.027	95.043	5.25	95.978	95.867	95.857
4.625	96.633	96.694	96.710	4.375	95.526	95.586	95.603	5.375	96.588	96.662	96.553
4.75	96.715	96.730	96.733	4.5	96.082	96.142	96.159	5.5	97.431	97.505	97.397
4.875	97.264	97.279	97.281	4.625	96.633	96.694	96.710	5.625	97.867	97.941	97.832
5	97.804	97.819	97.821	4.75	96.715	96.730	96.733	5.75	98.853	98.663	98.472
5.125	98.333	98.347	98.350	4.875	97.264	97.279	97.281	5.875	99.525	99.335	99.144
5.25	98.217	98.217	98.206	5	97.804	97.819	97.821	6	99.895	99.704	99.523
5.375	98.739	98.740	98.728	5.125	98.333	98.347	98.350	6.125	100.258	100.240	100.105
5.5	99.243	99.243	99.232	5.25	98.217	98.217	98.206	6.25	100.729	100.538	100.348
5.625	99.722	99.723	99.711	5.375	98.739	98.740	98.728	6.375	100.202	100.171	100.129
5.75	99.438	99.408	99.379	5.5	99.243	99.243	99.232	6.5	100.774	100.803	100.694
5.875	99.776	99.777	99.752	5.625	99.722	99.723	99.711	6.625	101.315	101.344	101.233
6	100.226	100.227	100.202	5.75	99.438	99.408	99.379	6.75	101.288	101.236	101.185
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	95.978	95.867	95.857	5.25	95.687	95.761	95.652	4.5	93.434	93.495	93.386
5.375	96.588	96.662	96.553	5.375	96.588	96.662	96.553	4.625	93.976	94.036	93.928
5.5	97.431	97.505	97.397	5.5	97.431	97.505	97.397	4.75	92.634	92.626	92.619
5.625	97.867	97.941	97.832	5.625	97.867	97.941	97.832	4.875	93.028	93.043	92.929
5.75	98.853	98.663	98.472	5.75	97.899	97.950	97.815	5	93.544	93.559	93.362
5.875	99.525	99.335	99.144	5.875	98.933	98.984	98.849	5.125	94.037	94.052	93.854
6	99.895	99.704	99.523	6	99.607	99.658	99.523	5.25	95.225	95.189	95.152
6.125	100.258	100.240	100.105	6.125	100.189	100.240	100.105	5.375	95.341	95.304	95.268
6.25	100.729	100.538	100.348	6.25	99.187	99.216	99.104	5.5	95.758	95.721	95.685
6.375	100.202	100.171	100.129	6.375	100.142	100.171	100.059	5.625	96.177	96.141	96.104
6.5	100.774	100.803	100.694	6.5	100.774	100.803	100.691	5.75	97.125	97.096	97.066
6.625	101.315	101.344	101.233	6.625	101.315	101.344	101.233	5.875	97.432	97.403	97.374
6.75	101.288	101.236	101.185	6.75	100.353	100.360	100.217	6	97.784	97.754	97.725
6.875	101.087	101.094	100.950	6.875	101.087	101.094	100.950	6.125	98.109	98.080	98.051

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



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.418	95.533	95.458	5.125	95.418	95.533	95.458	4.875	94.402	94.518	94.442
5.25	96.736	96.622	96.609	5.25	96.736	96.622	96.609	5	94.732	94.848	94.772
5.375	97.253	97.143	97.130	5.375	97.253	97.143	97.130	5.125	95.418	95.533	95.458
5.5	97.733	97.626	97.613	5.5	97.733	97.626	97.613	5.25	96.007	96.123	96.047
5.625	98.214	98.109	98.096	5.625	98.214	98.109	98.096	5.375	96.591	96.685	96.604
5.75	98.818	98.709	98.698	5.75	98.818	98.709	98.698	5.5	97.318	97.412	97.331
5.875	99.296	99.189	99.178	5.875	99.296	99.189	99.178	5.625	98.019	98.026	98.034
6	99.721	99.617	99.606	6	99.721	99.617	99.606	5.75	98.704	98.514	98.409
6.125	100.154	100.053	100.041	6.125	100.154	100.053	100.041	5.875	99.147	98.956	98.766
6.25	100.574	100.383	100.225	6.25	100.574	100.383	100.225	6	99.656	99.465	99.275
6.375	100.495	100.341	100.304	6.375	100.495	100.341	100.304	6.125	100.110	99.934	99.816
6.5	100.942	100.906	100.869	6.5	100.942	100.906	100.869	6.25	100.574	100.383	100.225
6.625	101.295	101.258	101.221	6.625	101.295	101.258	101.221	6.375	100.377	100.341	100.304
6.75	101.725	101.674	101.623	6.75	101.725	101.674	101.623	6.5	100.942	100.906	100.869
6.875	101.328	101.277	101.226	6.875	101.328	101.277	101.226	6.625	101.295	101.258	101.221
7	101.812	101.761	101.710	7	101.812	101.761	101.710	6.75	101.725	101.674	101.623
7.125	102.217	102.165	102.114	7.125	102.217	102.165	102.114	6.875	101.328	101.277	101.226
7.25	102.208	102.091	101.974	7.25	102.208	102.091	101.974	7	101.812	101.761	101.710
7.375	101.823	101.706	101.589	7.375	101.823	101.706	101.589	7.125	102.217	102.165	102.114
7.5	102.159	102.042	101.925	7.5	102.159	102.042	101.925	7.25	102.208	102.091	101.974
7.625	102.427	102.310	102.193	7.625	102.427	102.310	102.193	7.375	101.823	101.706	101.589
								7.5	102.159	102.042	101.925
								7.625	102.427	102.310	102.193

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	90.075	90.165	90.209	3.5	90.075	90.165	90.209	4.875	93.093	93.209	93.083
3.625	90.603	90.693	90.737	3.625	90.603	90.693	90.737	5	93.424	93.540	93.414
3.75	91.796	91.856	91.886	3.75	91.796	91.856	91.886	5.125	94.109	94.225	94.099
3.875	92.322	92.381	92.412	3.875	92.322	92.381	92.412	5.25	95.956	95.845	95.835
4	92.843	92.903	92.933	4	92.843	92.903	92.933	5.375	96.408	96.300	96.290
4.125	93.357	93.417	93.447	4.125	93.357	93.417	93.447	5.5	96.854	96.749	96.739
4.25	94.334	94.394	94.411	4.25	94.334	94.394	94.411	5.625	97.268	97.275	97.282
4.375	94.844	94.904	94.921	4.375	94.844	94.904	94.921	5.75	98.353	98.163	97.972
4.5	95.342	95.403	95.419	4.5	95.342	95.403	95.419	5.875	99.025	98.835	98.644
4.625	95.826	95.886	95.903	4.625	95.826	95.886	95.903	6	99.395	99.204	99.014
4.75	96.071	96.069	96.072	4.75	96.071	96.069	96.072	6.125	99.758	99.568	99.377
4.875	96.531	96.546	96.548	4.875	96.531	96.546	96.548	6.25	100.229	100.038	99.848
5	96.988	97.002	97.005	5	96.988	97.002	97.005	6.375	100.057	99.844	99.831
5.125	97.420	97.435	97.437	5.125	97.420	97.435	97.437	6.5	100.366	100.231	100.194
5.25	97.600	97.564	97.527	5.25	97.600	97.564	97.527	6.625	100.688	100.583	100.546
5.375	97.938	97.939	97.927	5.375	97.938	97.939	97.927	6.75	100.788	100.736	100.685
5.5	98.335	98.335	98.324	5.5	98.335	98.335	98.324	6.875	100.206	100.233	100.090
5.625	98.701	98.701	98.689	5.625	98.701	98.701	98.689	7	100.625	100.610	100.522
5.75	98.938	98.908	98.879	5.75	98.938	98.908	98.879	7.125	101.029	100.978	100.927
5.875	99.245	99.215	99.186	5.875	99.245	99.215	99.186	7.25	100.615	100.498	100.380
6	99.596	99.567	99.538	6	99.596	99.567	99.538	7.375	100.323	100.328	100.193
								7.5	100.689	100.694	100.559
								7.625	100.903	100.908	100.773

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	100.366	100.231	100.194	6.125	99.231	99.303	99.168	4.5	92.675	92.735	92.627
6.625	100.688	100.583	100.546	6.25	99.744	99.528	99.518	4.625	93.118	93.178	93.070
6.75	100.788	100.736	100.685	6.375	100.101	99.888	99.876	4.75	92.134	92.126	92.119
6.875	100.206	100.233	100.090	6.5	100.423	100.213	100.197	4.875	92.443	92.436	92.429
7	100.625	100.610	100.522	6.625	100.764	100.557	100.538	5	92.872	92.864	92.857
7.125	101.029	100.978	100.927	6.75	99.869	99.787	99.766	5.125	93.161	93.154	93.147
7.25	100.615	100.498	100.380	6.875	100.206	100.233	100.090	5.25	94.725	94.689	94.652
7.375	100.323	100.328	100.193	7	100.583	100.610	100.466	5.375	94.841	94.804	94.768
7.5	100.689	100.694	100.559	7.125	100.811	100.838	100.695	5.5	95.258	95.221	95.185
7.625	100.903	100.908	100.773	7.25	99.632	99.637	99.502	5.625	95.677	95.641	95.604
				7.375	100.323	100.328	100.193	5.75	96.625	96.596	96.566
				7.5	100.689	100.694	100.559	5.875	96.932	96.903	96.874
				7.625	100.903	100.908	100.773	6	97.284	97.254	97.225
								6.125	97.609	97.580	97.551

VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	100.495	100.341	100.304	6.375	100.495	100.341	100.304	6	99.656	99.465	99.275
6.5	100.942	100.906	100.869	6.5	100.942	100.906	100.869	6.125	100.110	99.934	99.816
6.625	101.295	101.258	101.221	6.625	101.295	101.258	101.221	6.25	100.574	100.383	100.225
6.75	101.725	101.674	101.623	6.75	101.725	101.674	101.623	6.375	100.377	100.341	100.304

6.875	101.328	101.277	101.226	6.875	101.328	101.277	101.226	6.5	100.942	100.906	100.869
7	101.812	101.761	101.710	7	101.812	101.761	101.710	6.625	101.295	101.258	101.221
7.125	102.217	102.165	102.114	7.125	102.217	102.165	102.114	6.75	101.725	101.674	101.623
7.25	102.208	102.091	101.974	7.25	102.208	102.091	101.974	6.875	101.328	101.277	101.226
7.375	101.823	101.706	101.589	7.375	101.823	101.706	101.589	7	101.812	101.761	101.710
7.5	102.159	102.042	101.925	7.5	102.159	102.042	101.925	7.125	102.217	102.165	102.114
7.625	102.427	102.310	102.193	7.625	102.427	102.310	102.193	7.25	102.208	102.091	101.974

7.375	101.823	101.706	101.589
7.5	102.159	102.042	101.925
7.625	102.427	102.310	102.193

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	95.342	95.403	95.419	4.5	95.342	95.403	95.419	6.625	100.620	100.583	100.546
4.625	95.826	95.886	95.903	4.625	95.826	95.886	95.903	6.75	100.788	100.736	100.685
4.75	96.071	96.069	96.072	4.75	96.071	96.069	96.072	6.875	100.206	100.233	100.090
4.875	96.531	96.546	96.548	4.875	96.531	96.546	96.548	7	100.625	100.610	100.522
5	96.988	97.002	97.005	5	96.988	97.002	97.005	7.125	101.029	100.978	100.927
5.125	97.420	97.435	97.437	5.125	97.420	97.435	97.437	7.25	100.615	100.498	100.380
5.25	97.600	97.564	97.527	5.25	97.600	97.564	97.527	7.375	100.323	100.328	100.193
5.375	97.938	97.939	97.927	5.375	97.938	97.939	97.927	7.5	100.689	100.694	100.559
5.5	98.335	98.335	98.324	5.5	98.335	98.335	98.324	7.625	100.903	100.908	100.773
5.625	98.701	98.701	98.689	5.625	98.701	98.701	98.689				
5.75	98.938	98.908	98.879	5.75	98.938	98.908	98.879				
5.875	99.245	99.215	99.186	5.875	99.245	99.215	99.186				
6	99.596	99.567	99.538	6	99.596	99.567	99.538				
6.125	99.922	99.892	99.863	6.125	99.922	99.892	99.863				

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	100.267	100.231	100.194	6.125	99.231	99.303	99.168	4.5	92.675	92.735	92.627
6.625	100.620	100.583	100.546	6.25	98.482	98.531	98.419	4.625	93.118	93.178	93.070
6.75	100.788	100.736	100.685	6.375	99.299	99.348	99.237	4.75	92.134	92.126	92.119
6.875	100.206	100.233	100.090	6.5	99.841	99.890	99.779	4.875	92.443	92.436	92.429
7	100.625	100.610	100.522	6.625	100.206	100.256	100.144	5	92.872	92.864	92.857
7.125	101.029	100.978	100.927	6.75	99.560	99.587	99.443	5.125	93.161	93.154	93.147
7.25	100.615	100.498	100.380	6.875	100.206	100.233	100.090	5.25	94.725	94.689	94.652
7.375	100.323	100.328	100.193	7	100.583	100.610	100.466	5.375	94.841	94.804	94.768
7.5	100.689	100.694	100.559	7.125	100.811	100.838	100.695	5.5	95.258	95.221	95.185
7.625	100.903	100.908	100.773	7.25	99.632	99.637	99.502	5.625	95.677	95.641	95.604
				7.375	100.323	100.328	100.193	5.75	96.625	96.596	96.566
				7.5	100.689	100.694	100.559	5.875	96.932	96.903	96.874
				7.625	100.903	100.908	100.773	6	97.284	97.254	97.225
								6.125	97.609	97.580	97.551

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	98.385	98.208	97.908	6.75	95.785	95.608	95.308
6.875	98.487	98.310	98.010	6.875	95.887	95.710	95.410
7	99.000	98.823	98.523	7	96.400	96.223	95.923
7.125	99.456	99.279	98.979	7.125	96.856	96.679	96.379
7.25	99.905	99.725	99.425	7.25	97.305	97.125	96.825
7.375	100.399	100.157	99.857	7.375	97.799	97.557	97.257
7.5	100.872	100.630	100.330	7.5	98.272	98.030	97.730
7.625	101.298	101.056	100.756	7.625	98.698	98.456	98.156
7.75	101.704	101.462	101.162	7.75	99.104	98.862	98.562
7.875	101.185	100.879	100.579	7.875	98.585	98.279	97.979
8	101.618	101.312	101.012	8	99.018	98.712	98.412
8.125	102.014	101.708	101.408	8.125	99.414	99.108	98.808
8.25	102.380	102.074	101.774	8.25	99.780	99.474	99.174

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.385	96.208	95.908	6.75	93.785	93.608	93.308
6.875	96.487	96.310	96.010	6.875	93.887	93.710	93.410
7	97.000	96.823	96.523	7	94.400	94.223	93.923
7.125	97.456	97.279	96.979	7.125	94.856	94.679	94.379
7.25	97.905	97.725	97.425	7.25	95.305	95.125	94.825
7.375	98.399	98.157	97.857	7.375	95.799	95.557	95.257
7.5	98.872	98.630	98.330	7.5	96.272	96.030	95.730
7.625	99.298	99.056	98.756	7.625	96.698	96.456	96.156
7.75	99.704	99.462	99.162	7.75	97.104	96.862	96.562
7.875	99.185	98.879	98.579	7.875	96.585	96.279	95.979
8	99.618	99.312	99.012	8	97.018	96.712	96.412
8.125	100.014	99.708	99.408	8.125	97.414	97.108	96.808
8.25	100.380	100.074	99.774	8.25	97.780	97.474	97.174

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.