



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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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	96.756	96.714	96.714	5.625	96.756	96.714	96.714	5	94.287	94.241	94.225
5.75	97.674	97.674	97.674	5.75	97.490	97.520	97.544	5.125	95.025	94.978	94.963
5.875	98.287	98.287	98.287	5.875	98.059	98.085	98.116	5.25	95.787	95.741	95.726
6	98.938	98.938	98.938	6	98.615	98.638	98.673	5.375	96.429	96.382	96.367
6.125	99.440	99.440	99.440	6.125	99.088	99.110	99.146	5.5	97.033	96.987	96.971
6.25	99.474	99.474	99.474	6.25	99.291	99.305	99.311	5.625	97.550	97.503	97.488
6.375	100.033	100.033	100.033	6.375	99.808	99.817	99.830	5.75	98.823	98.796	98.819
6.5	100.565	100.565	100.565	6.5	100.269	100.275	100.292	5.875	99.398	99.371	99.348
6.625	100.992	100.992	100.992	6.625	100.706	100.712	100.730	6	99.925	99.898	99.873
6.75	100.930	100.922	100.914	6.75	100.586	100.582	100.570	6.125	100.177	100.165	100.199
6.875	101.339	101.331	101.323	6.875	101.078	101.064	101.062	6.25	100.340	100.316	100.312
7	101.787	101.779	101.771	7	101.472	101.428	101.402	6.375	100.861	100.834	100.813
7.125	102.154	102.146	102.138	7.125	101.808	101.800	101.791	6.5	101.269	101.242	101.221
7.25	102.092	102.068	102.043	7.25	101.868	101.808	101.790	6.625	101.605	101.578	101.555
7.375	102.484	102.460	102.436	7.375	102.291	102.228	102.196	6.75	101.175	101.132	101.105
7.5	102.884	102.860	102.836	7.5	102.667	102.604	102.573	6.875	101.614	101.571	101.544
7.625	103.264	103.239	103.215	7.625	102.969	102.905	102.875	7	101.937	101.892	101.867
7.75	102.864	102.832	102.800	7.75	102.706	102.646	102.607	7.125	102.231	102.186	102.162
7.875	103.234	103.202	103.169	7.875	103.109	103.005	102.978	7.25	102.205	102.143	102.110
8	103.592	103.560	103.528	8	103.377	103.377	103.328	7.375	102.546	102.484	102.452
8.125	103.968	103.935	103.903	8.125	103.506	103.506	103.452	7.5	102.893	102.830	102.798
8.25	103.294	103.215	103.160	8.25	103.294	103.215	103.160	7.625	103.179	103.115	103.084
8.375	103.720	103.641	103.586	8.375	103.720	103.641	103.586	7.75	102.773	102.694	102.656
8.5	104.146	104.068	104.012	8.5	104.146	104.068	104.012	7.875	103.079	102.997	102.957
8.625	104.357	104.278	104.223	8.625	104.357	104.278	104.223	8	103.340	103.340	103.292
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	96.330	96.282	96.282	4.625	96.553	96.505	96.505	6	98.411	98.341	98.341
4.75	97.072	97.028	97.028	4.75	97.460	97.416	97.416	6.125	98.968	98.956	98.956
4.875	97.559	97.520	97.520	4.875	97.944	97.904	97.904	6.25	99.177	99.159	99.141
5	98.008	97.973	97.973	5	98.407	98.372	98.372	6.375	99.689	99.670	99.653
5.125	98.111	98.080	98.080	5.125	98.555	98.525	98.525	6.5	100.146	100.126	100.109
5.25	98.614	98.568	98.551	5.25	98.831	98.805	98.805	6.625	100.580	100.477	100.374
5.375	99.097	99.050	99.034	5.375	99.332	99.311	99.311	6.75	100.647	100.608	100.584
5.5	99.432	99.385	99.368	5.5	99.690	99.673	99.673	6.875	101.058	101.019	100.995
5.625	99.296	99.249	99.231	5.625	99.407	99.347	99.347	7	101.412	101.361	101.345
5.75	99.795	99.748	99.731	5.75	100.059	100.004	100.004	7.125	101.791	101.698	101.660
5.875	100.248	100.202	100.184	5.875	100.374	100.324	100.324	7.25	101.932	101.874	101.843
6	100.532	100.486	100.468	6	100.656	100.610	100.610	7.375	102.272	102.213	102.183
6.125	100.467	100.325	100.325	6.125	100.611	100.470	100.470	7.5	102.605	102.545	102.516
6.25	100.761	100.715	100.697	6.25	100.883	100.746	100.746	7.625	102.817	102.735	102.720
6.375	101.190	101.143	101.125	6.375	101.135	101.003	101.003	7.75	102.360	102.164	101.969
6.5	101.432	101.386	101.367	6.5	101.425	101.297	101.297	7.875	102.725	102.525	102.325
6.625	101.075	101.028	101.011	6.625	100.963	100.940	100.940				
6.75	101.545	101.498	101.481	6.75	101.286	101.251	101.251				
6.875	101.958	101.911	101.894	6.875	101.643	101.596	101.579				
7	102.165	102.118	102.101	7	101.850	101.836	101.829				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	90.985	90.965	90.965	5.125	96.525	96.478	96.462				
5.125	93.318	93.267	93.267	5.25	97.043	96.996	96.980				
5.25	94.052	94.006	94.006	5.375	97.517	97.471	97.454				
5.375	94.764	94.723	94.723	5.5	97.845	97.799	97.782				
5.5	95.192	95.156	95.156	5.625	97.763	97.717	97.699				
5.625	95.647	95.615	95.615	5.75	98.255	98.208	98.191				
5.75	97.525	97.498	97.498	5.875	98.702	98.655	98.637				
5.875	98.068	98.046	98.046	6	99.095	99.049	99.030				
6	98.556	98.540	98.540	6.125	99.656	99.609	99.591				
6.125	99.148	99.136	99.136	6.25	100.128	100.082	100.063				
6.25	99.070	99.063	99.063	6.375	100.549	100.502	100.484				
6.375	99.510	99.506	99.506	6.5	100.778	100.732	100.714				
6.5	100.006	99.960	99.944	6.625	100.324	100.278	100.260				
6.625	100.405	100.359	100.343	6.75	100.787	100.740	100.723				
6.75	100.461	100.442	100.442	6.875	101.190	101.144	101.126				
6.875	100.859	100.836	100.834	7	101.373	101.326	101.309				

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

ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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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	98.280	98.280	98.277	5.75	98.235	98.189	98.173	5	97.360	97.345	97.328
5.875	98.903	98.903	98.901	5.875	98.855	98.809	98.793	5.125	97.582	97.567	97.550
6	99.501	99.501	99.498	6	99.394	99.347	99.332	5.25	98.124	98.109	98.092
6.125	100.069	100.069	100.067	6.125	99.821	99.775	99.759	5.375	98.424	98.409	98.392
6.25	100.155	100.155	100.154	6.25	99.842	99.796	99.780	5.5	98.820	98.805	98.788
6.375	100.687	100.687	100.685	6.375	100.378	100.332	100.316	5.625	99.042	99.027	99.010
6.5	101.194	101.194	101.193	6.5	100.833	100.787	100.771	5.75	99.341	99.309	99.275
6.625	101.655	101.655	101.654	6.625	101.195	101.149	101.133	5.875	99.689	99.657	99.623
6.75	101.637	101.613	101.591	6.75	101.012	100.966	100.950	6	99.849	99.817	99.783
6.875	102.094	102.070	102.048	6.875	101.502	101.456	101.440				
7	102.515	102.491	102.469	7	101.916	101.870	101.854				
7.125	102.936	102.911	102.889	7.125	102.211	102.165	102.149				
7.25	102.839	102.799	102.761	7.25	102.014	101.967	101.952				
7.375	103.263	103.223	103.185	7.375	102.469	102.423	102.407				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.913	95.898	95.881
5.125	96.280	96.265	96.248
5.25	96.622	96.607	96.591
5.375	96.952	96.937	96.920
5.5	97.278	97.263	97.246
5.625	97.580	97.565	97.548
5.75	97.833	97.785	97.735
5.875	98.132	98.084	98.034
6	98.631	98.583	98.533

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	97.566	97.537	97.503	5.75	98.737	98.710	98.685	5	97.360	97.345	97.328
5.875	98.249	98.227	98.190	5.875	99.200	99.173	99.148	5.125	97.582	97.567	97.550
6	98.769	98.749	98.710	6	99.677	99.648	99.623	5.25	98.124	98.109	98.092
6.125	99.338	99.320	99.279	6.125	99.966	99.937	99.912	5.375	98.424	98.409	98.392
6.25	99.886	99.878	99.873	6.25	100.266	100.221	100.200	5.5	98.820	98.805	98.788
6.375	100.447	100.442	100.431	6.375	100.682	100.635	100.614	5.625	99.042	99.027	99.010
6.5	100.929	100.924	100.911	6.5	101.049	101.001	100.978	5.75	99.341	99.309	99.275
6.625	101.414	101.409	101.394	6.625	101.409	101.361	101.340	5.875	99.689	99.657	99.623
6.75	101.384	101.371	101.362	6.75	101.124	101.060	101.045	6	99.849	99.817	99.783
6.875	101.936	101.923	101.912	6.875	101.487	101.423	101.408				
7	102.416	102.403	102.390	7	101.820	101.755	101.740				
7.125	102.782	102.769	102.755	7.125	102.139	102.073	102.058				
7.25	102.646	102.633	102.614	7.25	102.190	102.108	102.088				
7.375	103.137	103.120	103.097	7.375	102.509	102.426	102.407				
7.5	103.546	103.528	103.504	7.5	102.851	102.767	102.749				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.388	96.354	96.338
4.875	96.707	96.672	96.656
5	97.156	97.062	97.046
5.125	97.635	97.484	97.469
5.25	97.936	97.784	97.769
5.375	98.240	98.087	98.072
5.5	98.425	98.272	98.257
5.625	98.774	98.577	98.563
5.75	99.062	98.863	98.849
5.875	99.351	99.153	99.139
6	99.673	99.473	99.459

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



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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.75	97.490	97.520	97.544
5.875	98.059	98.085	98.116
6	98.615	98.638	98.673
6.125	99.088	99.110	99.146
6.25	99.291	99.305	99.311
6.375	99.808	99.817	99.830
6.5	100.269	100.275	100.292
6.625	100.706	100.712	100.730
6.75	100.586	100.582	100.570
6.875	101.009	101.002	100.996
7	101.385	101.375	101.374
7.125	101.781	101.770	101.769
7.25	101.825	101.805	101.775
7.375	102.150	102.126	102.102

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

YOUR BFF IN WHOLESALE

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	96.536	96.490	96.474	5	96.536	96.490	96.474	5	96.536	96.490	96.474
5.125	97.129	97.084	97.067	5.125	97.129	97.084	97.067	5.125	97.129	97.084	97.067
5.25	97.723	97.677	97.661	5.25	97.723	97.677	97.661	5.25	97.723	97.677	97.661
5.375	98.129	98.073	98.040	5.375	98.129	98.073	98.040	5.375	98.129	98.073	98.040
5.5	98.851	98.848	98.849	5.5	98.851	98.848	98.849	5.5	98.851	98.848	98.849
5.625	99.317	99.281	99.282	5.625	99.317	99.281	99.282	5.625	99.317	99.281	99.282
5.75	99.908	99.905	99.906	5.75	99.908	99.905	99.906	5.75	99.908	99.905	99.906
5.875	99.934	99.904	99.887	5.875	99.934	99.904	99.887	5.875	99.934	99.904	99.887
6	100.604	100.574	100.557	6	100.604	100.574	100.557	6	100.604	100.574	100.557
6.125	101.180	101.150	101.133	6.125	101.180	101.150	101.133	6.125	101.180	101.150	101.133
6.25	101.576	101.546	101.528	6.25	101.576	101.546	101.528	6.25	101.576	101.546	101.528
6.375	101.018	100.959	100.900	6.375	101.018	100.959	100.900	6.375	101.018	100.959	100.900
6.5	101.631	101.557	101.525	6.5	101.631	101.557	101.525	6.5	101.631	101.557	101.525
6.625	102.121	102.047	102.015	6.625	102.121	102.047	102.015	6.625	102.121	102.047	102.015
6.75	102.470	102.396	102.364	6.75	102.470	102.396	102.364	6.75	102.470	102.396	102.364
6.875	101.807	101.829	101.851	6.875	101.807	101.829	101.851	6.875	101.807	101.829	101.851
7	102.223	102.245	102.267	7	102.223	102.245	102.267	7	102.223	102.245	102.267
7.125	102.645	102.667	102.689	7.125	102.645	102.667	102.689	7.125	102.645	102.667	102.689
7.25	102.852	102.765	102.700	7.25	102.852	102.765	102.700	7.25	102.852	102.765	102.700
7.375	102.303	102.186	102.069	7.375	102.303	102.186	102.069	7.375	102.303	102.186	102.069
7.5	102.621	102.531	102.456	7.5	102.621	102.531	102.456	7.5	102.621	102.531	102.456
7.625	102.882	102.784	102.709	7.625	102.882	102.784	102.709	7.625	102.882	102.784	102.709
7.75	103.121	103.028	102.963	7.75	103.121	103.028	102.963	7.75	103.121	103.028	102.963
7.875	102.014	101.889	101.776	7.875	102.014	101.889	101.776	7.875	102.014	101.889	101.776
8	102.420	102.295	102.182	8	102.420	102.295	102.182	8	102.420	102.295	102.182

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	91.502	91.596	91.662	3.5	91.502	91.596	91.662	5	95.054	95.047	95.014
3.625	92.067	92.162	92.227	3.625	92.067	92.162	92.227	5.125	95.855	95.848	95.815
3.75	93.117	93.261	93.310	3.75	93.117	93.261	93.310	5.25	96.522	96.459	96.434
3.875	93.682	93.825	93.874	3.875	93.682	93.825	93.874	5.375	97.361	97.358	97.333
4	94.245	94.389	94.437	4	94.245	94.389	94.437	5.5	98.203	98.200	98.175
4.125	94.805	94.949	94.998	4.125	94.805	94.949	94.998	5.625	98.636	98.633	98.608
4.25	95.371	95.335	95.367	4.25	95.371	95.335	95.367	5.75	99.014	98.823	98.633
4.375	95.873	95.894	95.926	4.375	95.873	95.894	95.926	5.875	99.702	99.511	99.427
4.5	96.372	96.449	96.481	4.5	96.372	96.449	96.481	6	100.160	100.129	100.097
4.625	96.897	96.997	97.029	4.625	96.897	96.997	97.029	6.125	100.736	100.705	100.673
4.75	97.364	97.318	97.301	4.75	97.364	97.318	97.301	6.25	100.794	100.604	100.413
4.875	97.469	97.493	97.508	4.875	97.469	97.493	97.508	6.375	100.498	100.425	100.373
5	98.002	98.026	98.041	5	98.002	98.026	98.041	6.5	101.112	101.039	100.987
5.125	98.520	98.544	98.559	5.125	98.520	98.544	98.559	6.625	101.622	101.548	101.497
5.25	98.927	98.881	98.864	5.25	98.927	98.881	98.864	6.75	101.204	101.226	101.248
5.375	98.921	98.916	98.915	5.375	98.921	98.916	98.915	6.875	101.201	101.147	101.086
5.5	99.409	99.404	99.403	5.5	99.409	99.404	99.403	7	101.728	101.674	101.613
5.625	99.871	99.866	99.864	5.625	99.871	99.866	99.864	7.125	102.123	102.068	102.007
5.75	100.142	100.095	100.078	5.75	100.142	100.095	100.078	7.25	101.502	101.415	101.350
5.875	99.865	99.850	99.836	5.875	99.865	99.850	99.836	7.375	101.338	101.323	101.227
6	100.208	100.221	100.203	6	100.208	100.221	100.203	7.5	101.800	101.785	101.689
								7.625	102.053	102.038	101.942
								7.75	101.654	101.562	101.497

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	96.522	96.459	96.434	5	95.054	95.047	95.014	4.5	93.695	93.794	93.701
5.375	97.361	97.358	97.333	5.125	95.855	95.848	95.815	4.625	94.226	94.326	94.233
5.5	98.203	98.200	98.175	5.25	96.581	96.501	96.491	4.75	93.217	93.224	93.232
5.625	98.636	98.633	98.608	5.375	97.361	97.358	97.333	4.875	93.515	93.522	93.530
5.75	99.014	98.823	98.633	5.5	98.203	98.200	98.175	5	93.941	93.948	93.955
5.875	99.702	99.511	99.427	5.625	98.636	98.633	98.608	5.125	94.229	94.236	94.244
6	100.160	100.129	100.097	5.75	98.723	98.667	98.634	5.25	95.607	95.600	95.592
6.125	100.736	100.705	100.673	5.875	99.490	99.459	99.427	5.375	95.706	95.699	95.692
6.25	100.794	100.604	100.413	6	100.160	100.129	100.097	5.5	96.102	96.095	96.088
6.375	100.498	100.425	100.373	6.125	100.736	100.705	100.673	5.625	96.509	96.502	96.495
6.5	101.112	101.039	100.987	6.25	100.367	100.290	100.242	5.75	97.274	97.260	97.245
6.625	101.622	101.548	101.497	6.375	100.498	100.425	100.373	5.875	97.553	97.538	97.523
6.75	101.204	101.226	101.248	6.5	101.112	101.039	100.987	6	97.889	97.875	97.860
6.875	101.201	101.147	101.086	6.625	101.622	101.548	101.497	6.125	98.189	98.175	98.160

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	97.723	97.677	97.661	5.25	97.723	97.677	97.661	5.25	97.723	97.677	97.661
5.375	98.129	98.073	98.040	5.375	98.129	98.073	98.040	5.375	98.129	98.073	98.040

5.5	98.851	98.848	98.849	5.5	98.851	98.848	98.849	5.5	98.851	98.848	98.849
5.625	99.317	99.281	99.282	5.625	99.317	99.281	99.282	5.625	99.317	99.281	99.282
5.75	99.908	99.905	99.906	5.75	99.908	99.905	99.906	5.75	99.908	99.905	99.906
5.875	99.934	99.904	99.887	5.875	99.934	99.904	99.887	5.875	99.934	99.904	99.887
6	100.604	100.574	100.557	6	100.604	100.574	100.557	6	100.604	100.574	100.557
6.125	101.180	101.150	101.133	6.125	101.180	101.150	101.133	6.125	101.180	101.150	101.133
6.25	101.576	101.546	101.528	6.25	101.576	101.546	101.528	6.25	101.576	101.546	101.528
6.375	101.018	100.959	100.900	6.375	101.018	100.959	100.900	6.375	101.018	100.959	100.900
6.5	101.631	101.557	101.525	6.5	101.631	101.557	101.525	6.5	101.631	101.557	101.525
6.625	102.121	102.047	102.015	6.625	102.121	102.047	102.015	6.625	102.121	102.047	102.015
6.75	102.470	102.396	102.364	6.75	102.470	102.396	102.364	6.75	102.470	102.396	102.364
6.875	101.807	101.829	101.851	6.875	101.807	101.829	101.851	6.875	101.807	101.829	101.851
7	102.223	102.245	102.267	7	102.223	102.245	102.267	7	102.223	102.245	102.267
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	96.372	96.449	96.481	4.25	95.371	95.335	95.367	5.25	96.522	96.459	96.434
4.625	96.897	96.997	97.029	4.375	95.873	95.894	95.926	5.375	97.361	97.358	97.333
4.75	97.364	97.318	97.301	4.5	96.372	96.449	96.481	5.5	98.203	98.200	98.175
4.875	97.469	97.493	97.508	4.625	96.897	96.997	97.029	5.625	98.636	98.633	98.608
5	98.002	98.026	98.041	4.75	97.364	97.318	97.301	5.75	99.014	98.823	98.633
5.125	98.520	98.544	98.559	4.875	97.469	97.493	97.508	5.875	99.702	99.511	99.427
5.25	98.927	98.881	98.864	5	98.002	98.026	98.041	6	100.160	100.129	100.097
5.375	98.921	98.916	98.915	5.125	98.520	98.544	98.559	6.125	100.736	100.705	100.673
5.5	99.409	99.404	99.403	5.25	98.927	98.881	98.864	6.25	100.794	100.604	100.413
5.625	99.871	99.866	99.864	5.375	98.921	98.916	98.915	6.375	100.498	100.425	100.373
5.75	100.142	100.095	100.078	5.5	99.409	99.404	99.403	6.5	101.112	101.039	100.987
5.875	99.865	99.850	99.836	5.625	99.871	99.866	99.864	6.625	101.622	101.548	101.497
6	100.208	100.221	100.203	5.75	100.142	100.095	100.078	6.75	101.204	101.226	101.248
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	96.522	96.459	96.434	5.25	96.462	96.459	96.434	4.5	93.695	93.794	93.701
5.375	97.361	97.358	97.333	5.375	97.361	97.358	97.333	4.625	94.226	94.326	94.233
5.5	98.203	98.200	98.175	5.5	98.203	98.200	98.175	4.75	93.217	93.224	93.232
5.625	98.636	98.633	98.608	5.625	98.636	98.633	98.608	4.875	93.515	93.522	93.530
5.75	99.014	98.823	98.633	5.75	98.723	98.667	98.634	5	93.941	93.948	93.955
5.875	99.702	99.511	99.427	5.875	99.490	99.459	99.427	5.125	94.229	94.236	94.244
6	100.160	100.129	100.097	6	100.160	100.129	100.097	5.25	95.607	95.600	95.592
6.125	100.736	100.705	100.673	6.125	100.736	100.705	100.673	5.375	95.706	95.699	95.692
6.25	100.794	100.604	100.413	6.25	100.367	100.290	100.242	5.5	96.102	96.095	96.088
6.375	100.498	100.425	100.373	6.375	100.498	100.425	100.373	5.625	96.509	96.502	96.495
6.5	101.112	101.039	100.987	6.5	101.112	101.039	100.987	5.75	97.274	97.260	97.245
6.625	101.622	101.548	101.497	6.625	101.622	101.548	101.497	5.875	97.553	97.538	97.523
6.75	101.204	101.226	101.248	6.75	100.944	100.852	100.787	6	97.889	97.875	97.860
6.875	101.201	101.147	101.086	6.875	101.201	101.147	101.086	6.125	98.189	98.175	98.160

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

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	96.629	96.584	96.567	5.125	96.629	96.584	96.567	4.75	94.848	94.802	94.786
5.25	97.239	97.177	97.161	5.25	97.239	97.177	97.161	4.875	95.442	95.396	95.380
5.375	97.749	97.665	97.651	5.375	97.749	97.665	97.651	5	96.036	95.990	95.974
5.5	98.223	98.167	98.134	5.5	98.223	98.167	98.134	5.125	96.629	96.584	96.567
5.625	98.817	98.760	98.728	5.625	98.817	98.760	98.728	5.25	97.223	97.177	97.161
5.75	99.361	99.304	99.272	5.75	99.361	99.304	99.272	5.375	97.629	97.573	97.540
5.875	99.432	99.382	99.370	5.875	99.432	99.382	99.370	5.5	98.223	98.167	98.134
6	99.888	99.811	99.781	6	99.888	99.811	99.781	5.625	98.817	98.760	98.728
6.125	100.446	100.369	100.321	6.125	100.446	100.369	100.321	5.75	99.361	99.304	99.272
6.25	100.836	100.759	100.710	6.25	100.836	100.759	100.710	5.875	99.385	99.264	99.247
6.375	100.518	100.459	100.400	6.375	100.518	100.459	100.400	6	99.888	99.811	99.762
6.5	101.083	101.024	100.965	6.5	101.083	101.024	100.965	6.125	100.446	100.369	100.321
6.625	101.356	101.297	101.238	6.625	101.356	101.297	101.238	6.25	100.836	100.759	100.710
6.75	101.704	101.726	101.748	6.75	101.704	101.726	101.748	6.375	100.518	100.459	100.400
6.875	101.307	101.329	101.351	6.875	101.307	101.329	101.351	6.5	101.083	101.024	100.965
7	101.723	101.745	101.767	7	101.723	101.745	101.767	6.625	101.356	101.297	101.238
7.125	102.145	102.167	102.189	7.125	102.145	102.167	102.189	6.75	101.704	101.726	101.748
7.25	102.352	102.265	102.200	7.25	102.352	102.265	102.200	6.875	101.307	101.329	101.351
7.375	101.803	101.686	101.580	7.375	101.803	101.686	101.580	7	101.723	101.745	101.767
7.5	102.121	102.004	101.910	7.5	102.121	102.004	101.910	7.125	102.145	102.167	102.189
7.625	102.382	102.265	102.166	7.625	102.382	102.265	102.166	7.25	102.352	102.265	102.200
7.75	102.621	102.528	102.463	7.75	102.621	102.528	102.463	7.375	101.803	101.686	101.569
7.875	101.514	101.389	101.276	7.875	101.514	101.389	101.276	7.5	102.121	102.004	101.887
8	101.920	101.795	101.682	8	101.920	101.795	101.682	7.625	102.382	102.265	102.166
8.125	102.310	102.185	102.071	8.125	102.310	102.185	102.071	7.75	102.621	102.528	102.463

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	90.818	90.912	90.978	3.5	90.818	90.912	90.978	4.875	93.935	93.948	93.915
3.625	91.345	91.439	91.505	3.625	91.345	91.439	91.505	5	94.265	94.278	94.245
3.75	92.494	92.638	92.687	3.75	92.494	92.638	92.687	5.125	94.949	94.962	94.929
3.875	93.018	93.162	93.211	3.875	93.018	93.162	93.211	5.25	96.505	96.426	96.416
4	93.535	93.679	93.728	4	93.535	93.679	93.728	5.375	96.945	96.864	96.854
4.125	94.043	94.187	94.236	4.125	94.043	94.187	94.236	5.5	97.376	97.294	97.284
4.25	94.871	94.825	94.808	4.25	94.871	94.825	94.808	5.625	97.863	97.878	97.893
4.375	95.373	95.326	95.309	4.375	95.373	95.326	95.309	5.75	98.514	98.323	98.141
4.5	95.872	95.826	95.809	4.5	95.872	95.826	95.809	5.875	99.202	99.011	98.821
4.625	96.370	96.323	96.307	4.625	96.370	96.323	96.307	6	99.555	99.365	99.174
4.75	96.864	96.818	96.801	4.75	96.864	96.818	96.801	6.125	99.940	99.750	99.694
4.875	96.962	96.960	96.967	4.875	96.962	96.960	96.967	6.25	100.294	100.104	99.913
5	97.455	97.408	97.393	5	97.455	97.408	97.393	6.375	100.100	99.993	99.974
5.125	97.943	97.896	97.880	5.125	97.943	97.896	97.880	6.5	100.388	100.286	100.263
5.25	98.427	98.381	98.364	5.25	98.427	98.381	98.364	6.625	100.690	100.582	100.565
5.375	98.202	98.155	98.138	5.375	98.202	98.155	98.138	6.75	100.704	100.726	100.748
5.5	98.687	98.640	98.623	5.5	98.687	98.640	98.623	6.875	100.288	100.254	100.193
5.625	99.167	99.120	99.103	5.625	99.167	99.120	99.103	7	100.669	100.634	100.573
5.75	99.642	99.595	99.578	5.75	99.642	99.595	99.578	7.125	100.896	100.917	100.939
5.875	99.365	99.350	99.336	5.875	99.365	99.350	99.336	7.25	101.002	100.915	100.850
6	99.702	99.687	99.672	6	99.702	99.687	99.672	7.375	100.363	100.368	100.272
								7.5	100.713	100.718	100.622
								7.625	100.914	100.919	100.823
								7.75	101.154	101.062	100.997

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	100.388	100.286	100.263	6.125	99.737	99.726	99.694	4.5	92.896	92.996	92.903
6.625	100.690	100.582	100.565	6.25	99.867	99.790	99.742	4.625	93.316	93.416	93.323
6.75	100.704	100.726	100.748	6.375	100.154	100.048	100.029	4.75	92.717	92.724	92.732
6.875	100.288	100.254	100.193	6.5	100.462	100.354	100.336	4.875	93.015	93.022	93.030
7	100.669	100.634	100.573	6.625	100.790	100.681	100.664	5	93.441	93.448	93.455
7.125	100.896	100.917	100.939	6.75	100.444	100.352	100.287	5.125	93.729	93.736	93.744
7.25	101.002	100.915	100.850	6.875	100.288	100.254	100.193	5.25	95.107	95.100	95.092
7.375	100.363	100.368	100.272	7	100.669	100.634	100.573	5.375	95.206	95.199	95.192
7.5	100.713	100.718	100.622	7.125	100.896	100.862	100.801	5.5	95.602	95.595	95.588
7.625	100.914	100.919	100.823	7.25	101.052	100.965	100.900	5.625	96.009	96.002	95.995
7.75	101.154	101.062	100.997	7.375	100.363	100.368	100.272	5.75	96.774	96.760	96.745
				7.5	100.713	100.718	100.622	5.875	97.053	97.038	97.023
				7.625	100.917	100.919	100.823	6	97.389	97.375	97.360
								6.125	97.689	97.675	97.660

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	100.518	100.459	100.400	6.375	100.518	100.459	100.400	6	99.888	99.811	99.762

6.5	101.083	101.024	100.965	6.5	101.083	101.024	100.965	6.125	100.446	100.369	100.321
6.625	101.356	101.297	101.238	6.625	101.356	101.297	101.238	6.25	100.836	100.759	100.710
6.75	101.704	101.726	101.748	6.75	101.704	101.726	101.748	6.375	100.518	100.459	100.400
6.875	101.307	101.329	101.351	6.875	101.307	101.329	101.351	6.5	101.083	101.024	100.965
7	101.723	101.745	101.767	7	101.723	101.745	101.767	6.625	101.356	101.297	101.238
7.125	102.145	102.167	102.189	7.125	102.145	102.167	102.189	6.75	101.704	101.726	101.748
7.25	102.352	102.265	102.200	7.25	102.352	102.265	102.200	6.875	101.307	101.329	101.351
7.375	101.803	101.686	101.580	7.375	101.803	101.686	101.580	7	101.723	101.745	101.767
7.5	102.121	102.004	101.910	7.5	102.121	102.004	101.910	7.125	102.145	102.167	102.189
7.625	102.382	102.265	102.166	7.625	102.382	102.265	102.166	7.25	102.352	102.265	102.200
7.75	102.621	102.528	102.463	7.75	102.621	102.528	102.463	7.375	101.803	101.686	101.569
7.875	101.514	101.389	101.276	7.875	101.514	101.389	101.276	7.5	102.121	102.004	101.887
8	101.920	101.795	101.682	8	101.920	101.795	101.682	7.625	102.382	102.265	102.166
8.125	102.310	102.185	102.071	8.125	102.310	102.185	102.071	7.75	102.621	102.528	102.463
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	95.872	95.826	95.809	4.5	95.872	95.826	95.809	6.625	100.618	100.560	100.501
4.625	96.370	96.323	96.307	4.625	96.370	96.323	96.307	6.75	100.704	100.726	100.748
4.75	96.864	96.818	96.801	4.75	96.864	96.818	96.801	6.875	100.288	100.254	100.193
4.875	96.962	96.960	96.967	4.875	96.962	96.960	96.967	7	100.669	100.634	100.573
5	97.455	97.408	97.393	5	97.455	97.408	97.393	7.125	100.896	100.917	100.939
5.125	97.943	97.896	97.880	5.125	97.943	97.896	97.880	7.25	101.002	100.915	100.850
5.25	98.427	98.381	98.364	5.25	98.427	98.381	98.364	7.375	100.363	100.368	100.272
5.375	98.202	98.155	98.138	5.375	98.202	98.155	98.138	7.5	100.713	100.718	100.622
5.5	98.687	98.640	98.623	5.5	98.687	98.640	98.623	7.625	100.914	100.919	100.823
5.625	99.167	99.120	99.103	5.625	99.167	99.120	99.103	7.75	101.154	101.062	100.997
5.75	99.642	99.595	99.578	5.75	99.642	99.595	99.578				
5.875	99.365	99.350	99.336	5.875	99.365	99.350	99.336				
6	99.702	99.687	99.672	6	99.702	99.687	99.672				
6.125	100.160	100.113	100.095	6.125	100.160	100.113	100.095				
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	100.345	100.286	100.228	6.125	99.737	99.726	99.694	4.5	92.896	92.996	92.903
6.625	100.618	100.560	100.501	6.25	99.867	99.790	99.742	4.625	93.316	93.416	93.323
6.75	100.704	100.726	100.748	6.375	99.612	99.559	99.507	4.75	92.717	92.724	92.732
6.875	100.288	100.254	100.193	6.5	100.112	100.058	100.007	4.875	93.015	93.022	93.030
7	100.669	100.634	100.573	6.625	100.423	100.370	100.319	5	93.441	93.448	93.455
7.125	100.896	100.917	100.939	6.75	100.444	100.352	100.287	5.125	93.729	93.736	93.744
7.25	101.002	100.915	100.850	6.875	100.288	100.254	100.193	5.25	95.107	95.100	95.092
7.375	100.363	100.368	100.272	7	100.669	100.634	100.573	5.375	95.206	95.199	95.192
7.5	100.713	100.718	100.622	7.125	100.896	100.862	100.801	5.5	95.602	95.595	95.588
7.625	100.914	100.919	100.823	7.25	101.052	100.965	100.900	5.625	96.009	96.002	95.995
7.75	101.154	101.062	100.997	7.375	100.363	100.368	100.272	5.75	96.774	96.760	96.745
				7.5	100.713	100.718	100.622	5.875	97.053	97.038	97.023
				7.625	100.917	100.919	100.823	6	97.389	97.375	97.360
								6.125	97.689	97.675	97.660

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	98.602	98.384	98.084	6.75	96.002	95.784	95.484
6.875	99.136	98.918	98.618	6.875	96.536	96.318	96.018
7	99.649	99.431	99.131	7	97.049	96.831	96.531
7.125	100.105	99.887	99.587	7.125	97.505	97.287	96.987
7.25	100.551	100.333	100.033	7.25	97.951	97.733	97.433
7.375	100.830	100.547	100.247	7.375	98.230	97.947	97.647
7.5	101.303	101.020	100.720	7.5	98.703	98.420	98.120
7.625	101.729	101.446	101.146	7.625	99.129	98.846	98.546
7.75	102.135	101.852	101.552	7.75	99.535	99.252	98.952
7.875	101.523	101.177	100.877	7.875	98.923	98.577	98.277
8	101.956	101.610	101.310	8	99.356	99.010	98.710
8.125	102.352	102.006	101.706	8.125	99.752	99.406	99.106
8.25	102.718	102.372	102.072	8.25	100.118	99.772	99.472

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.602	96.384	96.084	6.75	94.002	93.784	93.484
6.875	97.136	96.918	96.618	6.875	94.536	94.318	94.018
7	97.649	97.431	97.131	7	95.049	94.831	94.531
7.125	98.105	97.887	97.587	7.125	95.505	95.287	94.987
7.25	98.551	98.333	98.033	7.25	95.951	95.733	95.433
7.375	98.830	98.547	98.247	7.375	96.230	95.947	95.647
7.5	99.303	99.020	98.720	7.5	96.703	96.420	96.120
7.625	99.729	99.446	99.146	7.625	97.129	96.846	96.546
7.75	100.135	99.852	99.552	7.75	97.535	97.252	96.952
7.875	99.523	99.177	98.877	7.875	96.923	96.577	96.277
8	99.956	99.610	99.310	8	97.356	97.010	96.710
8.125	100.352	100.006	99.706	8.125	97.752	97.406	97.106
8.25	100.718	100.372	100.072	8.25	98.118	97.772	97.472

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.