



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

**YOUR BFF IN WHOLESALE**

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	97.107	97.092	97.092	5.625	97.107	97.092	97.092	5	94.680	94.634	94.618
5.75	97.943	97.943	97.944	5.75	97.666	97.707	97.735	5.125	95.371	95.325	95.309
5.875	98.568	98.568	98.569	5.875	98.274	98.284	98.319	5.25	96.134	96.088	96.072
6	99.231	99.231	99.232	6	98.917	98.894	98.885	5.375	96.776	96.729	96.713
6.125	99.746	99.746	99.747	6.125	99.341	99.329	99.358	5.5	97.380	97.334	97.318
6.25	99.696	99.696	99.696	6.25	99.393	99.418	99.428	5.625	97.896	97.850	97.834
6.375	100.267	100.267	100.267	6.375	99.995	99.976	99.959	5.75	99.258	99.235	99.214
6.5	100.812	100.812	100.812	6.5	100.559	100.540	100.522	5.875	99.843	99.820	99.799
6.625	101.263	101.263	101.263	6.625	100.936	100.917	100.899	6	100.380	100.357	100.336
6.75	101.030	101.022	101.013	6.75	100.722	100.714	100.706	6.125	100.644	100.621	100.600
6.875	101.461	101.453	101.444	6.875	101.289	101.275	101.252	6.25	100.728	100.709	100.691
7	101.938	101.930	101.922	7	101.704	101.690	101.667	6.375	101.259	101.240	101.222
7.125	102.306	102.298	102.289	7.125	102.015	102.001	101.978	6.5	101.679	101.660	101.642
7.25	102.098	102.075	102.050	7.25	102.021	102.008	101.975	6.625	102.029	102.010	101.992
7.375	102.491	102.468	102.443	7.375	102.443	102.429	102.396	6.75	101.423	101.409	101.388
7.5	102.877	102.854	102.829	7.5	102.805	102.792	102.758	6.875	101.882	101.868	101.845
7.625	103.251	103.228	103.203	7.625	103.115	103.102	103.068	7	102.218	102.204	102.182
7.75	102.851	102.821	102.789	7.75	102.837	102.802	102.770	7.125	102.507	102.493	102.470
7.875	103.244	103.209	103.177	7.875	103.244	103.209	103.177	7.25	102.354	102.341	102.308
8	103.567	103.537	103.505	8	103.488	103.488	103.439	7.375	102.692	102.679	102.646
8.125	103.940	103.910	103.878	8.125	103.613	103.613	103.559	7.5	103.028	103.015	102.981
8.25	103.280	103.202	103.153	8.25	103.280	103.202	103.153	7.625	103.315	103.302	103.268
8.375	103.714	103.636	103.587	8.375	103.714	103.636	103.587	7.75	102.905	102.889	102.848
8.5	104.140	104.062	104.013	8.5	104.140	104.062	104.013	7.875	103.229	103.196	103.163
8.625	104.350	104.272	104.224	8.625	104.350	104.272	104.224	8	103.396	103.396	103.348
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	96.649	96.506	96.544	4.625	96.812	96.669	96.669	6	98.889	98.872	98.856
4.75	97.384	97.246	97.246	4.75	97.714	97.576	97.576	6.125	99.348	99.336	99.336
4.875	97.901	97.768	97.768	4.875	98.285	98.152	98.152	6.25	99.578	99.564	99.551
5	98.296	98.168	98.168	5	98.696	98.567	98.567	6.375	100.106	100.092	100.079
5.125	98.272	98.228	98.221	5.125	98.711	98.618	98.618	6.5	100.583	100.569	100.556
5.25	98.638	98.604	98.594	5.25	98.994	98.906	98.906	6.625	100.775	100.716	100.703
5.375	99.118	99.072	99.055	5.375	99.508	99.424	99.424	6.75	100.906	100.895	100.876
5.5	99.452	99.406	99.389	5.5	99.873	99.794	99.794	6.875	101.341	101.330	101.310
5.625	99.619	99.610	99.600	5.625	99.651	99.576	99.576	7	101.629	101.618	101.599
5.75	99.932	99.869	99.861	5.75	100.295	100.225	100.225	7.125	101.942	101.884	101.864
5.875	100.380	100.321	100.287	5.875	100.660	100.594	100.594	7.25	102.156	102.145	102.114
6	100.664	100.605	100.572	6	100.939	100.878	100.878	7.375	102.498	102.488	102.457
6.125	100.652	100.614	100.573	6.125	100.591	100.550	100.550	7.5	102.826	102.816	102.784
6.25	100.864	100.793	100.761	6.25	101.000	100.964	100.964	7.625	103.033	103.003	102.981
6.375	101.292	101.221	101.171	6.375	101.290	101.257	101.257	7.75	102.353	102.170	101.980
6.5	101.535	101.464	101.414	6.5	101.564	101.536	101.536	7.875	102.710	102.524	102.330
6.625	101.504	101.472	101.437	6.625	101.031	101.024	101.024				
6.75	101.555	101.496	101.463	6.75	101.359	101.356	101.356				
6.875	101.968	101.909	101.876	6.875	101.671	101.671	101.669				
7	102.177	102.118	102.085	7	101.952	101.952	101.945				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.286	91.278	91.278	5.125	96.551	96.505	96.488				
5.125	93.639	93.604	93.604	5.25	97.067	97.021	97.004				
5.25	94.374	94.344	94.344	5.375	97.539	97.493	97.476				
5.375	95.087	95.061	95.061	5.5	97.866	97.820	97.803				
5.5	95.523	95.503	95.503	5.625	97.898	97.839	97.806				
5.625	95.994	95.978	95.978	5.75	98.388	98.330	98.296				
5.75	97.836	97.810	97.810	5.875	98.833	98.774	98.741				
5.875	98.410	98.388	98.388	6	99.200	99.129	99.078				
6	98.912	98.895	98.895	6.125	99.760	99.689	99.638				
6.125	99.526	99.514	99.514	6.25	100.231	100.160	100.109				
6.25	99.478	99.455	99.455	6.375	100.651	100.580	100.530				
6.375	99.940	99.922	99.922	6.5	100.882	100.811	100.761				
6.5	100.370	100.357	100.357	6.625	100.336	100.278	100.244				
6.625	100.758	100.749	100.749	6.75	100.797	100.738	100.705				
6.75	100.611	100.592	100.592	6.875	101.201	101.142	101.108				
6.875	101.018	101.004	101.003	7	101.385	101.326	101.293				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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	98.591	98.591	98.591	5.75	98.565	98.519	98.502	5	97.679	97.677	97.669
5.875	99.225	99.226	99.226	5.875	99.179	99.133	99.117	5.125	97.909	97.902	97.889
6	99.833	99.833	99.833	6	99.715	99.668	99.652	5.25	98.480	98.470	98.453
6.125	100.413	100.413	100.413	6.125	100.133	100.087	100.071	5.375	98.803	98.793	98.776
6.25	100.420	100.420	100.420	6.25	100.083	100.037	100.021	5.5	99.218	99.208	99.191
6.375	100.958	100.958	100.958	6.375	100.615	100.569	100.553	5.625	99.458	99.448	99.432
6.5	101.475	101.475	101.475	6.5	101.068	101.022	101.006	5.75	99.692	99.651	99.600
6.625	101.951	101.951	101.951	6.625	101.430	101.384	101.367	5.875	100.061	100.020	99.970
6.75	101.734	101.710	101.686	6.75	101.114	101.067	101.051	6	100.246	100.205	100.155
6.875	102.210	102.186	102.162	6.875	101.601	101.555	101.538				
7	102.659	102.635	102.611	7	102.014	101.968	101.952				
7.125	103.079	103.056	103.032	7.125	102.310	102.264	102.248				
7.25	102.897	102.857	102.817	7.25	102.023	101.977	101.961				
7.375	103.319	103.280	103.239	7.375	102.475	102.429	102.413				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.233	96.231	96.222
5.125	96.607	96.600	96.587
5.25	96.978	96.968	96.951
5.375	97.331	97.321	97.304
5.5	97.676	97.666	97.649
5.625	97.997	97.986	97.970
5.75	98.184	98.131	98.064
5.875	98.504	98.451	98.384
6	99.029	98.975	98.908

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	97.884	97.852	97.816	5.75	99.163	99.132	99.111	5	97.679	97.677	97.669
5.875	98.576	98.543	98.506	5.875	99.637	99.606	99.585	5.125	97.909	97.902	97.889
6	99.105	99.068	99.030	6	100.121	100.091	100.070	5.25	98.480	98.470	98.453
6.125	99.683	99.640	99.601	6.125	100.410	100.379	100.358	5.375	98.803	98.793	98.776
6.25	100.122	100.109	100.103	6.25	100.646	100.620	100.602	5.5	99.218	99.208	99.191
6.375	100.690	100.673	100.663	6.375	101.069	101.044	101.026	5.625	99.458	99.448	99.432
6.5	101.177	101.155	101.144	6.5	101.442	101.417	101.399	5.75	99.692	99.651	99.600
6.625	101.670	101.638	101.626	6.625	101.803	101.778	101.760	5.875	100.061	100.020	99.970
6.75	101.474	101.468	101.450	6.75	101.360	101.332	101.315	6	100.246	100.205	100.155
6.875	102.033	102.018	102.001	6.875	101.731	101.703	101.686				
7	102.519	102.497	102.480	7	102.069	102.041	102.023				
7.125	102.886	102.857	102.841	7.125	102.384	102.357	102.339				
7.25	102.712	102.698	102.677	7.25	102.332	102.301	102.277				
7.375	103.209	103.184	103.161	7.375	102.657	102.626	102.601				
7.5	103.623	103.591	103.568	7.5	103.001	102.970	102.945				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.487	96.460	96.448
4.875	96.780	96.635	96.776
5	97.314	97.168	97.156
5.125	97.788	97.642	97.630
5.25	98.091	97.946	97.934
5.375	98.395	98.251	98.239
5.5	98.578	98.434	98.422
5.625	98.948	98.756	98.745
5.75	99.237	99.046	99.035
5.875	99.527	99.337	99.326
6	99.843	99.653	99.642

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



5.5	99.056	99.041	99.046	5.5	99.056	99.041	99.046	5.5	99.056	99.041	99.046
5.625	99.601	99.548	99.516	5.625	99.601	99.548	99.516	5.625	99.601	99.548	99.516
5.75	100.145	100.097	100.101	5.75	100.145	100.097	100.101	5.75	100.145	100.097	100.101
5.875	100.202	100.012	99.978	5.875	100.202	100.012	99.978	5.875	100.202	100.012	99.978
6	100.780	100.660	100.647	6	100.780	100.660	100.647	6	100.780	100.660	100.647
6.125	101.354	101.234	101.221	6.125	101.354	101.234	101.221	6.125	101.354	101.234	101.221
6.25	101.747	101.627	101.613	6.25	101.747	101.627	101.613	6.25	101.747	101.627	101.613
6.375	101.092	101.033	100.975	6.375	101.092	101.033	100.975	6.375	101.092	101.033	100.975
6.5	101.633	101.604	101.574	6.5	101.633	101.604	101.574	6.5	101.633	101.604	101.574
6.625	102.090	102.083	102.053	6.625	102.090	102.083	102.053	6.625	102.090	102.083	102.053
6.75	102.418	102.411	102.381	6.75	102.418	102.411	102.381	6.75	102.418	102.411	102.381
6.875	101.845	101.809	101.772	6.875	101.845	101.809	101.772	6.875	101.845	101.809	101.772
7	102.230	102.193	102.157	7	102.230	102.193	102.157	7	102.230	102.193	102.157
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	96.687	96.743	96.779	4.25	95.607	95.631	95.667	5.25	96.890	96.758	96.749
4.625	97.233	97.290	97.326	4.375	96.133	96.190	96.226	5.375	97.530	97.515	97.492
4.75	97.598	97.552	97.535	4.5	96.687	96.743	96.779	5.5	98.371	98.357	98.334
4.875	97.778	97.759	97.778	4.625	97.233	97.290	97.326	5.625	98.804	98.789	98.766
5	98.308	98.289	98.308	4.75	97.598	97.552	97.535	5.75	99.333	99.143	98.952
5.125	98.821	98.802	98.822	4.875	97.778	97.759	97.778	5.875	100.018	99.828	99.637
5.25	99.004	98.958	98.941	5	98.308	98.289	98.308	6	100.368	100.179	100.149
5.375	99.165	99.133	99.136	5.125	98.821	98.802	98.822	6.125	100.873	100.753	100.723
5.5	99.647	99.615	99.617	5.25	99.004	98.958	98.941	6.25	101.075	100.884	100.694
5.625	100.102	100.070	100.072	5.375	99.165	99.133	99.136	6.375	100.427	100.421	100.371
5.75	100.327	100.268	100.235	5.5	99.647	99.615	99.617	6.5	101.035	101.029	100.979
5.875	100.246	100.370	100.495	5.625	100.102	100.070	100.072	6.625	101.535	101.528	101.478
6	100.572	100.696	100.821	5.75	100.327	100.268	100.235	6.75	101.242	101.206	101.169
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	96.890	96.758	96.749	5.25	96.632	96.616	96.593	4.5	94.031	94.087	93.998
5.375	97.530	97.515	97.492	5.375	97.530	97.515	97.492	4.625	94.559	94.616	94.527
5.5	98.371	98.357	98.334	5.5	98.371	98.357	98.334	4.75	93.435	93.442	93.449
5.625	98.804	98.789	98.766	5.625	98.804	98.789	98.766	4.875	93.729	93.736	93.744
5.75	99.333	99.143	98.952	5.75	99.007	98.954	98.922	5	94.149	94.157	94.164
5.875	100.018	99.828	99.637	5.875	99.630	99.510	99.480	5.125	94.471	94.452	94.445
6	100.368	100.179	100.149	6	100.299	100.179	100.149	5.25	95.949	95.963	95.978
6.125	100.873	100.753	100.723	6.125	100.873	100.753	100.723	5.375	96.036	96.051	96.066
6.25	101.075	100.884	100.694	6.25	100.628	100.552	100.504	5.5	96.427	96.442	96.456
6.375	100.427	100.421	100.371	6.375	100.427	100.421	100.371	5.625	96.817	96.832	96.846
6.5	101.035	101.029	100.979	6.5	101.035	101.029	100.979	5.75	97.670	97.794	97.919
6.625	101.535	101.528	101.478	6.625	101.535	101.528	101.478	5.875	97.933	98.058	98.182
6.75	101.242	101.206	101.169	6.75	100.989	100.905	100.840	6	98.259	98.384	98.508
6.875	101.137	101.041	100.978	6.875	101.137	101.041	100.978	6.125	98.545	98.670	98.794

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	101.168	101.100	101.082	6.5	101.168	101.100	101.082	6.125	100.711	100.635	100.586
6.625	101.519	101.451	101.432	6.625	101.519	101.451	101.432	6.25	101.097	101.021	100.972
6.75	101.742	101.706	101.669	6.75	101.742	101.706	101.669	6.375	100.592	100.533	100.475
6.875	101.477	101.408	101.381	6.875	101.477	101.408	101.381	6.5	101.133	101.075	101.016
7	101.816	101.747	101.719	7	101.816	101.747	101.719	6.625	101.394	101.335	101.276
7.125	102.145	102.108	102.071	7.125	102.145	102.108	102.071	6.75	101.742	101.706	101.669
7.25	102.311	102.228	102.163	7.25	102.311	102.228	102.163	6.875	101.345	101.309	101.272
7.375	101.837	101.759	101.723	7.375	101.837	101.759	101.723	7	101.730	101.693	101.657
7.5	102.170	102.091	102.055	7.5	102.170	102.091	102.055	7.125	102.145	102.108	102.071
7.625	102.319	102.202	102.105	7.625	102.319	102.202	102.105	7.25	102.311	102.228	102.163
7.75	102.550	102.459	102.394	7.75	102.550	102.459	102.394	7.375	101.756	101.639	101.522
7.875	101.454	101.340	101.227	7.875	101.454	101.340	101.227	7.5	102.068	101.951	101.834
8	101.857	101.743	101.630	8	101.857	101.743	101.630	7.625	102.319	102.202	102.105
8.125	102.244	102.130	102.017	8.125	102.244	102.130	102.017	7.75	102.550	102.459	102.394
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	96.108	96.061	96.067	4.5	96.108	96.061	96.067	6.625	100.656	100.597	100.539
4.625	96.605	96.559	96.618	4.625	96.605	96.559	96.618	6.75	100.742	100.706	100.669
4.75	97.098	97.052	97.035	4.75	97.098	97.052	97.035	6.875	100.218	100.142	100.079
4.875	97.166	97.174	97.181	4.875	97.166	97.174	97.181	7	100.600	100.523	100.461
5	97.587	97.594	97.602	5	97.587	97.594	97.602	7.125	100.895	100.858	100.821
5.125	98.020	97.974	97.957	5.125	98.020	97.974	97.957	7.25	100.961	100.878	100.813
5.25	98.504	98.458	98.441	5.25	98.504	98.458	98.441	7.375	100.235	100.209	100.116
5.375	98.411	98.426	98.441	5.375	98.411	98.426	98.441	7.5	100.579	100.553	100.460
5.5	98.874	98.817	98.831	5.5	98.874	98.817	98.831	7.625	100.805	100.750	100.657
5.625	99.353	99.294	99.261	5.625	99.353	99.294	99.261	7.75	101.084	100.993	100.928
5.75	99.827	99.768	99.735	5.75	99.827	99.768	99.735				
5.875	99.746	99.870	99.995	5.875	99.746	99.870	99.995				
6	100.072	100.196	100.321	6	100.072	100.196	100.321				
6.125	100.358	100.482	100.607	6.125	100.358	100.482	100.607				
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	100.396	100.337	100.279	6.125	99.860	99.760	99.731	4.5	93.218	93.274	93.185
6.625	100.656	100.597	100.539	6.25	100.128	100.052	100.004	4.625	93.628	93.685	93.596
6.75	100.742	100.706	100.669	6.375	99.528	99.541	99.491	4.75	92.935	92.942	92.949
6.875	100.218	100.142	100.079	6.5	100.014	100.027	99.977	4.875	93.229	93.236	93.244
7	100.600	100.523	100.461	6.625	100.309	100.322	100.272	5	93.649	93.657	93.664
7.125	100.895	100.858	100.821	6.75	100.489	100.405	100.340	5.125	93.930	93.937	93.945
7.25	100.961	100.878	100.813	6.875	100.218	100.142	100.079	5.25	95.449	95.463	95.478
7.375	100.235	100.209	100.116	7	100.600	100.523	100.461	5.375	95.536	95.551	95.566
7.5	100.579	100.553	100.460	7.125	100.822	100.746	100.684	5.5	95.927	95.942	95.956
7.625	100.805	100.750	100.657	7.25	101.011	100.928	100.863	5.625	96.317	96.332	96.346
7.75	101.084	100.993	100.928	7.375	100.235	100.209	100.116	5.75	97.170	97.294	97.419
				7.5	100.579	100.553	100.460	5.875	97.433	97.558	97.682
				7.625	100.855	100.763	100.699	6	97.759	97.884	98.008
								6.125	98.045	98.170	98.294

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	98.692	98.524	98.224	6.75	96.092	95.924	95.624
6.875	99.216	98.991	98.691	6.875	96.616	96.391	96.091
7	99.719	99.494	99.194	7	97.119	96.894	96.594
7.125	100.175	99.950	99.650	7.125	97.575	97.350	97.050
7.25	100.611	100.386	100.086	7.25	98.011	97.786	97.486
7.375	100.856	100.570	100.270	7.375	98.256	97.970	97.670
7.5	101.319	101.033	100.733	7.5	98.719	98.433	98.133
7.625	101.735	101.449	101.149	7.625	99.135	98.849	98.549
7.75	102.131	101.845	101.545	7.75	99.531	99.245	98.945
7.875	101.558	101.212	100.912	7.875	98.958	98.612	98.312
8	101.981	101.635	101.335	8	99.381	99.035	98.735
8.125	102.367	102.021	101.721	8.125	99.767	99.421	99.121
8.25	102.733	102.387	102.087	8.25	100.133	99.787	99.487

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.692	96.524	96.224	6.75	94.092	93.924	93.624
6.875	97.216	96.991	96.691	6.875	94.616	94.391	94.091
7	97.719	97.494	97.194	7	95.119	94.894	94.594
7.125	98.175	97.950	97.650	7.125	95.575	95.350	95.050
7.25	98.611	98.386	98.086	7.25	96.011	95.786	95.486
7.375	98.856	98.570	98.270	7.375	96.256	95.970	95.670
7.5	99.319	99.033	98.733	7.5	96.719	96.433	96.133
7.625	99.735	99.449	99.149	7.625	97.135	96.849	96.549
7.75	100.131	99.845	99.545	7.75	97.531	97.245	96.945
7.875	99.558	99.212	98.912	7.875	96.958	96.612	96.312
8	99.981	99.635	99.335	8	97.381	97.035	96.735
8.125	100.367	100.021	99.721	8.125	97.767	97.421	97.121
8.25	100.733	100.387	100.087	8.25	98.133	97.787	97.487

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.