



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

**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

**Eligible States**

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

**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

**Lender ID**

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00



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	96.865	96.803	96.803	5.625	96.865	96.803	96.803	5	94.401	94.355	94.339
5.75	97.754	97.748	97.744	5.75	97.550	97.520	97.496	5.125	95.108	95.062	95.046
5.875	98.396	98.390	98.386	5.875	98.207	98.177	98.153	5.25	95.871	95.825	95.809
6	99.078	99.073	99.068	6	98.860	98.830	98.806	5.375	96.512	96.466	96.450
6.125	99.614	99.609	99.604	6.125	99.247	99.217	99.213	5.5	97.116	97.070	97.054
6.25	99.577	99.568	99.560	6.25	99.349	99.327	99.306	5.625	97.633	97.587	97.571
6.375	100.181	100.172	100.164	6.375	99.987	99.965	99.944	5.75	99.182	99.152	99.128
6.5	100.757	100.748	100.740	6.5	100.560	100.538	100.517	5.875	99.764	99.734	99.710
6.625	101.238	101.229	101.222	6.625	100.954	100.932	100.911	6	100.308	100.278	100.254
6.75	101.066	101.056	101.047	6.75	100.741	100.738	100.738	6.125	100.584	100.554	100.530
6.875	101.535	101.525	101.516	6.875	101.271	101.255	101.229	6.25	100.706	100.684	100.663
7	102.042	102.031	102.022	7	101.694	101.678	101.667	6.375	101.237	101.215	101.194
7.125	102.433	102.423	102.414	7.125	102.015	101.999	101.987	6.5	101.664	101.642	101.621
7.25	102.216	102.187	102.164	7.25	102.013	101.996	101.964	6.625	102.025	102.003	101.982
7.375	102.628	102.599	102.576	7.375	102.435	102.421	102.385	6.75	101.390	101.374	101.349
7.5	103.033	103.005	102.981	7.5	102.863	102.842	102.814	6.875	101.849	101.833	101.807
7.625	103.424	103.395	103.372	7.625	103.161	103.145	103.112	7	102.190	102.174	102.148
7.75	102.959	102.915	102.880	7.75	102.893	102.882	102.844	7.125	102.486	102.470	102.443
7.875	103.336	103.293	103.257	7.875	103.273	103.267	103.223	7.25	102.335	102.321	102.286
8	103.703	103.659	103.624	8	103.648	103.646	103.598	7.375	102.669	102.655	102.619
8.125	104.089	104.045	104.010	8.125	103.828	103.828	103.774	7.5	103.005	102.991	102.954
8.25	103.449	103.371	103.322	8.25	103.449	103.371	103.322	7.625	103.295	103.281	103.243
8.375	103.878	103.800	103.752	8.375	103.878	103.800	103.752	7.75	102.953	102.942	102.903
8.5	104.275	104.197	104.149	8.5	104.275	104.197	104.149	7.875	103.218	103.184	103.146
8.625	104.481	104.404	104.355	8.625	104.481	104.404	104.355	8	103.601	103.600	103.551
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	96.362	96.313	96.313	4.625	96.604	96.556	96.556	6	98.799	98.775	98.757
4.75	97.150	97.106	97.106	4.75	97.299	97.255	97.255	6.125	99.242	99.230	99.230
4.875	97.691	97.652	97.652	4.875	98.074	98.035	98.035	6.25	99.504	99.488	99.472
5	98.107	98.072	98.072	5	98.506	98.471	98.471	6.375	100.054	100.038	100.022
5.125	98.148	98.102	98.102	5.125	98.576	98.530	98.530	6.5	100.316	100.270	100.270
5.25	98.573	98.527	98.510	5.25	98.878	98.836	98.836	6.625	100.720	100.623	100.607
5.375	99.072	99.026	99.009	5.375	99.409	99.372	99.372	6.75	100.821	100.809	100.788
5.5	99.410	99.364	99.347	5.5	99.785	99.752	99.752	6.875	101.274	101.262	101.240
5.625	99.386	99.349	99.337	5.625	99.542	99.473	99.473	7	101.612	101.567	101.550
5.75	99.767	99.703	99.703	5.75	100.146	100.082	100.082	7.125	102.004	101.913	101.860
5.875	100.180	100.124	100.103	5.875	100.564	100.505	100.505	7.25	102.020	102.008	101.976
6	100.522	100.467	100.467	6	100.860	100.805	100.805	7.375	102.379	102.367	102.334
6.125	100.516	100.463	100.420	6.125	100.434	100.434	100.434	7.5	102.721	102.709	102.675
6.25	100.824	100.710	100.699	6.25	100.867	100.867	100.867	7.625	102.916	102.903	102.869
6.375	101.145	101.031	101.020	6.375	101.201	101.201	101.201	7.75	102.357	102.165	101.992
6.5	101.414	101.313	101.303	6.5	101.447	101.447	101.447	7.875	102.729	102.532	102.356
6.625	101.417	101.382	101.352	6.625	101.021	100.920	100.910				
6.75	101.380	101.283	101.268	6.75	101.301	101.217	101.217				
6.875	101.751	101.695	101.661	6.875	101.576	101.540	101.539				
7	101.956	101.899	101.866	7	101.863	101.771	101.764				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.534	92.458	92.458	5.125	96.465	96.419	96.402				
5.125	93.342	93.260	93.260	5.25	97.001	96.955	96.938				
5.25	94.079	94.002	94.002	5.375	97.493	97.446	97.430				
5.375	94.793	94.721	94.721	5.5	97.823	97.777	97.760				
5.5	95.234	95.167	95.167	5.625	97.681	97.625	97.591				
5.625	96.897	96.834	96.834	5.75	98.183	98.127	98.093				
5.75	97.618	97.592	97.592	5.875	98.633	98.577	98.543				
5.875	98.216	98.194	98.194	6	98.953	98.881	98.830				
6	98.741	98.724	98.724	6.125	99.516	99.443	99.393				
6.125	99.365	99.353	99.353	6.25	99.996	99.924	99.873				
6.25	99.554	99.531	99.531	6.375	100.421	100.349	100.298				
6.375	100.075	100.057	100.057	6.5	100.646	100.574	100.524				
6.5	100.521	100.508	100.508	6.625	100.109	100.052	100.019				
6.625	100.924	100.916	100.916	6.75	100.575	100.519	100.485				
6.75	100.700	100.696	100.696	6.875	100.983	100.927	100.893				
6.875	101.141	101.141	101.139	7	101.164	101.107	101.074				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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



ARM	0	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	98.337	98.332	98.324	5.75	98.413	98.367	98.351	5	97.317	97.312	97.298
5.875	98.993	98.988	98.979	5.875	99.054	99.008	98.992	5.125	97.580	97.568	97.543
6	99.624	99.619	99.611	6	99.608	99.562	99.546	5.25	98.162	98.150	98.124
6.125	100.231	100.226	100.218	6.125	100.036	99.991	99.974	5.375	98.497	98.485	98.460
6.25	100.259	100.251	100.243	6.25	100.070	100.024	100.008	5.5	98.924	98.912	98.887
6.375	100.834	100.826	100.818	6.375	100.631	100.585	100.569	5.625	99.182	99.170	99.145
6.5	101.378	101.370	101.362	6.5	101.093	101.047	101.031	5.75	99.464	99.418	99.351
6.625	101.887	101.879	101.871	6.625	101.455	101.409	101.393	5.875	99.850	99.804	99.737
6.75	101.741	101.719	101.695	6.75	101.199	101.153	101.137	6	100.057	100.011	99.944
6.875	102.247	102.225	102.201	6.875	101.703	101.657	101.641				
7	102.719	102.697	102.673	7	102.122	102.076	102.060				
7.125	103.161	103.139	103.114	7.125	102.412	102.366	102.350				
7.25	102.952	102.914	102.873	7.25	102.129	102.083	102.067				
7.375	103.397	103.359	103.319	7.375	102.599	102.553	102.537				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.870	95.865	95.852
5.125	96.278	96.266	96.241
5.25	96.660	96.648	96.623
5.375	97.026	97.014	96.988
5.5	97.382	97.370	97.345
5.625	97.720	97.708	97.683
5.75	97.957	97.900	97.817
5.875	98.293	98.236	98.153
6	98.840	98.784	98.700

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

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	97.605	97.576	97.540	5.75	99.088	99.050	99.026	5	97.317	97.312	97.298
5.875	98.282	98.252	98.214	5.875	99.572	99.535	99.511	5.125	97.580	97.568	97.543
6	98.875	98.838	98.799	6	100.067	100.030	100.006	5.25	98.162	98.150	98.124
6.125	99.486	99.444	99.405	6.125	100.361	100.324	100.300	5.375	98.497	98.485	98.460
6.25	99.917	99.906	99.897	6.25	100.624	100.591	100.570	5.5	98.924	98.912	98.887
6.375	100.493	100.474	100.465	6.375	101.059	101.027	101.006	5.625	99.182	99.170	99.145
6.5	100.852	100.828	100.818	6.5	101.442	101.410	101.389	5.75	99.464	99.418	99.351
6.625	101.302	101.274	101.263	6.625	101.808	101.776	101.755	5.875	99.850	99.804	99.737
6.75	101.484	101.485	101.482	6.75	101.327	101.297	101.276	6	100.057	100.011	99.944
6.875	102.045	102.034	102.029	6.875	101.710	101.680	101.658				
7	102.517	102.499	102.493	7	102.056	102.026	102.003				
7.125	102.916	102.891	102.886	7.125	102.374	102.345	102.321				
7.25	102.840	102.819	102.800	7.25	102.314	102.282	102.254				
7.375	103.303	103.273	103.251	7.375	102.646	102.615	102.586				
7.5	103.607	103.569	103.547	7.5	102.995	102.964	102.935				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.630	96.606	96.592
4.875	96.950	96.927	96.913
5	97.408	97.316	97.302
5.125	97.882	97.736	97.723
5.25	98.188	98.043	98.030
5.375	98.495	98.350	98.337
5.5	98.678	98.533	98.520
5.625	98.951	98.758	98.746
5.75	99.244	99.051	99.039
5.875	99.536	99.031	99.020
6	99.640	99.526	99.515

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



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	96.697	96.651	96.635	5	96.697	96.651	96.635	5	96.697	96.651	96.635
5.125	97.290	97.245	97.229	5.125	97.290	97.245	97.229	5.125	97.290	97.245	97.229
5.25	97.884	97.839	97.823	5.25	97.884	97.839	97.823	5.25	97.884	97.839	97.823
5.375	98.306	98.255	98.223	5.375	98.306	98.255	98.223	5.375	98.306	98.255	98.223
5.5	98.900	98.849	98.817	5.5	98.900	98.849	98.817	5.5	98.900	98.849	98.817
5.625	99.494	99.443	99.411	5.625	99.494	99.443	99.411	5.625	99.494	99.443	99.411
5.75	100.037	99.987	99.954	5.75	100.037	99.987	99.954	5.75	100.037	99.987	99.954
5.875	100.172	100.078	100.030	5.875	100.172	100.078	100.030	5.875	100.172	100.078	100.030
6	100.747	100.721	100.623	6	100.747	100.721	100.623	6	100.747	100.721	100.623
6.125	101.324	101.297	101.200	6.125	101.324	101.297	101.200	6.125	101.324	101.297	101.200
6.25	101.726	101.713	101.609	6.25	101.726	101.713	101.609	6.25	101.726	101.713	101.609
6.375	101.184	101.154	101.125	6.375	101.184	101.154	101.125	6.375	101.184	101.154	101.125
6.5	101.749	101.719	101.690	6.5	101.749	101.719	101.690	6.5	101.749	101.719	101.690
6.625	102.158	102.172	102.108	6.625	102.158	102.172	102.108	6.625	102.158	102.172	102.108
6.75	102.528	102.543	102.479	6.75	102.528	102.543	102.479	6.75	102.528	102.543	102.479
6.875	102.008	101.964	101.920	6.875	102.008	101.964	101.920	6.875	102.008	101.964	101.920
7	102.471	102.427	102.383	7	102.471	102.427	102.383	7	102.471	102.427	102.383
7.125	102.870	102.826	102.783	7.125	102.870	102.826	102.783	7.125	102.870	102.826	102.783
7.25	103.111	103.030	102.966	7.25	103.111	103.030	102.966	7.25	103.111	103.030	102.966
7.375	102.425	102.308	102.191	7.375	102.425	102.308	102.191	7.375	102.425	102.308	102.191
7.5	102.747	102.630	102.513	7.5	102.747	102.630	102.513	7.5	102.747	102.630	102.513
7.625	103.031	102.935	102.854	7.625	103.031	102.935	102.854	7.625	103.031	102.935	102.854
7.75	103.336	103.240	103.159	7.75	103.336	103.240	103.159	7.75	103.336	103.240	103.159
7.875	102.207	102.100	101.987	7.875	102.207	102.100	101.987	7.875	102.207	102.100	101.987
8	102.628	102.521	102.408	8	102.628	102.521	102.408	8	102.628	102.521	102.408
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	91.508	91.575	91.648	3.5	91.508	91.575	91.648	5	94.996	95.074	94.953
3.625	92.073	92.141	92.214	3.625	92.073	92.141	92.214	5.125	95.797	95.875	95.754
3.75	93.083	93.137	93.194	3.75	93.083	93.137	93.194	5.25	96.861	96.725	96.716
3.875	93.648	93.702	93.759	3.875	93.648	93.702	93.759	5.375	97.407	97.300	97.263
4	94.211	94.266	94.322	4	94.211	94.266	94.322	5.5	98.085	98.142	98.051
4.125	94.772	94.827	94.883	4.125	94.772	94.827	94.883	5.625	98.517	98.575	98.484
4.25	95.470	95.424	95.407	4.25	95.470	95.424	95.407	5.75	99.360	99.170	98.979
4.375	95.976	95.929	95.913	4.375	95.976	95.929	95.913	5.875	100.051	99.860	99.670
4.5	96.479	96.433	96.420	4.5	96.479	96.433	96.420	6	100.416	100.240	100.120
4.625	96.979	96.932	96.969	4.625	96.979	96.932	96.969	6.125	100.785	100.816	100.696
4.75	97.476	97.430	97.413	4.75	97.476	97.430	97.413	6.25	101.208	101.018	100.827
4.875	97.529	97.524	97.539	4.875	97.529	97.524	97.539	6.375	100.509	100.494	100.450
5	98.064	98.045	98.068	5	98.064	98.045	98.068	6.5	101.093	101.108	101.024
5.125	98.584	98.565	98.588	5.125	98.584	98.565	98.588	6.625	101.601	101.617	101.533
5.25	98.936	98.890	98.873	5.25	98.936	98.890	98.873	6.75	101.467	101.423	101.379
5.375	99.006	98.958	98.965	5.375	99.006	98.958	98.965	6.875	101.288	101.283	101.133
5.5	99.496	99.449	99.455	5.5	99.496	99.449	99.455	7	101.817	101.812	101.662
5.625	99.960	99.912	99.919	5.625	99.960	99.912	99.919	7.125	102.213	102.207	102.058
5.75	100.106	100.050	100.016	5.75	100.106	100.050	100.016	7.25	101.761	101.680	101.616
5.875	100.088	100.074	100.059	5.875	100.088	100.074	100.059	7.375	101.304	101.278	101.180
6	100.489	100.425	100.411	6	100.489	100.425	100.411	7.5	101.764	101.737	101.640
								7.625	102.015	101.989	101.891
								7.75	101.870	101.774	101.693
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	96.861	96.725	96.716	5	94.996	95.074	94.953	4.5	93.671	93.727	93.642
5.375	97.407	97.300	97.263	5.125	95.797	95.875	95.754	4.625	94.205	94.261	94.176
5.5	98.085	98.142	98.051	5.25	96.916	96.781	96.772	4.75	93.266	93.281	93.295
5.625	98.517	98.575	98.484	5.375	97.427	97.300	97.282	4.875	93.572	93.586	93.601
5.75	99.360	99.170	98.979	5.5	98.085	98.142	98.051	5	94.003	94.018	94.032
5.875	100.051	99.860	99.670	5.625	98.517	98.575	98.484	5.125	94.286	94.301	94.315
6	100.416	100.240	100.120	5.75	98.900	98.849	98.817	5.25	95.680	95.672	95.665
6.125	100.785	100.816	100.696	5.875	99.534	99.570	99.450	5.375	95.791	95.784	95.776
6.25	101.208	101.018	100.827	6	100.204	100.240	100.120	5.5	96.208	96.201	96.194
6.375	100.509	100.494	100.450	6.125	100.780	100.816	100.696	5.625	96.623	96.616	96.608
6.5	101.093	101.108	101.024	6.25	100.758	100.682	100.634	5.75	97.476	97.461	97.447
6.625	101.601	101.617	101.533	6.375	100.479	100.494	100.410	5.875	97.776	97.761	97.746
6.75	101.467	101.423	101.379	6.5	101.093	101.108	101.024	6	98.128	98.113	98.098
6.875	101.288	101.283	101.133	6.625	101.601	101.617	101.533	6.125	98.443	98.428	98.414
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	97.884	97.839	97.823	5.25	97.884	97.839	97.823	5.25	97.884	97.839	97.823
5.375	98.306	98.255	98.223	5.375	98.306	98.255	98.223	5.375	98.306	98.255	98.223

5.5	98.900	98.849	98.817	5.5	98.900	98.849	98.817	5.5	98.900	98.849	98.817
5.625	99.494	99.443	99.411	5.625	99.494	99.443	99.411	5.625	99.494	99.443	99.411
5.75	100.037	99.987	99.954	5.75	100.037	99.987	99.954	5.75	100.037	99.987	99.954
5.875	100.172	100.078	100.030	5.875	100.172	100.078	100.030	5.875	100.172	100.078	100.030
6	100.747	100.721	100.623	6	100.747	100.721	100.623	6	100.747	100.721	100.623
6.125	101.324	101.297	101.200	6.125	101.324	101.297	101.200	6.125	101.324	101.297	101.200
6.25	101.726	101.713	101.609	6.25	101.726	101.713	101.609	6.25	101.726	101.713	101.609
6.375	101.184	101.154	101.125	6.375	101.184	101.154	101.125	6.375	101.184	101.154	101.125
6.5	101.749	101.719	101.690	6.5	101.749	101.719	101.690	6.5	101.749	101.719	101.690
6.625	102.158	102.172	102.108	6.625	102.158	102.172	102.108	6.625	102.158	102.172	102.108
6.75	102.528	102.543	102.479	6.75	102.528	102.543	102.479	6.75	102.528	102.543	102.479
6.875	102.008	101.964	101.920	6.875	102.008	101.964	101.920	6.875	102.008	101.964	101.920
7	102.471	102.427	102.383	7	102.471	102.427	102.383	7	102.471	102.427	102.383
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	96.479	96.433	96.420	4.25	95.470	95.424	95.407	5.25	96.861	96.725	96.716
4.625	96.979	96.932	96.969	4.375	95.976	95.929	95.913	5.375	97.407	97.300	97.263
4.75	97.476	97.430	97.413	4.5	96.479	96.433	96.420	5.5	98.085	98.142	98.051
4.875	97.529	97.524	97.539	4.625	96.979	96.932	96.969	5.625	98.517	98.575	98.484
5	98.064	98.045	98.068	4.75	97.476	97.430	97.413	5.75	99.360	99.170	98.979
5.125	98.584	98.565	98.588	4.875	97.529	97.524	97.539	5.875	100.051	99.860	99.670
5.25	98.936	98.890	98.873	5	98.064	98.045	98.068	6	100.416	100.240	100.120
5.375	99.006	98.958	98.965	5.125	98.584	98.565	98.588	6.125	100.785	100.816	100.696
5.5	99.496	99.449	99.455	5.25	98.936	98.890	98.873	6.25	101.208	101.018	100.827
5.625	99.960	99.912	99.919	5.375	99.006	98.958	98.965	6.375	100.509	100.494	100.450
5.75	100.106	100.050	100.016	5.5	99.496	99.449	99.455	6.5	101.093	101.108	101.024
5.875	100.088	100.074	100.059	5.625	99.960	99.912	99.919	6.625	101.601	101.617	101.533
6	100.489	100.425	100.411	5.75	100.106	100.050	100.016	6.75	101.467	101.423	101.379
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	96.861	96.725	96.716	5.25	96.525	96.474	96.442	4.5	93.671	93.727	93.642
5.375	97.407	97.300	97.263	5.375	97.243	97.300	97.209	4.625	94.205	94.261	94.176
5.5	98.085	98.142	98.051	5.5	98.085	98.142	98.051	4.75	93.266	93.281	93.295
5.625	98.517	98.575	98.484	5.625	98.517	98.575	98.484	4.875	93.572	93.586	93.601
5.75	99.360	99.170	98.979	5.75	98.900	98.849	98.817	5	94.003	94.018	94.032
5.875	100.051	99.860	99.670	5.875	99.534	99.570	99.450	5.125	94.286	94.301	94.315
6	100.416	100.240	100.120	6	100.204	100.240	100.120	5.25	95.680	95.672	95.665
6.125	100.785	100.816	100.696	6.125	100.780	100.816	100.696	5.375	95.791	95.784	95.776
6.25	101.208	101.018	100.827	6.25	100.758	100.682	100.634	5.5	96.208	96.201	96.194
6.375	100.509	100.494	100.450	6.375	100.479	100.494	100.410	5.625	96.623	96.616	96.608
6.5	101.093	101.108	101.024	6.5	101.093	101.108	101.024	5.75	97.476	97.461	97.447
6.625	101.601	101.617	101.533	6.625	101.601	101.617	101.533	5.875	97.776	97.761	97.746
6.75	101.467	101.423	101.379	6.75	101.286	101.214	101.150	6	98.128	98.113	98.098
6.875	101.288	101.283	101.133	6.875	101.288	101.283	101.133	6.125	98.443	98.428	98.414

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	96.790	96.745	96.729	5.125	96.790	96.745	96.729	4.75	95.009	94.964	94.948
5.25	97.620	97.481	97.468	5.25	97.620	97.481	97.468	4.875	95.603	95.558	95.542
5.375	98.136	97.998	97.984	5.375	98.136	97.998	97.984	5	96.197	96.151	96.135
5.5	98.617	98.478	98.465	5.5	98.617	98.478	98.465	5.125	96.790	96.745	96.729
5.625	99.097	98.957	98.945	5.625	99.097	98.957	98.945	5.25	97.384	97.339	97.323
5.75	99.537	99.487	99.454	5.75	99.537	99.487	99.454	5.375	97.806	97.755	97.723
5.875	99.945	99.840	99.829	5.875	99.945	99.840	99.829	5.5	98.400	98.349	98.317
6	100.370	100.264	100.254	6	100.370	100.264	100.254	5.625	98.994	98.943	98.911
6.125	100.824	100.749	100.700	6.125	100.824	100.749	100.700	5.75	99.537	99.487	99.454
6.25	101.226	101.151	101.102	6.25	101.226	101.151	101.102	5.875	99.672	99.578	99.530
6.375	100.869	100.794	100.776	6.375	100.869	100.794	100.776	6	100.247	100.172	100.123
6.5	101.265	101.219	101.190	6.5	101.265	101.219	101.190	6.125	100.824	100.749	100.700
6.625	101.658	101.587	101.532	6.625	101.658	101.587	101.532	6.25	101.226	101.151	101.102
6.75	101.942	101.871	101.817	6.75	101.942	101.871	101.817	6.375	100.684	100.654	100.625
6.875	101.508	101.464	101.420	6.875	101.508	101.464	101.420	6.5	101.249	101.219	101.190
7	101.971	101.927	101.883	7	101.971	101.927	101.883	6.625	101.658	101.587	101.522
7.125	102.370	102.326	102.283	7.125	102.370	102.326	102.283	6.75	101.942	101.871	101.817
7.25	102.611	102.530	102.466	7.25	102.611	102.530	102.466	6.875	101.508	101.464	101.420
7.375	101.957	101.877	101.840	7.375	101.957	101.877	101.840	7	101.971	101.927	101.883
7.5	102.295	102.215	102.178	7.5	102.295	102.215	102.178	7.125	102.370	102.326	102.283
7.625	102.531	102.435	102.354	7.625	102.531	102.435	102.354	7.25	102.611	102.530	102.466
7.75	102.836	102.740	102.659	7.75	102.836	102.740	102.659	7.375	101.925	101.808	101.691
7.875	101.707	101.600	101.487	7.875	101.707	101.600	101.487	7.5	102.247	102.130	102.013
8	102.128	102.021	101.908	8	102.128	102.021	101.908	7.625	102.531	102.435	102.354
8.125	102.527	102.420	102.307	8.125	102.527	102.420	102.307	7.75	102.836	102.740	102.659

  

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	90.825	90.892	90.965	3.5	90.825	90.892	90.965	4.875	93.877	93.975	93.854
3.625	91.352	91.420	91.493	3.625	91.352	91.420	91.493	5	94.207	94.305	94.184
3.75	92.461	92.516	92.572	3.75	92.461	92.516	92.572	5.125	94.891	94.989	94.868
3.875	92.986	93.040	93.097	3.875	92.986	93.040	93.097	5.25	96.840	96.704	96.694
4	93.504	93.558	93.615	4	93.504	93.558	93.615	5.375	97.290	97.156	97.146
4.125	94.013	94.068	94.124	4.125	94.013	94.068	94.124	5.5	97.736	97.600	97.590
4.25	94.970	94.924	94.907	4.25	94.970	94.924	94.907	5.625	98.144	98.010	97.999
4.375	95.476	95.429	95.413	4.375	95.476	95.429	95.413	5.75	98.860	98.670	98.573
4.5	95.979	95.933	95.916	4.5	95.979	95.933	95.916	5.875	99.551	99.360	99.170
4.625	96.479	96.432	96.416	4.625	96.479	96.432	96.416	6	99.916	99.726	99.536
4.75	96.976	96.930	96.913	4.75	96.976	96.930	96.913	6.125	100.285	100.095	99.905
4.875	97.009	97.024	97.039	4.875	97.009	97.024	97.039	6.25	100.708	100.518	100.327
5	97.456	97.455	97.470	5	97.456	97.455	97.470	6.375	100.428	100.356	100.339
5.125	97.949	97.902	97.886	5.125	97.949	97.902	97.886	6.5	100.735	100.663	100.646
5.25	98.436	98.390	98.373	5.25	98.436	98.390	98.373	6.625	101.056	100.983	100.966
5.375	98.184	98.159	98.151	5.375	98.184	98.159	98.151	6.75	100.967	100.923	100.879
5.5	98.642	98.586	98.569	5.5	98.642	98.586	98.569	6.875	100.370	100.385	100.235
5.625	99.126	99.070	99.037	5.625	99.126	99.070	99.037	7	100.784	100.770	100.696
5.75	99.606	99.550	99.516	5.75	99.606	99.550	99.516	7.125	101.183	101.139	101.095
5.875	99.588	99.574	99.559	5.875	99.588	99.574	99.559	7.25	101.261	101.180	101.116
6	99.940	99.925	99.911	6	99.940	99.925	99.911	7.375	100.332	100.322	100.225
								7.5	100.677	100.671	100.573
								7.625	101.075	100.979	100.898
								7.75	101.370	101.274	101.193

  

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	100.735	100.663	100.646	6.125	99.855	99.835	99.745	4.5	92.878	92.935	92.849
6.625	101.056	100.983	100.966	6.25	100.258	100.182	100.134	4.625	93.302	93.359	93.273
6.75	100.967	100.923	100.879	6.375	100.474	100.402	100.385	4.75	92.766	92.781	92.795
6.875	100.370	100.385	100.235	6.5	100.794	100.722	100.705	4.875	93.072	93.086	93.101
7	100.784	100.770	100.696	6.625	101.135	101.063	101.045	5	93.503	93.518	93.532
7.125	101.183	101.139	101.095	6.75	100.786	100.714	100.650	5.125	93.786	93.801	93.815
7.25	101.261	101.180	101.116	6.875	100.370	100.385	100.270	5.25	95.180	95.172	95.165
7.375	100.332	100.322	100.225	7	100.755	100.770	100.620	5.375	95.291	95.284	95.276
7.5	100.677	100.671	100.573	7.125	101.012	101.002	100.873	5.5	95.708	95.701	95.694
7.625	101.075	100.979	100.898	7.25	101.311	101.230	101.166	5.625	96.123	96.116	96.108
7.75	101.370	101.274	101.193	7.375	100.328	100.322	100.225	5.75	96.976	96.961	96.947
				7.5	100.687	100.671	100.573	5.875	97.276	97.261	97.246
				7.625	101.125	101.029	100.948	6	97.628	97.613	97.598
								6.125	97.943	97.928	97.914

  

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	100.869	100.794	100.776	6.375	100.869	100.794	100.776	6	100.247	100.172	100.123

6.5	101.265	101.219	101.190	6.5	101.265	101.219	101.190	6.125	100.824	100.749	100.700
6.625	101.658	101.587	101.532	6.625	101.658	101.587	101.532	6.25	101.226	101.151	101.102
6.75	101.942	101.871	101.817	6.75	101.942	101.871	101.817	6.375	100.684	100.654	100.625
6.875	101.508	101.464	101.420	6.875	101.508	101.464	101.420	6.5	101.249	101.219	101.190
7	101.971	101.927	101.883	7	101.971	101.927	101.883	6.625	101.658	101.587	101.522
7.125	102.370	102.326	102.283	7.125	102.370	102.326	102.283	6.75	101.942	101.871	101.817
7.25	102.611	102.530	102.466	7.25	102.611	102.530	102.466	6.875	101.508	101.464	101.420
7.375	101.957	101.877	101.840	7.375	101.957	101.877	101.840	7	101.971	101.927	101.883
7.5	102.295	102.215	102.178	7.5	102.295	102.215	102.178	7.125	102.370	102.326	102.283
7.625	102.531	102.435	102.354	7.625	102.531	102.435	102.354	7.25	102.611	102.530	102.466
7.75	102.836	102.740	102.659	7.75	102.836	102.740	102.659	7.375	101.925	101.808	101.691
7.875	101.707	101.600	101.487	7.875	101.707	101.600	101.487	7.5	102.247	102.130	102.013
8	102.128	102.021	101.908	8	102.128	102.021	101.908	7.625	102.531	102.435	102.354
8.125	102.527	102.420	102.307	8.125	102.527	102.420	102.307	7.75	102.836	102.740	102.659
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	95.979	95.933	95.916	4.5	95.979	95.933	95.916	6.625	100.902	100.873	100.844
4.625	96.479	96.432	96.416	4.625	96.479	96.432	96.416	6.75	100.967	100.923	100.879
4.75	96.976	96.930	96.913	4.75	96.976	96.930	96.913	6.875	100.370	100.385	100.235
4.875	97.009	97.024	97.039	4.875	97.009	97.024	97.039	7	100.784	100.770	100.696
5	97.456	97.455	97.470	5	97.456	97.455	97.470	7.125	101.183	101.139	101.095
5.125	97.949	97.902	97.886	5.125	97.949	97.902	97.886	7.25	101.261	101.180	101.116
5.25	98.436	98.390	98.373	5.25	98.436	98.390	98.373	7.375	100.332	100.322	100.225
5.375	98.184	98.159	98.151	5.375	98.184	98.159	98.151	7.5	100.677	100.671	100.573
5.5	98.642	98.586	98.569	5.5	98.642	98.586	98.569	7.625	101.075	100.979	100.898
5.625	99.126	99.070	99.037	5.625	99.126	99.070	99.037	7.75	101.370	101.274	101.193
5.75	99.606	99.550	99.516	5.75	99.606	99.550	99.516				
5.875	99.588	99.574	99.559	5.875	99.588	99.574	99.559				
6	99.940	99.925	99.911	6	99.940	99.925	99.911				
6.125	100.255	100.241	100.226	6.125	100.255	100.241	100.226				
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	100.574	100.544	100.515	6.125	99.855	99.835	99.731	4.5	92.878	92.935	92.849
6.625	100.902	100.873	100.844	6.25	100.258	100.182	100.134	4.625	93.302	93.359	93.273
6.75	100.967	100.923	100.879	6.375	99.590	99.626	99.542	4.75	92.766	92.781	92.795
6.875	100.370	100.385	100.235	6.5	100.087	100.122	100.038	4.875	93.072	93.086	93.101
7	100.784	100.770	100.696	6.625	100.502	100.431	100.366	5	93.503	93.518	93.532
7.125	101.183	101.139	101.095	6.75	100.786	100.714	100.650	5.125	93.786	93.801	93.815
7.25	101.261	101.180	101.116	6.875	100.370	100.385	100.235	5.25	95.180	95.172	95.165
7.375	100.332	100.322	100.225	7	100.755	100.770	100.620	5.375	95.291	95.284	95.276
7.5	100.677	100.671	100.573	7.125	101.012	101.002	100.867	5.5	95.708	95.701	95.694
7.625	101.075	100.979	100.898	7.25	101.311	101.230	101.166	5.625	96.123	96.116	96.108
7.75	101.370	101.274	101.193	7.375	100.328	100.322	100.225	5.75	96.976	96.961	96.947
				7.5	100.687	100.671	100.573	5.875	97.276	97.261	97.246
				7.625	101.125	101.029	100.948	6	97.628	97.613	97.598
								6.125	97.943	97.928	97.914

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	98.896	98.729	98.429	6.75	96.296	96.129	95.829
6.875	98.916	98.730	98.430	6.875	96.316	96.130	95.830
7	99.429	99.243	98.943	7	96.829	96.643	96.343
7.125	99.885	99.699	99.399	7.125	97.285	97.099	96.799
7.25	100.331	100.145	99.845	7.25	97.731	97.545	97.245
7.375	100.694	100.435	100.135	7.375	98.094	97.835	97.535
7.5	101.167	100.908	100.608	7.5	98.567	98.308	98.008
7.625	101.593	101.334	101.034	7.625	98.993	98.734	98.434
7.75	101.999	101.740	101.440	7.75	99.399	99.140	98.840
7.875	101.472	101.139	100.839	7.875	98.872	98.539	98.239
8	101.905	101.572	101.272	8	99.305	98.972	98.672
8.125	102.301	101.968	101.668	8.125	99.701	99.368	99.068
8.25	102.667	102.334	102.034	8.25	100.067	99.734	99.434

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.896	96.729	96.429	6.75	94.296	94.129	93.829
6.875	96.916	96.730	96.430	6.875	94.316	94.130	93.830
7	97.429	97.243	96.943	7	94.829	94.643	94.343
7.125	97.885	97.699	97.399	7.125	95.285	95.099	94.799
7.25	98.331	98.145	97.845	7.25	95.731	95.545	95.245
7.375	98.694	98.435	98.135	7.375	96.094	95.835	95.535
7.5	99.167	98.908	98.608	7.5	96.567	96.308	96.008
7.625	99.593	99.334	99.034	7.625	96.993	96.734	96.434
7.75	99.999	99.740	99.440	7.75	97.399	97.140	96.840
7.875	99.472	99.139	98.839	7.875	96.872	96.539	96.239
8	99.905	99.572	99.272	8	97.305	96.972	96.672
8.125	100.301	99.968	99.668	8.125	97.701	97.368	97.068
8.25	100.667	100.334	100.034	8.25	98.067	97.734	97.434

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.