



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



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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                       | 96.817  | 96.817  | 96.784  | 5.625                       | 96.817  | 96.817  | 96.784  | 5                           | 94.395  | 94.349  | 94.333  |
| 5.75                        | 97.777  | 97.777  | 97.777  | 5.75                        | 97.508  | 97.535  | 97.516  | 5.125                       | 95.102  | 95.055  | 95.040  |
| 5.875                       | 98.394  | 98.394  | 98.394  | 5.875                       | 98.151  | 98.125  | 98.100  | 5.25                        | 95.864  | 95.818  | 95.803  |
| 6                           | 99.050  | 99.050  | 99.050  | 6                           | 98.785  | 98.759  | 98.734  | 5.375                       | 96.506  | 96.460  | 96.444  |
| 6.125                       | 99.561  | 99.561  | 99.561  | 6.125                       | 99.148  | 99.152  | 99.126  | 5.5                         | 97.110  | 97.064  | 97.048  |
| 6.25                        | 99.549  | 99.549  | 99.549  | 6.25                        | 99.233  | 99.286  | 99.252  | 5.625                       | 97.627  | 97.580  | 97.565  |
| 6.375                       | 100.119 | 100.119 | 100.119 | 6.375                       | 99.767  | 99.815  | 99.778  | 5.75                        | 99.148  | 99.122  | 99.097  |
| 6.5                         | 100.665 | 100.665 | 100.665 | 6.5                         | 100.318 | 100.291 | 100.270 | 5.875                       | 99.723  | 99.697  | 99.672  |
| 6.625                       | 101.104 | 101.104 | 101.104 | 6.625                       | 100.687 | 100.724 | 100.683 | 6                           | 100.255 | 100.229 | 100.204 |
| 6.75                        | 100.969 | 100.961 | 100.952 | 6.75                        | 100.647 | 100.604 | 100.577 | 6.125                       | 100.513 | 100.487 | 100.462 |
| 6.875                       | 101.396 | 101.388 | 101.378 | 6.875                       | 101.191 | 101.148 | 101.122 | 6.25                        | 100.451 | 100.425 | 100.403 |
| 7                           | 101.857 | 101.849 | 101.840 | 7                           | 101.586 | 101.542 | 101.516 | 6.375                       | 100.972 | 100.945 | 100.924 |
| 7.125                       | 102.231 | 102.223 | 102.214 | 7.125                       | 101.909 | 101.864 | 101.840 | 6.5                         | 101.384 | 101.357 | 101.336 |
| 7.25                        | 102.120 | 102.096 | 102.068 | 7.25                        | 102.041 | 101.979 | 101.946 | 6.625                       | 101.727 | 101.698 | 101.677 |
| 7.375                       | 102.521 | 102.497 | 102.470 | 7.375                       | 102.463 | 102.401 | 102.369 | 6.75                        | 101.285 | 101.242 | 101.215 |
| 7.5                         | 102.927 | 102.903 | 102.876 | 7.5                         | 102.839 | 102.776 | 102.745 | 6.875                       | 101.724 | 101.680 | 101.654 |
| 7.625                       | 103.314 | 103.290 | 103.263 | 7.625                       | 103.143 | 103.079 | 103.049 | 7                           | 102.048 | 102.004 | 101.978 |
| 7.75                        | 102.900 | 102.855 | 102.818 | 7.75                        | 102.900 | 102.797 | 102.769 | 7.125                       | 102.347 | 102.302 | 102.277 |
| 7.875                       | 103.301 | 103.229 | 103.192 | 7.875                       | 103.301 | 103.197 | 103.170 | 7.25                        | 102.374 | 102.313 | 102.280 |
| 8                           | 103.626 | 103.594 | 103.557 | 8                           | 103.398 | 103.381 | 103.380 | 7.375                       | 102.716 | 102.653 | 102.621 |
| 8.125                       | 104.008 | 103.976 | 103.939 | 8.125                       | 103.515 | 103.502 | 103.502 | 7.5                         | 103.062 | 102.999 | 102.968 |
| 8.25                        | 103.189 | 103.111 | 103.053 | 8.25                        | 103.189 | 103.111 | 103.053 | 7.625                       | 103.347 | 103.283 | 103.252 |
| 8.375                       | 103.612 | 103.534 | 103.476 | 8.375                       | 103.612 | 103.534 | 103.476 | 7.75                        | 102.973 | 102.892 | 102.850 |
| 8.5                         | 104.033 | 103.955 | 103.897 | 8.5                         | 104.033 | 103.955 | 103.897 | 7.875                       | 103.280 | 103.198 | 103.157 |
| 8.625                       | 104.244 | 104.166 | 104.108 | 8.625                       | 104.244 | 104.166 | 104.108 | 8                           | 103.342 | 103.325 | 103.324 |
| 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                       | 96.372  | 96.323  | 96.323  | 4.625                       | 96.536  | 96.487  | 96.487  | 6                           | 98.679  | 98.659  | 98.640  |
| 4.75                        | 97.109  | 97.065  | 97.065  | 4.75                        | 97.496  | 97.452  | 97.452  | 6.125                       | 99.080  | 99.080  | 99.058  |
| 4.875                       | 97.603  | 97.564  | 97.564  | 4.875                       | 97.982  | 97.943  | 97.943  | 6.25                        | 99.295  | 99.276  | 99.258  |
| 5                           | 98.046  | 98.011  | 98.011  | 5                           | 98.444  | 98.409  | 98.409  | 6.375                       | 99.805  | 99.786  | 99.768  |
| 5.125                       | 98.093  | 98.031  | 98.031  | 5.125                       | 98.535  | 98.474  | 98.474  | 6.5                         | 100.263 | 100.242 | 100.226 |
| 5.25                        | 98.604  | 98.557  | 98.540  | 5.25                        | 98.816  | 98.758  | 98.758  | 6.625                       | 100.633 | 100.528 | 100.462 |
| 5.375                       | 99.088  | 99.041  | 99.025  | 5.375                       | 99.320  | 99.267  | 99.267  | 6.75                        | 100.762 | 100.724 | 100.699 |
| 5.5                         | 99.423  | 99.377  | 99.360  | 5.5                         | 99.680  | 99.631  | 99.631  | 6.875                       | 101.171 | 101.132 | 101.109 |
| 5.625                       | 99.340  | 99.315  | 99.286  | 5.625                       | 99.297  | 99.254  | 99.254  | 7                           | 101.484 | 101.438 | 101.423 |
| 5.75                        | 99.692  | 99.645  | 99.627  | 5.75                        | 99.942  | 99.903  | 99.903  | 7.125                       | 101.865 | 101.771 | 101.736 |
| 5.875                       | 100.146 | 100.099 | 100.081 | 5.875                       | 100.313 | 100.279 | 100.279 | 7.25                        | 102.106 | 102.048 | 102.016 |
| 6                           | 100.430 | 100.383 | 100.365 | 6                           | 100.566 | 100.536 | 100.536 | 7.375                       | 102.443 | 102.384 | 102.354 |
| 6.125                       | 100.426 | 100.401 | 100.372 | 6.125                       | 100.344 | 100.303 | 100.303 | 7.5                         | 102.775 | 102.715 | 102.685 |
| 6.25                        | 100.579 | 100.533 | 100.513 | 6.25                        | 100.626 | 100.589 | 100.589 | 7.625                       | 102.989 | 102.907 | 102.891 |
| 6.375                       | 101.008 | 100.962 | 100.942 | 6.375                       | 100.883 | 100.851 | 100.851 | 7.75                        | 102.377 | 102.182 | 101.971 |
| 6.5                         | 101.250 | 101.203 | 101.183 | 6.5                         | 101.170 | 101.142 | 101.142 | 7.875                       | 102.746 | 102.546 | 102.332 |
| 6.625                       | 101.207 | 101.182 | 101.153 | 6.625                       | 100.725 | 100.725 | 100.725 |                             |         |         |         |
| 6.75                        | 101.329 | 101.282 | 101.264 | 6.75                        | 101.073 | 101.040 | 101.040 |                             |         |         |         |
| 6.875                       | 101.743 | 101.697 | 101.678 | 6.875                       | 101.433 | 101.386 | 101.368 |                             |         |         |         |
| 7                           | 101.949 | 101.903 | 101.885 | 7                           | 101.638 | 101.624 | 101.617 |                             |         |         |         |
| Conventional 20 Yr Fixed HB |         |         |         | Conventional 15 Yr Fixed HB |         |         |         |                             |         |         |         |
| Rate                        | 15      | 30      | 45      | Rate                        | 15      | 30      | 45      |                             |         |         |         |
| 5                           | 91.040  | 91.015  | 90.997  | 5.125                       | 96.509  | 96.462  | 96.446  |                             |         |         |         |
| 5.125                       | 93.374  | 93.354  | 93.295  | 5.25                        | 97.032  | 96.985  | 96.969  |                             |         |         |         |
| 5.25                        | 94.108  | 94.093  | 94.041  | 5.375                       | 97.508  | 97.462  | 97.445  |                             |         |         |         |
| 5.375                       | 94.819  | 94.809  | 94.764  | 5.5                         | 97.837  | 97.790  | 97.774  |                             |         |         |         |
| 5.5                         | 95.248  | 95.243  | 95.204  | 5.625                       | 97.658  | 97.612  | 97.594  |                             |         |         |         |
| 5.625                       | 95.704  | 95.704  | 95.672  | 5.75                        | 98.152  | 98.105  | 98.087  |                             |         |         |         |

|       |         |         |         |       |         |         |         |
|-------|---------|---------|---------|-------|---------|---------|---------|
| 5.75  | 97.599  | 97.588  | 97.547  | 5.875 | 98.599  | 98.552  | 98.534  |
| 5.875 | 98.131  | 98.125  | 98.090  | 6     | 98.963  | 98.916  | 98.896  |
| 6     | 98.651  | 98.650  | 98.622  | 6.125 | 99.472  | 99.426  | 99.406  |
| 6.125 | 99.251  | 99.251  | 99.229  | 6.25  | 99.946  | 99.899  | 99.880  |
| 6.25  | 99.166  | 99.159  | 99.128  | 6.375 | 100.367 | 100.321 | 100.301 |
| 6.375 | 99.604  | 99.602  | 99.578  | 6.5   | 100.596 | 100.549 | 100.529 |
| 6.5   | 100.076 | 100.042 | 100.024 | 6.625 | 100.108 | 100.061 | 100.043 |
| 6.625 | 100.435 | 100.431 | 100.420 | 6.75  | 100.571 | 100.525 | 100.506 |
| 6.75  | 100.558 | 100.555 | 100.535 | 6.875 | 100.976 | 100.929 | 100.911 |
| 6.875 | 100.956 | 100.956 | 100.943 | 7     | 101.157 | 101.111 | 101.093 |

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                                            |



**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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

| Conventional 5/6 ARM |         |         |         | Conventional 7/6 ARM |         |         |         | Conventional 10/6 ARM |         |         |         |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|-----------------------|---------|---------|---------|
| Rate                 | 15      | 30      | 45      | Rate                 | 15      | 30      | 45      | Rate                  | 15      | 30      | 45      |
| 5                    | 96.246  | 96.354  | 96.352  | 5                    | 95.706  | 95.814  | 95.812  | 5.125                 | 94.494  | 94.431  | 94.369  |
| 5.125                | 96.584  | 96.687  | 96.681  | 5.125                | 96.158  | 96.261  | 96.255  | 5.25                  | 94.967  | 94.904  | 94.842  |
| 5.25                 | 96.922  | 97.020  | 97.011  | 5.25                 | 96.565  | 96.663  | 96.653  | 5.375                 | 95.622  | 95.559  | 95.497  |
| 5.375                | 97.261  | 97.354  | 97.340  | 5.375                | 96.949  | 97.042  | 97.029  | 5.5                   | 96.098  | 96.035  | 95.973  |
| 5.5                  | 97.590  | 97.678  | 97.660  | 5.5                  | 97.332  | 97.397  | 97.380  | 5.625                 | 96.759  | 96.696  | 96.633  |
| 5.625                | 97.913  | 97.997  | 97.976  | 5.625                | 97.761  | 97.740  | 97.719  | 5.75                  | 97.238  | 97.175  | 97.112  |
| 5.75                 | 98.228  | 98.306  | 98.281  | 5.75                 | 98.191  | 98.128  | 98.065  | 5.875                 | 97.533  | 97.470  | 97.407  |
| 5.875                | 98.558  | 98.610  | 98.582  | 5.875                | 98.438  | 98.375  | 98.338  | 6                     | 98.013  | 97.950  | 97.887  |
| 6                    | 98.895  | 98.886  | 98.853  | 6                    | 98.671  | 98.660  | 98.628  | 6.125                 | 98.291  | 98.228  | 98.166  |
| 6.125                | 99.091  | 99.146  | 99.110  | 6.125                | 99.071  | 99.008  | 98.945  | 6.25                  | 98.743  | 98.680  | 98.617  |
| 6.25                 | 99.433  | 99.425  | 99.385  | 6.25                 | 99.470  | 99.407  | 99.344  | 6.375                 | 99.194  | 99.131  | 99.068  |
| 6.375                | 99.659  | 99.713  | 99.669  | 6.375                | 99.703  | 99.640  | 99.577  | 6.5                   | 99.645  | 99.582  | 99.519  |
| 6.5                  | 99.894  | 99.943  | 99.895  | 6.5                  | 99.937  | 99.874  | 99.811  | 6.625                 | 99.909  | 99.846  | 99.784  |
| 6.625                | 100.169 | 100.142 | 100.091 | 6.625                | 100.173 | 100.110 | 100.050 | 6.75                  | 100.365 | 100.302 | 100.240 |
| 6.75                 | 100.392 | 100.329 | 100.266 | 6.75                 | 100.577 | 100.514 | 100.451 | 6.875                 | 100.632 | 100.569 | 100.507 |
| 6.875                | 100.454 | 100.489 | 100.430 | 6.875                | 100.812 | 100.749 | 100.686 | 7                     | 101.090 | 101.027 | 100.964 |
| 7                    | 100.793 | 100.730 | 100.667 | 7                    | 101.219 | 101.156 | 101.093 | 7.125                 | 101.356 | 101.293 | 101.231 |
| 7.125                | 101.140 | 101.077 | 101.014 | 7.125                | 101.458 | 101.395 | 101.332 |                       |         |         |         |

  

| Conventional 5/6 ARM HB |         |         |         | Conventional 7/6 ARM HB |         |         |         | Conventional 10/6 ARM HB |         |         |         |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                    | 15      | 30      | 45      | Rate                    | 15      | 30      | 45      | Rate                     | 15      | 30      | 45      |
| 5                       | 96.274  | 96.211  | 96.148  | 5                       | 95.790  | 95.727  | 95.664  | 5.125                    | 94.662  | 94.599  | 94.536  |
| 5.125                   | 96.639  | 96.576  | 96.513  | 5.125                   | 96.216  | 96.153  | 96.090  | 5.25                     | 95.135  | 95.072  | 95.009  |
| 5.25                    | 97.003  | 96.940  | 96.877  | 5.25                    | 96.643  | 96.580  | 96.517  | 5.375                    | 95.790  | 95.727  | 95.664  |
| 5.375                   | 97.369  | 97.306  | 97.243  | 5.375                   | 97.071  | 97.008  | 96.945  | 5.5                      | 96.266  | 96.203  | 96.140  |
| 5.5                     | 97.688  | 97.625  | 97.562  | 5.5                     | 97.500  | 97.437  | 97.374  | 5.625                    | 96.927  | 96.864  | 96.801  |
| 5.625                   | 98.055  | 97.992  | 97.929  | 5.625                   | 97.929  | 97.866  | 97.803  | 5.75                     | 97.406  | 97.343  | 97.280  |
| 5.75                    | 98.390  | 98.327  | 98.264  | 5.75                    | 98.359  | 98.296  | 98.233  | 5.875                    | 97.701  | 97.638  | 97.575  |
| 5.875                   | 98.726  | 98.663  | 98.600  | 5.875                   | 98.606  | 98.543  | 98.480  | 6                        | 98.181  | 98.118  | 98.055  |
| 6                       | 99.063  | 99.000  | 98.937  | 6                       | 98.839  | 98.776  | 98.713  | 6.125                    | 98.459  | 98.396  | 98.333  |
| 6.125                   | 99.259  | 99.196  | 99.133  | 6.125                   | 99.239  | 99.176  | 99.113  | 6.25                     | 98.911  | 98.848  | 98.785  |
| 6.25                    | 99.601  | 99.538  | 99.475  | 6.25                    | 99.638  | 99.575  | 99.512  | 6.375                    | 99.362  | 99.299  | 99.236  |
| 6.375                   | 99.797  | 99.734  | 99.671  | 6.375                   | 99.871  | 99.808  | 99.745  | 6.5                      | 99.813  | 99.750  | 99.687  |
| 6.5                     | 99.994  | 99.931  | 99.868  | 6.5                     | 100.105 | 100.042 | 99.979  | 6.625                    | 100.077 | 100.014 | 99.951  |
| 6.625                   | 100.337 | 100.274 | 100.211 | 6.625                   | 100.341 | 100.278 | 100.215 | 6.75                     | 100.533 | 100.470 | 100.407 |
| 6.75                    | 100.560 | 100.497 | 100.434 | 6.75                    | 100.746 | 100.683 | 100.620 | 6.875                    | 100.800 | 100.737 | 100.674 |
| 6.875                   | 100.614 | 100.551 | 100.488 | 6.875                   | 100.980 | 100.917 | 100.854 | 7                        | 101.258 | 101.195 | 101.132 |
| 7                       | 100.961 | 100.898 | 100.835 | 7                       | 101.388 | 101.325 | 101.262 | 7.125                    | 101.524 | 101.461 | 101.398 |

Conventional ARM 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        | -1.25  | -1.25    | -1.5     | -1.5     | -2.5     | -2.5     | -2.5     | -2.75    | 2.75     |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| ARM                 | 0      | 0        | 0        | 0        | 0        | 0        | 0        | -0.25    | -0.25    |

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

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

Additional R/T Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   | -4.125   | -4.125   | -4.125   | -4.125   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   | -0.625   | -0.625   | -0.625   | -0.625   |
| High Balance        | -1.25  | -1.25    | -1.5     | -1.5     | -2.5     | -2.5     | -2.5     | -2.75    | 2.75     |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   | -1.125   | -1.125   | -1.875   | -1.875   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| ARM                 | 0      | 0        | 0        | 0        | 0        | 0        | 0        | -0.25    | -0.25    |

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

|                     | ≤ 30   | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 |
|---------------------|--------|----------|----------|----------|----------|
| Attached Condo      | 0      | 0        | -0.125   | -0.125   | -0.75    |
| Investment Property | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| 2nd Home            | -1.125 | -1.125   | -1.625   | -2.125   | -3.375   |
| Manufactured Home   | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     |
| 2 - 4 Units         | 0      | 0        | -0.375   | -0.375   | -0.625   |
| High Balance        | -2     | -2       | -2.25    | -2.25    | -3.25    |
| Secondary Financing | -0.625 | -0.625   | -0.625   | -0.875   | -1.125   |
| DTI > 40%           | 0      | 0        | 0        | 0        | 0        |

Additional Miscellaneous LLPA Adjusters

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



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                                            |





**BROKERS FIRST FUNDING**

**YOUR BFF IN WHOLESALE**

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                      | 97.647  | 97.618  | 97.586  | 5.75                      | 99.060  | 99.034  | 99.009  | 5                         | 97.431  | 97.414  | 97.398 |
| 5.875                     | 98.339  | 98.317  | 98.282  | 5.875                     | 99.531  | 99.505  | 99.480  | 5.125                     | 97.656  | 97.639  | 97.623 |
| 6                         | 98.872  | 98.851  | 98.816  | 6                         | 100.013 | 99.986  | 99.961  | 5.25                      | 98.203  | 98.186  | 98.170 |
| 6.125                     | 99.454  | 99.435  | 99.396  | 6.125                     | 100.304 | 100.276 | 100.251 | 5.375                     | 98.504  | 98.487  | 98.471 |
| 6.25                      | 99.965  | 99.957  | 99.952  | 6.25                      | 100.377 | 100.330 | 100.309 | 5.5                       | 98.903  | 98.886  | 98.870 |
| 6.375                     | 100.538 | 100.532 | 100.522 | 6.375                     | 100.798 | 100.751 | 100.730 | 5.625                     | 99.162  | 99.137  | 99.113 |
| 6.5                       | 101.027 | 101.022 | 101.009 | 6.5                       | 101.170 | 101.122 | 101.101 | 5.75                      | 99.514  | 99.489  | 99.462 |
| 6.625                     | 101.521 | 101.516 | 101.502 | 6.625                     | 101.532 | 101.483 | 101.462 | 5.875                     | 99.867  | 99.842  | 99.815 |
| 6.75                      | 101.385 | 101.372 | 101.362 | 6.75                      | 101.232 | 101.169 | 101.154 | 6                         | 100.039 | 100.014 | 99.986 |
| 6.875                     | 101.947 | 101.933 | 101.921 | 6.875                     | 101.601 | 101.537 | 101.522 |                           |         |         |        |
| 7                         | 102.437 | 102.424 | 102.409 | 7                         | 101.936 | 101.871 | 101.856 |                           |         |         |        |
| 7.125                     | 102.828 | 102.815 | 102.803 | 7.125                     | 102.253 | 102.188 | 102.173 |                           |         |         |        |
| 7.25                      | 102.700 | 102.687 | 102.666 | 7.25                      | 102.358 | 102.276 | 102.256 |                           |         |         |        |
| 7.375                     | 103.208 | 103.190 | 103.167 | 7.375                     | 102.679 | 102.596 | 102.577 |                           |         |         |        |
| 7.5                       | 103.630 | 103.612 | 103.589 | 7.5                       | 103.019 | 102.935 | 102.917 |                           |         |         |        |

  

| Home Possible 10 Yr Fixed |        |        |        |
|---------------------------|--------|--------|--------|
| Rate                      | 15     | 30     | 45     |
| 4.75                      | 96.426 | 96.392 | 96.378 |
| 4.875                     | 96.746 | 96.711 | 96.697 |
| 5                         | 97.273 | 97.123 | 97.110 |
| 5.125                     | 97.751 | 97.600 | 97.587 |
| 5.25                      | 98.054 | 97.902 | 97.889 |
| 5.375                     | 98.359 | 98.207 | 98.194 |
| 5.5                       | 98.544 | 98.391 | 98.378 |
| 5.625                     | 98.875 | 98.822 | 98.809 |
| 5.75                      | 99.164 | 99.111 | 99.098 |
| 5.875                     | 99.455 | 99.401 | 99.388 |
| 6                         | 99.776 | 99.720 | 99.707 |

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                                            |



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

| RefiNow 30 Yr Fixed |         |         |         |
|---------------------|---------|---------|---------|
| Rate                | 15      | 30      | 45      |
| 5.75                | 97.462  | 97.535  | 97.516  |
| 5.875               | 98.036  | 98.115  | 98.093  |
| 6                   | 98.596  | 98.679  | 98.653  |
| 6.125               | 99.068  | 99.152  | 99.126  |
| 6.25                | 99.233  | 99.286  | 99.252  |
| 6.375               | 99.756  | 99.815  | 99.778  |
| 6.5                 | 100.223 | 100.287 | 100.246 |
| 6.625               | 100.660 | 100.724 | 100.683 |
| 6.75                | 100.557 | 100.591 | 100.542 |
| 6.875               | 100.995 | 101.035 | 100.982 |
| 7                   | 101.369 | 101.413 | 101.357 |
| 7.125               | 101.754 | 101.799 | 101.742 |
| 7.25                | 101.800 | 101.814 | 101.750 |
| 7.375               | 102.131 | 102.151 | 102.083 |

RefiNow 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                                            |



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                            | 96.644  | 96.598  | 96.582  | 5                            | 96.644  | 96.598  | 96.582  | 5                            | 96.644  | 96.598  | 96.582  |
| 5.125                        | 97.238  | 97.192  | 97.176  | 5.125                        | 97.238  | 97.192  | 97.176  | 5.125                        | 97.238  | 97.192  | 97.176  |
| 5.25                         | 97.831  | 97.786  | 97.769  | 5.25                         | 97.831  | 97.786  | 97.769  | 5.25                         | 97.831  | 97.786  | 97.769  |
| 5.375                        | 98.206  | 98.161  | 98.144  | 5.375                        | 98.206  | 98.161  | 98.144  | 5.375                        | 98.206  | 98.161  | 98.144  |
| 5.5                          | 98.859  | 98.908  | 98.905  | 5.5                          | 98.859  | 98.908  | 98.905  | 5.5                          | 98.859  | 98.908  | 98.905  |
| 5.625                        | 99.394  | 99.348  | 99.337  | 5.625                        | 99.394  | 99.348  | 99.337  | 5.625                        | 99.394  | 99.348  | 99.337  |
| 5.75                         | 99.938  | 99.962  | 99.959  | 5.75                         | 99.938  | 99.962  | 99.959  | 5.75                         | 99.938  | 99.962  | 99.959  |
| 5.875                        | 100.249 | 100.039 | 99.863  | 5.875                        | 100.249 | 100.039 | 99.863  | 5.875                        | 100.249 | 100.039 | 99.863  |
| 6                            | 100.753 | 100.552 | 100.531 | 6                            | 100.753 | 100.552 | 100.531 | 6                            | 100.753 | 100.552 | 100.531 |
| 6.125                        | 101.215 | 101.126 | 101.105 | 6.125                        | 101.215 | 101.126 | 101.105 | 6.125                        | 101.215 | 101.126 | 101.105 |
| 6.25                         | 101.601 | 101.517 | 101.496 | 6.25                         | 101.601 | 101.517 | 101.496 | 6.25                         | 101.601 | 101.517 | 101.496 |
| 6.375                        | 100.983 | 100.935 | 100.886 | 6.375                        | 100.983 | 100.935 | 100.886 | 6.375                        | 100.983 | 100.935 | 100.886 |
| 6.5                          | 101.528 | 101.480 | 101.431 | 6.5                          | 101.528 | 101.480 | 101.431 | 6.5                          | 101.528 | 101.480 | 101.431 |
| 6.625                        | 101.904 | 101.895 | 101.859 | 6.625                        | 101.904 | 101.895 | 101.859 | 6.625                        | 101.904 | 101.895 | 101.859 |
| 6.75                         | 102.243 | 102.235 | 102.198 | 6.75                         | 102.243 | 102.235 | 102.198 | 6.75                         | 102.243 | 102.235 | 102.198 |
| 6.875                        | 101.764 | 101.715 | 101.667 | 6.875                        | 101.764 | 101.715 | 101.667 | 6.875                        | 101.764 | 101.715 | 101.667 |
| 7                            | 102.218 | 102.169 | 102.121 | 7                            | 102.218 | 102.169 | 102.121 | 7                            | 102.218 | 102.169 | 102.121 |
| 7.125                        | 102.647 | 102.599 | 102.551 | 7.125                        | 102.647 | 102.599 | 102.551 | 7.125                        | 102.647 | 102.599 | 102.551 |
| 7.25                         | 102.807 | 102.730 | 102.681 | 7.25                         | 102.807 | 102.730 | 102.681 | 7.25                         | 102.807 | 102.730 | 102.681 |
| 7.375                        | 102.362 | 102.232 | 102.103 | 7.375                        | 102.362 | 102.232 | 102.103 | 7.375                        | 102.362 | 102.232 | 102.103 |
| 7.5                          | 102.685 | 102.555 | 102.426 | 7.5                          | 102.685 | 102.555 | 102.426 | 7.5                          | 102.685 | 102.555 | 102.426 |
| 7.625                        | 102.949 | 102.820 | 102.691 | 7.625                        | 102.949 | 102.820 | 102.691 | 7.625                        | 102.949 | 102.820 | 102.691 |
| 7.75                         | 103.041 | 102.948 | 102.883 | 7.75                         | 103.041 | 102.948 | 102.883 | 7.75                         | 103.041 | 102.948 | 102.883 |
| 7.875                        | 101.926 | 101.833 | 101.768 | 7.875                        | 101.926 | 101.833 | 101.768 | 7.875                        | 101.926 | 101.833 | 101.768 |
| 8                            | 102.336 | 102.243 | 102.178 | 8                            | 102.336 | 102.243 | 102.178 | 8                            | 102.336 | 102.243 | 102.178 |
| 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                          | 91.516  | 91.699  | 91.761  | 3.5                          | 91.516  | 91.699  | 91.761  | 5                            | 95.110  | 95.172  | 95.135  |
| 3.625                        | 92.081  | 92.264  | 92.326  | 3.625                        | 92.081  | 92.264  | 92.326  | 5.125                        | 95.910  | 95.972  | 95.936  |
| 3.75                         | 93.318  | 93.409  | 93.454  | 3.75                         | 93.318  | 93.409  | 93.454  | 5.25                         | 96.811  | 96.800  | 96.790  |
| 3.875                        | 93.883  | 93.973  | 94.018  | 3.875                        | 93.883  | 93.973  | 94.018  | 5.375                        | 97.370  | 97.419  | 97.390  |
| 4                            | 94.445  | 94.536  | 94.581  | 4                            | 94.445  | 94.536  | 94.581  | 5.5                          | 98.211  | 98.260  | 98.231  |
| 4.125                        | 95.005  | 95.096  | 95.141  | 4.125                        | 95.005  | 95.096  | 95.141  | 5.625                        | 98.643  | 98.692  | 98.663  |
| 4.25                         | 95.433  | 95.403  | 95.432  | 4.25                         | 95.433  | 95.403  | 95.432  | 5.75                         | 99.376  | 99.166  | 98.955  |
| 4.375                        | 95.935  | 95.962  | 95.990  | 4.375                        | 95.935  | 95.962  | 95.990  | 5.875                        | 100.065 | 99.855  | 99.645  |
| 4.5                          | 96.435  | 96.515  | 96.543  | 4.5                          | 96.435  | 96.515  | 96.543  | 6                            | 100.429 | 100.219 | 100.072 |
| 4.625                        | 96.954  | 97.062  | 97.090  | 4.625                        | 96.954  | 97.062  | 97.090  | 6.125                        | 100.802 | 100.681 | 100.645 |
| 4.75                         | 97.429  | 97.382  | 97.366  | 4.75                         | 97.429  | 97.382  | 97.366  | 6.25                         | 101.193 | 100.983 | 100.773 |
| 4.875                        | 97.511  | 97.541  | 97.555  | 4.875                        | 97.511  | 97.541  | 97.555  | 6.375                        | 100.298 | 100.290 | 100.235 |
| 5                            | 98.041  | 98.072  | 98.083  | 5                            | 98.041  | 98.072  | 98.083  | 6.5                          | 100.905 | 100.897 | 100.842 |
| 5.125                        | 98.556  | 98.586  | 98.598  | 5.125                        | 98.556  | 98.586  | 98.598  | 6.625                        | 101.405 | 101.396 | 101.341 |
| 5.25                         | 98.915  | 98.868  | 98.852  | 5.25                         | 98.915  | 98.868  | 98.852  | 6.75                         | 101.181 | 101.132 | 101.084 |
| 5.375                        | 98.959  | 98.959  | 98.954  | 5.375                        | 98.959  | 98.959  | 98.954  | 6.875                        | 101.167 | 101.145 | 101.080 |
| 5.5                          | 99.442  | 99.442  | 99.437  | 5.5                          | 99.442  | 99.442  | 99.437  | 7                            | 101.690 | 101.668 | 101.604 |
| 5.625                        | 99.899  | 99.899  | 99.894  | 5.625                        | 99.899  | 99.899  | 99.894  | 7.125                        | 102.079 | 102.057 | 101.993 |
| 5.75                         | 100.036 | 99.989  | 99.971  | 5.75                         | 100.036 | 99.989  | 99.971  | 7.25                         | 101.457 | 101.380 | 101.331 |
| 5.875                        | 99.837  | 99.853  | 99.846  | 5.875                        | 99.837  | 99.853  | 99.846  | 7.375                        | 101.338 | 101.272 | 101.172 |
| 6                            | 100.272 | 100.289 | 100.267 | 6                            | 100.272 | 100.289 | 100.267 | 7.5                          | 101.795 | 101.729 | 101.629 |
|                              |         |         |         |                              |         |         |         | 7.625                        | 102.044 | 101.978 | 101.878 |
|                              |         |         |         |                              |         |         |         | 7.75                         | 101.575 | 101.482 | 101.417 |
| 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                         | 96.811  | 96.800  | 96.790  | 5                            | 95.110  | 95.172  | 95.135  | 4.5                          | 93.751  | 93.859  | 93.762  |
| 5.375                        | 97.370  | 97.419  | 97.390  | 5.125                        | 95.910  | 95.972  | 95.936  | 4.625                        | 94.280  | 94.387  | 94.291  |
| 5.5                          | 98.211  | 98.260  | 98.231  | 5.25                         | 96.869  | 96.858  | 96.848  | 4.75                         | 93.253  | 93.285  | 93.318  |
| 5.625                        | 98.643  | 98.692  | 98.663  | 5.375                        | 97.376  | 97.419  | 97.390  | 4.875                        | 93.553  | 93.585  | 93.617  |
| 5.75                         | 99.376  | 99.166  | 98.955  | 5.5                          | 98.211  | 98.260  | 98.231  | 5                            | 93.981  | 94.013  | 94.046  |
| 5.875                        | 100.065 | 99.855  | 99.645  | 5.625                        | 98.643  | 98.692  | 98.663  | 5.125                        | 94.268  | 94.300  | 94.333  |
| 6                            | 100.429 | 100.219 | 100.072 | 5.75                         | 98.800  | 98.754  | 98.738  | 5.25                         | 95.591  | 95.583  | 95.575  |
| 6.125                        | 100.802 | 100.681 | 100.645 | 5.875                        | 99.419  | 99.439  | 99.404  | 5.375                        | 95.698  | 95.690  | 95.682  |
| 6.25                         | 101.193 | 100.983 | 100.773 | 6                            | 100.088 | 100.108 | 100.072 | 5.5                          | 96.102  | 96.094  | 96.086  |
| 6.375                        | 100.298 | 100.290 | 100.235 | 6.125                        | 100.661 | 100.681 | 100.645 | 5.625                        | 96.515  | 96.507  | 96.499  |
| 6.5                          | 100.905 | 100.897 | 100.842 | 6.25                         | 100.421 | 100.359 | 100.327 | 5.75                         | 97.230  | 97.238  | 97.246  |
| 6.625                        | 101.405 | 101.396 | 101.341 | 6.375                        | 100.298 | 100.290 | 100.235 | 5.875                        | 97.518  | 97.526  | 97.534  |
| 6.75                         | 101.181 | 101.132 | 101.084 | 6.5                          | 100.905 | 100.897 | 100.842 | 6                            | 97.863  | 97.872  | 97.880  |
| 6.875                        | 101.167 | 101.145 | 101.080 | 6.625                        | 101.405 | 101.396 | 101.341 | 6.125                        | 98.175  | 98.184  | 98.192  |
| 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                         | 97.831  | 97.786  | 97.769  | 5.25                         | 97.831  | 97.786  | 97.769  | 5.25                         | 97.831  | 97.786  | 97.769  |
| 5.375                        | 98.206  | 98.161  | 98.144  | 5.375                        | 98.206  | 98.161  | 98.144  | 5.375                        | 98.206  | 98.161  | 98.144  |

|                               |         |         |         |                               |         |         |         |                               |         |         |         |
|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5.5                           | 98.859  | 98.908  | 98.905  | 5.5                           | 98.859  | 98.908  | 98.905  | 5.5                           | 98.859  | 98.908  | 98.905  |
| 5.625                         | 99.394  | 99.348  | 99.337  | 5.625                         | 99.394  | 99.348  | 99.337  | 5.625                         | 99.394  | 99.348  | 99.337  |
| 5.75                          | 99.938  | 99.962  | 99.959  | 5.75                          | 99.938  | 99.962  | 99.959  | 5.75                          | 99.938  | 99.962  | 99.959  |
| 5.875                         | 100.249 | 100.039 | 99.863  | 5.875                         | 100.249 | 100.039 | 99.863  | 5.875                         | 100.249 | 100.039 | 99.863  |
| 6                             | 100.753 | 100.552 | 100.531 | 6                             | 100.753 | 100.552 | 100.531 | 6                             | 100.753 | 100.552 | 100.531 |
| 6.125                         | 101.215 | 101.126 | 101.105 | 6.125                         | 101.215 | 101.126 | 101.105 | 6.125                         | 101.215 | 101.126 | 101.105 |
| 6.25                          | 101.601 | 101.517 | 101.496 | 6.25                          | 101.601 | 101.517 | 101.496 | 6.25                          | 101.601 | 101.517 | 101.496 |
| 6.375                         | 100.983 | 100.935 | 100.886 | 6.375                         | 100.983 | 100.935 | 100.886 | 6.375                         | 100.983 | 100.935 | 100.886 |
| 6.5                           | 101.528 | 101.480 | 101.431 | 6.5                           | 101.528 | 101.480 | 101.431 | 6.5                           | 101.528 | 101.480 | 101.431 |
| 6.625                         | 101.904 | 101.895 | 101.859 | 6.625                         | 101.904 | 101.895 | 101.859 | 6.625                         | 101.904 | 101.895 | 101.859 |
| 6.75                          | 102.243 | 102.235 | 102.198 | 6.75                          | 102.243 | 102.235 | 102.198 | 6.75                          | 102.243 | 102.235 | 102.198 |
| 6.875                         | 101.764 | 101.715 | 101.667 | 6.875                         | 101.764 | 101.715 | 101.667 | 6.875                         | 101.764 | 101.715 | 101.667 |
| 7                             | 102.218 | 102.169 | 102.121 | 7                             | 102.218 | 102.169 | 102.121 | 7                             | 102.218 | 102.169 | 102.121 |
| 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                           | 96.435  | 96.515  | 96.543  | 4.25                          | 95.433  | 95.403  | 95.432  | 5.25                          | 96.811  | 96.800  | 96.790  |
| 4.625                         | 96.954  | 97.062  | 97.090  | 4.375                         | 95.935  | 95.962  | 95.990  | 5.375                         | 97.370  | 97.419  | 97.390  |
| 4.75                          | 97.429  | 97.382  | 97.366  | 4.5                           | 96.435  | 96.515  | 96.543  | 5.5                           | 98.211  | 98.260  | 98.231  |
| 4.875                         | 97.511  | 97.541  | 97.555  | 4.625                         | 96.954  | 97.062  | 97.090  | 5.625                         | 98.643  | 98.692  | 98.663  |
| 5                             | 98.041  | 98.072  | 98.083  | 4.75                          | 97.429  | 97.382  | 97.366  | 5.75                          | 99.376  | 99.166  | 98.955  |
| 5.125                         | 98.556  | 98.586  | 98.598  | 4.875                         | 97.511  | 97.541  | 97.555  | 5.875                         | 100.065 | 99.855  | 99.645  |
| 5.25                          | 98.915  | 98.868  | 98.852  | 5                             | 98.041  | 98.072  | 98.083  | 6                             | 100.429 | 100.219 | 100.072 |
| 5.375                         | 98.959  | 98.959  | 98.954  | 5.125                         | 98.556  | 98.586  | 98.598  | 6.125                         | 100.802 | 100.681 | 100.645 |
| 5.5                           | 99.442  | 99.442  | 99.437  | 5.25                          | 98.915  | 98.868  | 98.852  | 6.25                          | 101.193 | 100.983 | 100.773 |
| 5.625                         | 99.899  | 99.899  | 99.894  | 5.375                         | 98.959  | 98.959  | 98.954  | 6.375                         | 100.298 | 100.290 | 100.235 |
| 5.75                          | 100.036 | 99.989  | 99.971  | 5.5                           | 99.442  | 99.442  | 99.437  | 6.5                           | 100.905 | 100.897 | 100.842 |
| 5.875                         | 99.837  | 99.853  | 99.846  | 5.625                         | 99.899  | 99.899  | 99.894  | 6.625                         | 101.405 | 101.396 | 101.341 |
| 6                             | 100.272 | 100.289 | 100.267 | 5.75                          | 100.036 | 99.989  | 99.971  | 6.75                          | 101.181 | 101.132 | 101.084 |
| 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                          | 96.811  | 96.800  | 96.790  | 5.25                          | 96.471  | 96.520  | 96.491  | 4.5                           | 93.751  | 93.859  | 93.762  |
| 5.375                         | 97.370  | 97.419  | 97.390  | 5.375                         | 97.370  | 97.419  | 97.390  | 4.625                         | 94.280  | 94.387  | 94.291  |
| 5.5                           | 98.211  | 98.260  | 98.231  | 5.5                           | 98.211  | 98.260  | 98.231  | 4.75                          | 93.253  | 93.285  | 93.318  |
| 5.625                         | 98.643  | 98.692  | 98.663  | 5.625                         | 98.643  | 98.692  | 98.663  | 4.875                         | 93.553  | 93.585  | 93.617  |
| 5.75                          | 99.376  | 99.166  | 98.955  | 5.75                          | 98.800  | 98.754  | 98.738  | 5                             | 93.981  | 94.013  | 94.046  |
| 5.875                         | 100.065 | 99.855  | 99.645  | 5.875                         | 99.419  | 99.439  | 99.404  | 5.125                         | 94.268  | 94.300  | 94.333  |
| 6                             | 100.429 | 100.219 | 100.072 | 6                             | 100.088 | 100.108 | 100.072 | 5.25                          | 95.591  | 95.583  | 95.575  |
| 6.125                         | 100.802 | 100.681 | 100.645 | 6.125                         | 100.661 | 100.681 | 100.645 | 5.375                         | 95.698  | 95.690  | 95.682  |
| 6.25                          | 101.193 | 100.983 | 100.773 | 6.25                          | 100.421 | 100.359 | 100.327 | 5.5                           | 96.102  | 96.094  | 96.086  |
| 6.375                         | 100.298 | 100.290 | 100.235 | 6.375                         | 100.298 | 100.290 | 100.235 | 5.625                         | 96.515  | 96.507  | 96.499  |
| 6.5                           | 100.905 | 100.897 | 100.842 | 6.5                           | 100.905 | 100.897 | 100.842 | 5.75                          | 97.230  | 97.238  | 97.246  |
| 6.625                         | 101.405 | 101.396 | 101.341 | 6.625                         | 101.405 | 101.396 | 101.341 | 5.875                         | 97.518  | 97.526  | 97.534  |
| 6.75                          | 101.181 | 101.132 | 101.084 | 6.75                          | 101.002 | 100.940 | 100.908 | 6                             | 97.863  | 97.872  | 97.880  |
| 6.875                         | 101.167 | 101.145 | 101.080 | 6.875                         | 101.167 | 101.145 | 101.080 | 6.125                         | 98.175  | 98.184  | 98.192  |

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          | 96.738  | 96.692  | 96.676  | 5.125          | 96.738  | 96.692  | 96.676  | 4.75           | 94.956  | 94.911  | 94.894  |
| 5.25           | 97.524  | 97.510  | 97.497  | 5.25           | 97.524  | 97.510  | 97.497  | 4.875          | 95.550  | 95.504  | 95.488  |
| 5.375          | 98.037  | 98.023  | 98.010  | 5.375          | 98.037  | 98.023  | 98.010  | 5              | 96.144  | 96.098  | 96.082  |
| 5.5            | 98.510  | 98.496  | 98.483  | 5.5            | 98.510  | 98.496  | 98.483  | 5.125          | 96.738  | 96.692  | 96.676  |
| 5.625          | 98.982  | 98.967  | 98.954  | 5.625          | 98.982  | 98.967  | 98.954  | 5.25           | 97.331  | 97.286  | 97.269  |
| 5.75           | 99.438  | 99.392  | 99.376  | 5.75           | 99.438  | 99.392  | 99.376  | 5.375          | 97.706  | 97.661  | 97.644  |
| 5.875          | 99.749  | 99.539  | 99.517  | 5.875          | 99.749  | 99.539  | 99.517  | 5.5            | 98.300  | 98.254  | 98.238  |
| 6              | 100.253 | 100.042 | 99.933  | 6              | 100.253 | 100.042 | 99.933  | 5.625          | 98.894  | 98.848  | 98.832  |
| 6.125          | 100.715 | 100.505 | 100.402 | 6.125          | 100.715 | 100.505 | 100.402 | 5.75           | 99.438  | 99.392  | 99.376  |
| 6.25           | 101.101 | 100.890 | 100.796 | 6.25           | 101.101 | 100.890 | 100.796 | 5.875          | 99.749  | 99.539  | 99.329  |
| 6.375          | 100.585 | 100.523 | 100.503 | 6.375          | 100.585 | 100.523 | 100.503 | 6              | 100.253 | 100.042 | 99.840  |
| 6.5            | 101.028 | 100.980 | 100.931 | 6.5            | 101.028 | 100.980 | 100.931 | 6.125          | 100.715 | 100.505 | 100.402 |
| 6.625          | 101.392 | 101.331 | 101.299 | 6.625          | 101.392 | 101.331 | 101.299 | 6.25           | 101.101 | 100.890 | 100.796 |
| 6.75           | 101.681 | 101.632 | 101.584 | 6.75           | 101.681 | 101.632 | 101.584 | 6.375          | 100.483 | 100.435 | 100.386 |
| 6.875          | 101.370 | 101.307 | 101.278 | 6.875          | 101.370 | 101.307 | 101.278 | 6.5            | 101.028 | 100.980 | 100.931 |
| 7              | 101.718 | 101.669 | 101.621 | 7              | 101.718 | 101.669 | 101.621 | 6.625          | 101.392 | 101.331 | 101.299 |
| 7.125          | 102.147 | 102.099 | 102.051 | 7.125          | 102.147 | 102.099 | 102.051 | 6.75           | 101.681 | 101.632 | 101.584 |
| 7.25           | 102.307 | 102.230 | 102.181 | 7.25           | 102.307 | 102.230 | 102.181 | 6.875          | 101.264 | 101.215 | 101.167 |
| 7.375          | 101.862 | 101.732 | 101.603 | 7.375          | 101.862 | 101.732 | 101.603 | 7              | 101.718 | 101.669 | 101.621 |
| 7.5            | 102.185 | 102.055 | 101.926 | 7.5            | 102.185 | 102.055 | 101.926 | 7.125          | 102.147 | 102.099 | 102.051 |
| 7.625          | 102.449 | 102.320 | 102.191 | 7.625          | 102.449 | 102.320 | 102.191 | 7.25           | 102.307 | 102.230 | 102.181 |
| 7.75           | 102.541 | 102.448 | 102.383 | 7.75           | 102.541 | 102.448 | 102.383 | 7.375          | 101.862 | 101.732 | 101.603 |
| 7.875          | 101.426 | 101.333 | 101.268 | 7.875          | 101.426 | 101.333 | 101.268 | 7.5            | 102.185 | 102.055 | 101.926 |
| 8              | 101.836 | 101.743 | 101.678 | 8              | 101.836 | 101.743 | 101.678 | 7.625          | 102.449 | 102.320 | 102.191 |
| 8.125          | 102.228 | 102.135 | 102.070 | 8.125          | 102.228 | 102.135 | 102.070 | 7.75           | 102.541 | 102.448 | 102.383 |

  

| 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            | 90.830 | 91.014 | 91.076 | 3.5            | 90.830 | 91.014 | 91.076 | 4.875                       | 93.991  | 94.073  | 94.036  |
| 3.625          | 91.357 | 91.540 | 91.602 | 3.625          | 91.357 | 91.540 | 91.602 | 5                           | 94.320  | 94.403  | 94.366  |
| 3.75           | 92.695 | 92.786 | 92.830 | 3.75           | 92.695 | 92.786 | 92.830 | 5.125                       | 95.004  | 95.086  | 95.049  |
| 3.875          | 93.218 | 93.308 | 93.353 | 3.875          | 93.218 | 93.308 | 93.353 | 5.25                        | 96.793  | 96.783  | 96.773  |
| 4              | 93.733 | 93.824 | 93.869 | 4              | 93.733 | 93.824 | 93.869 | 5.375                       | 97.236  | 97.226  | 97.216  |
| 4.125          | 94.239 | 94.330 | 94.375 | 4.125          | 94.239 | 94.330 | 94.375 | 5.5                         | 97.673  | 97.662  | 97.652  |
| 4.25           | 94.933 | 94.886 | 94.870 | 4.25           | 94.933 | 94.886 | 94.870 | 5.625                       | 98.070  | 98.059  | 98.049  |
| 4.375          | 95.435 | 95.389 | 95.372 | 4.375          | 95.435 | 95.389 | 95.372 | 5.75                        | 98.876  | 98.666  | 98.455  |
| 4.5            | 95.935 | 95.889 | 95.872 | 4.5            | 95.935 | 95.889 | 95.872 | 5.875                       | 99.565  | 99.355  | 99.145  |
| 4.625          | 96.433 | 96.387 | 96.370 | 4.625          | 96.433 | 96.387 | 96.370 | 6                           | 99.929  | 99.719  | 99.509  |
| 4.75           | 96.929 | 96.882 | 96.866 | 4.75           | 96.929 | 96.882 | 96.866 | 6.125                       | 100.302 | 100.092 | 99.881  |
| 4.875          | 96.990 | 97.023 | 97.055 | 4.875          | 96.990 | 97.023 | 97.055 | 6.25                        | 100.693 | 100.483 | 100.273 |
| 5              | 97.441 | 97.451 | 97.483 | 5              | 97.441 | 97.451 | 97.483 | 6.375                       | 100.177 | 100.117 | 100.099 |
| 5.125          | 97.930 | 97.883 | 97.867 | 5.125          | 97.930 | 97.883 | 97.867 | 6.5                         | 100.472 | 100.411 | 100.394 |
| 5.25           | 98.415 | 98.368 | 98.352 | 5.25           | 98.415 | 98.368 | 98.352 | 6.625                       | 100.780 | 100.719 | 100.702 |
| 5.375          | 98.128 | 98.128 | 98.123 | 5.375          | 98.128 | 98.128 | 98.123 | 6.75                        | 100.681 | 100.632 | 100.584 |
| 5.5            | 98.579 | 98.532 | 98.514 | 5.5            | 98.579 | 98.532 | 98.514 | 6.875                       | 100.250 | 100.248 | 100.184 |
| 5.625          | 99.060 | 99.013 | 98.995 | 5.625          | 99.060 | 99.013 | 98.995 | 7                           | 100.630 | 100.628 | 100.563 |
| 5.75           | 99.536 | 99.489 | 99.471 | 5.75           | 99.536 | 99.489 | 99.471 | 7.125                       | 100.897 | 100.853 | 100.801 |
| 5.875          | 99.330 | 99.338 | 99.346 | 5.875          | 99.330 | 99.338 | 99.346 | 7.25                        | 100.957 | 100.880 | 100.831 |
| 6              | 99.676 | 99.684 | 99.692 | 6              | 99.676 | 99.684 | 99.692 | 7.375                       | 100.363 | 100.317 | 100.217 |
|                |        |        |        |                |        |        |        | 7.5                         | 100.709 | 100.663 | 100.563 |
|                |        |        |        |                |        |        |        | 7.625                       | 100.908 | 100.861 | 100.762 |
|                |        |        |        |                |        |        |        | 7.75                        | 101.075 | 100.982 | 100.917 |

  

| 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                         | 100.472 | 100.411 | 100.394 | 6.125                       | 99.647  | 99.688  | 99.652  | 4.5                         | 92.942 | 93.050 | 92.953 |
| 6.625                       | 100.780 | 100.719 | 100.702 | 6.25                        | 99.921  | 99.859  | 99.827  | 4.625                       | 93.355 | 93.463 | 93.366 |
| 6.75                        | 100.681 | 100.632 | 100.584 | 6.375                       | 100.229 | 100.169 | 100.151 | 4.75                        | 92.753 | 92.785 | 92.818 |
| 6.875                       | 100.250 | 100.248 | 100.184 | 6.5                         | 100.541 | 100.480 | 100.462 | 4.875                       | 93.053 | 93.085 | 93.117 |
| 7                           | 100.630 | 100.628 | 100.563 | 6.625                       | 100.873 | 100.811 | 100.795 | 5                           | 93.481 | 93.513 | 93.546 |
| 7.125                       | 100.897 | 100.853 | 100.801 | 6.75                        | 100.502 | 100.440 | 100.408 | 5.125                       | 93.768 | 93.800 | 93.833 |
| 7.25                        | 100.957 | 100.880 | 100.831 | 6.875                       | 100.304 | 100.248 | 100.216 | 5.25                        | 95.091 | 95.083 | 95.075 |
| 7.375                       | 100.363 | 100.317 | 100.217 | 7                           | 100.630 | 100.628 | 100.563 | 5.375                       | 95.198 | 95.190 | 95.182 |
| 7.5                         | 100.709 | 100.663 | 100.563 | 7.125                       | 100.892 | 100.853 | 100.804 | 5.5                         | 95.602 | 95.594 | 95.586 |
| 7.625                       | 100.908 | 100.861 | 100.762 | 7.25                        | 101.007 | 100.930 | 100.881 | 5.625                       | 96.015 | 96.007 | 95.999 |
| 7.75                        | 101.075 | 100.982 | 100.917 | 7.375                       | 100.363 | 100.317 | 100.217 | 5.75                        | 96.730 | 96.738 | 96.746 |
|                             |         |         |         | 7.5                         | 100.709 | 100.663 | 100.563 | 5.875                       | 97.018 | 97.026 | 97.034 |
|                             |         |         |         | 7.625                       | 100.908 | 100.861 | 100.762 | 6                           | 97.363 | 97.372 | 97.380 |
|                             |         |         |         |                             |         |         |         | 6.125                       | 97.675 | 97.684 | 97.692 |

  

| 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                | 100.585 | 100.523 | 100.503 | 6.375                | 100.585 | 100.523 | 100.503 | 6                    | 100.253 | 100.042 | 99.840 |

|                         |         |         |         |                         |         |         |         |                         |         |         |         |
|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|-------------------------|---------|---------|---------|
| 6.5                     | 101.028 | 100.980 | 100.931 | 6.5                     | 101.028 | 100.980 | 100.931 | 6.125                   | 100.715 | 100.505 | 100.402 |
| 6.625                   | 101.392 | 101.331 | 101.299 | 6.625                   | 101.392 | 101.331 | 101.299 | 6.25                    | 101.101 | 100.890 | 100.796 |
| 6.75                    | 101.681 | 101.632 | 101.584 | 6.75                    | 101.681 | 101.632 | 101.584 | 6.375                   | 100.483 | 100.435 | 100.386 |
| 6.875                   | 101.370 | 101.307 | 101.278 | 6.875                   | 101.370 | 101.307 | 101.278 | 6.5                     | 101.028 | 100.980 | 100.931 |
| 7                       | 101.718 | 101.669 | 101.621 | 7                       | 101.718 | 101.669 | 101.621 | 6.625                   | 101.392 | 101.331 | 101.299 |
| 7.125                   | 102.147 | 102.099 | 102.051 | 7.125                   | 102.147 | 102.099 | 102.051 | 6.75                    | 101.681 | 101.632 | 101.584 |
| 7.25                    | 102.307 | 102.230 | 102.181 | 7.25                    | 102.307 | 102.230 | 102.181 | 6.875                   | 101.264 | 101.215 | 101.167 |
| 7.375                   | 101.862 | 101.732 | 101.603 | 7.375                   | 101.862 | 101.732 | 101.603 | 7                       | 101.718 | 101.669 | 101.621 |
| 7.5                     | 102.185 | 102.055 | 101.926 | 7.5                     | 102.185 | 102.055 | 101.926 | 7.125                   | 102.147 | 102.099 | 102.051 |
| 7.625                   | 102.449 | 102.320 | 102.191 | 7.625                   | 102.449 | 102.320 | 102.191 | 7.25                    | 102.307 | 102.230 | 102.181 |
| 7.75                    | 102.541 | 102.448 | 102.383 | 7.75                    | 102.541 | 102.448 | 102.383 | 7.375                   | 101.862 | 101.732 | 101.603 |
| 7.875                   | 101.426 | 101.333 | 101.268 | 7.875                   | 101.426 | 101.333 | 101.268 | 7.5                     | 102.185 | 102.055 | 101.926 |
| 8                       | 101.836 | 101.743 | 101.678 | 8                       | 101.836 | 101.743 | 101.678 | 7.625                   | 102.449 | 102.320 | 102.191 |
| 8.125                   | 102.228 | 102.135 | 102.070 | 8.125                   | 102.228 | 102.135 | 102.070 | 7.75                    | 102.541 | 102.448 | 102.383 |
| 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                     | 95.935  | 95.889  | 95.872  | 4.5                     | 95.935  | 95.889  | 95.872  | 6.625                   | 100.618 | 100.570 | 100.521 |
| 4.625                   | 96.433  | 96.387  | 96.370  | 4.625                   | 96.433  | 96.387  | 96.370  | 6.75                    | 100.681 | 100.632 | 100.584 |
| 4.75                    | 96.929  | 96.882  | 96.866  | 4.75                    | 96.929  | 96.882  | 96.866  | 6.875                   | 100.250 | 100.248 | 100.184 |
| 4.875                   | 96.990  | 97.023  | 97.055  | 4.875                   | 96.990  | 97.023  | 97.055  | 7                       | 100.630 | 100.628 | 100.563 |
| 5                       | 97.441  | 97.451  | 97.483  | 5                       | 97.441  | 97.451  | 97.483  | 7.125                   | 100.897 | 100.853 | 100.801 |
| 5.125                   | 97.930  | 97.883  | 97.867  | 5.125                   | 97.930  | 97.883  | 97.867  | 7.25                    | 100.957 | 100.880 | 100.831 |
| 5.25                    | 98.415  | 98.368  | 98.352  | 5.25                    | 98.415  | 98.368  | 98.352  | 7.375                   | 100.363 | 100.317 | 100.217 |
| 5.375                   | 98.128  | 98.128  | 98.123  | 5.375                   | 98.128  | 98.128  | 98.123  | 7.5                     | 100.709 | 100.663 | 100.563 |
| 5.5                     | 98.579  | 98.532  | 98.514  | 5.5                     | 98.579  | 98.532  | 98.514  | 7.625                   | 100.908 | 100.861 | 100.762 |
| 5.625                   | 99.060  | 99.013  | 98.995  | 5.625                   | 99.060  | 99.013  | 98.995  | 7.75                    | 101.075 | 100.982 | 100.917 |
| 5.75                    | 99.536  | 99.489  | 99.471  | 5.75                    | 99.536  | 99.489  | 99.471  |                         |         |         |         |
| 5.875                   | 99.330  | 99.338  | 99.346  | 5.875                   | 99.330  | 99.338  | 99.346  |                         |         |         |         |
| 6                       | 99.676  | 99.684  | 99.692  | 6                       | 99.676  | 99.684  | 99.692  |                         |         |         |         |
| 6.125                   | 99.988  | 99.996  | 100.004 | 6.125                   | 99.988  | 99.996  | 100.004 |                         |         |         |         |
| 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                     | 100.291 | 100.242 | 100.194 | 6.125                   | 99.647  | 99.688  | 99.652  | 4.5                     | 92.942  | 93.050  | 92.953  |
| 6.625                   | 100.618 | 100.570 | 100.521 | 6.25                    | 99.921  | 99.859  | 99.827  | 4.625                   | 93.355  | 93.463  | 93.366  |
| 6.75                    | 100.681 | 100.632 | 100.584 | 6.375                   | 99.399  | 99.411  | 99.356  | 4.75                    | 92.753  | 92.785  | 92.818  |
| 6.875                   | 100.250 | 100.248 | 100.184 | 6.5                     | 99.886  | 99.897  | 99.842  | 4.875                   | 93.053  | 93.085  | 93.117  |
| 7                       | 100.630 | 100.628 | 100.563 | 6.625                   | 100.236 | 100.196 | 100.142 | 5                       | 93.481  | 93.513  | 93.546  |
| 7.125                   | 100.897 | 100.853 | 100.801 | 6.75                    | 100.502 | 100.440 | 100.408 | 5.125                   | 93.768  | 93.800  | 93.833  |
| 7.25                    | 100.957 | 100.880 | 100.831 | 6.875                   | 100.250 | 100.248 | 100.184 | 5.25                    | 95.091  | 95.083  | 95.075  |
| 7.375                   | 100.363 | 100.317 | 100.217 | 7                       | 100.630 | 100.628 | 100.563 | 5.375                   | 95.198  | 95.190  | 95.182  |
| 7.5                     | 100.709 | 100.663 | 100.563 | 7.125                   | 100.855 | 100.853 | 100.788 | 5.5                     | 95.602  | 95.594  | 95.586  |
| 7.625                   | 100.908 | 100.861 | 100.762 | 7.25                    | 101.007 | 100.930 | 100.881 | 5.625                   | 96.015  | 96.007  | 95.999  |
| 7.75                    | 101.075 | 100.982 | 100.917 | 7.375                   | 100.363 | 100.317 | 100.217 | 5.75                    | 96.730  | 96.738  | 96.746  |
|                         |         |         |         | 7.5                     | 100.709 | 100.663 | 100.563 | 5.875                   | 97.018  | 97.026  | 97.034  |
|                         |         |         |         | 7.625                   | 100.908 | 100.861 | 100.762 | 6                       | 97.363  | 97.372  | 97.380  |
|                         |         |         |         |                         |         |         |         | 6.125                   | 97.675  | 97.684  | 97.692  |

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               | 98.633  | 98.472  | 98.172  | 6.75                | 96.033  | 95.872 | 95.572 |
| 6.875              | 99.167  | 99.006  | 98.706  | 6.875               | 96.567  | 96.406 | 96.106 |
| 7                  | 99.680  | 99.519  | 99.219  | 7                   | 97.080  | 96.919 | 96.619 |
| 7.125              | 100.136 | 99.975  | 99.675  | 7.125               | 97.536  | 97.375 | 97.075 |
| 7.25               | 100.582 | 100.421 | 100.121 | 7.25                | 97.982  | 97.821 | 97.521 |
| 7.375              | 100.794 | 100.568 | 100.268 | 7.375               | 98.194  | 97.968 | 97.668 |
| 7.5                | 101.267 | 101.041 | 100.741 | 7.5                 | 98.667  | 98.441 | 98.141 |
| 7.625              | 101.693 | 101.467 | 101.167 | 7.625               | 99.093  | 98.867 | 98.567 |
| 7.75               | 102.099 | 101.873 | 101.573 | 7.75                | 99.499  | 99.273 | 98.973 |
| 7.875              | 101.608 | 101.318 | 101.018 | 7.875               | 99.008  | 98.718 | 98.418 |
| 8                  | 102.041 | 101.751 | 101.451 | 8                   | 99.441  | 99.151 | 98.851 |
| 8.125              | 102.437 | 102.147 | 101.847 | 8.125               | 99.837  | 99.547 | 99.247 |
| 8.25               | 102.803 | 102.513 | 102.213 | 8.25                | 100.203 | 99.913 | 99.613 |

  

| BFF DPA HB Repayable1 |         |         |         | BFF DPA HB Forgivable2 |        |        |        |
|-----------------------|---------|---------|---------|------------------------|--------|--------|--------|
| Rate                  | 15      | 30      | 45      | Rate                   | 15     | 30     | 45     |
| 6.75                  | 96.633  | 96.472  | 96.172  | 6.75                   | 94.033 | 93.872 | 93.572 |
| 6.875                 | 97.167  | 97.006  | 96.706  | 6.875                  | 94.567 | 94.406 | 94.106 |
| 7                     | 97.680  | 97.519  | 97.219  | 7                      | 95.080 | 94.919 | 94.619 |
| 7.125                 | 98.136  | 97.975  | 97.675  | 7.125                  | 95.536 | 95.375 | 95.075 |
| 7.25                  | 98.582  | 98.421  | 98.121  | 7.25                   | 95.982 | 95.821 | 95.521 |
| 7.375                 | 98.794  | 98.568  | 98.268  | 7.375                  | 96.194 | 95.968 | 95.668 |
| 7.5                   | 99.267  | 99.041  | 98.741  | 7.5                    | 96.667 | 96.441 | 96.141 |
| 7.625                 | 99.693  | 99.467  | 99.167  | 7.625                  | 97.093 | 96.867 | 96.567 |
| 7.75                  | 100.099 | 99.873  | 99.573  | 7.75                   | 97.499 | 97.273 | 96.973 |
| 7.875                 | 99.608  | 99.318  | 99.018  | 7.875                  | 97.008 | 96.718 | 96.418 |
| 8                     | 100.041 | 99.751  | 99.451  | 8                      | 97.441 | 97.151 | 96.851 |
| 8.125                 | 100.437 | 100.147 | 99.847  | 8.125                  | 97.837 | 97.547 | 97.247 |
| 8.25                  | 100.803 | 100.513 | 100.213 | 8.25                   | 98.203 | 97.913 | 97.613 |

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.