



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Mortgagee Clause	Florida Only
All States but Florida	FlexPoint Inc., dba FlexPoint Home Loans Inc.
FlexPoint Inc.	ISAOA/ATIMA
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%
Lock Extensions: 0.025% per day

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00

Eligible States

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



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	97.057	97.057	97.024	5.625	97.057	97.057	97.024	5	94.560	94.514	94.499
5.75	97.879	97.879	97.879	5.75	97.544	97.611	97.526	5.125	95.245	95.199	95.184
5.875	98.497	98.497	98.497	5.875	98.189	98.190	98.100	5.25	96.002	95.956	95.941
6	99.152	99.152	99.152	6	98.825	98.800	98.735	5.375	96.643	96.597	96.582
6.125	99.659	99.659	99.659	6.125	99.270	99.270	99.206	5.5	97.243	97.197	97.182
6.25	99.617	99.617	99.617	6.25	99.400	99.400	99.397	5.625	97.747	97.701	97.686
6.375	100.184	100.184	100.184	6.375	99.975	99.952	99.937	5.75	99.182	99.157	99.092
6.5	100.724	100.724	100.724	6.5	100.527	100.505	100.458	5.875	99.757	99.732	99.667
6.625	101.157	101.157	101.157	6.625	100.886	100.865	100.857	6	100.288	100.263	100.199
6.75	101.009	100.994	100.978	6.75	100.786	100.770	100.752	6.125	100.545	100.520	100.457
6.875	101.426	101.411	101.395	6.875	101.277	101.246	101.228	6.25	100.653	100.629	100.583
7	101.881	101.866	101.849	7	101.665	101.633	101.615	6.375	101.170	101.147	101.101
7.125	102.254	102.238	102.222	7.125	102.028	102.011	101.993	6.5	101.582	101.560	101.514
7.25	102.139	102.116	102.092	7.25	102.038	101.979	101.969	6.625	101.917	101.896	101.850
7.375	102.537	102.515	102.490	7.375	102.462	102.404	102.394	6.75	101.361	101.320	101.307
7.5	102.940	102.918	102.893	7.5	102.832	102.774	102.764	6.875	101.805	101.766	101.751
7.625	103.324	103.301	103.277	7.625	103.110	103.073	103.047	7	102.115	102.076	102.063
7.75	102.879	102.857	102.832	7.75	102.813	102.717	102.710	7.125	102.396	102.358	102.343
7.875	103.251	103.229	103.205	7.875	103.181	103.086	103.079	7.25	102.374	102.315	102.305
8	103.613	103.591	103.566	8	103.492	103.443	103.411	7.375	102.715	102.657	102.647
8.125	103.992	103.969	103.945	8.125	103.618	103.564	103.538	7.5	103.047	102.990	102.980
8.25	103.271	103.192	103.128	8.25	103.271	103.192	103.128	7.625	103.302	103.245	103.235
8.375	103.693	103.614	103.550	8.375	103.693	103.614	103.550	7.75	102.900	102.820	102.813
8.5	104.117	104.039	103.974	8.5	104.117	104.039	103.974	7.875	103.228	103.149	103.142
8.625	104.323	104.244	104.180	8.625	104.323	104.244	104.180	8	103.392	103.344	103.311
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	96.616	96.552	96.461	4.625	96.954	96.889	96.798	6	98.693	98.674	98.614
4.75	97.195	97.135	97.050	4.75	97.583	97.523	97.438	6.125	99.112	98.993	98.938
4.875	97.698	97.642	97.565	4.875	98.093	98.038	97.960	6.25	99.491	99.472	99.430
5	98.102	98.051	97.980	5	98.499	98.449	98.378	6.375	99.996	99.979	99.937
5.125	98.176	98.130	98.022	5.125	98.606	98.560	98.418	6.5	100.440	100.423	100.381
5.25	98.689	98.648	98.558	5.25	99.042	99.000	98.865	6.625	100.708	100.596	100.551
5.375	99.105	99.059	99.043	5.375	99.414	99.377	99.249	6.75	100.831	100.793	100.781
5.5	99.434	99.387	99.371	5.5	99.786	99.754	99.633	6.875	101.242	101.204	101.194
5.625	99.313	99.274	99.265	5.625	99.694	99.620	99.459	7	101.522	101.475	101.460
5.75	99.679	99.632	99.612	5.75	100.031	99.960	99.806	7.125	101.875	101.784	101.769
5.875	100.132	100.085	100.065	5.875	100.455	100.389	100.242	7.25	101.785	101.728	101.721
6	100.409	100.362	100.342	6	100.696	100.635	100.495	7.375	102.122	102.065	102.058
6.125	100.256	100.240	100.224	6.125	100.376	100.366	100.217	7.5	102.448	102.391	102.384
6.25	100.582	100.535	100.510	6.25	100.672	100.666	100.524	7.625	102.743	102.634	102.542
6.375	101.010	100.963	100.939	6.375	100.953	100.952	100.817	7.75	102.348	102.167	101.980
6.5	101.244	101.198	101.173	6.5	101.198	101.198	101.070	7.875	102.713	102.528	102.337
6.625	101.015	101.000	100.983	6.625	100.758	100.758	100.658				
6.75	101.298	101.251	101.231	6.75	101.102	101.102	101.003				
6.875	101.712	101.666	101.646	6.875	101.426	101.426	101.334				
7	101.913	101.866	101.846	7	101.642	101.642	101.557				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.188	91.188	91.138	5.125	96.521	96.475	96.459				
5.125	93.517	93.517	93.458	5.25	97.049	97.003	96.987				
5.25	94.249	94.249	94.197	5.375	97.526	97.479	97.464				
5.375	94.969	94.969	94.923	5.5	97.847	97.800	97.785				
5.5	95.410	95.410	95.370	5.625	97.644	97.597	97.577				
5.625	95.932	95.932	95.899	5.75	98.152	98.105	98.081				
5.75	97.253	97.253	97.111	5.875	98.585	98.538	98.518				
5.875	97.798	97.798	97.663	6	98.964	98.917	98.892				
6	98.333	98.333	98.205	6.125	99.473	99.426	99.402				
6.125	98.908	98.908	98.786	6.25	99.948	99.902	99.877				
6.25	99.570	99.570	99.414	6.375	100.369	100.322	100.298				
6.375	100.027	100.027	99.877	6.5	100.591	100.544	100.519				
6.5	100.476	100.476	100.334	6.625	100.076	100.029	100.009				
6.625	100.871	100.871	100.735	6.75	100.540	100.493	100.473				
6.75	100.881	100.881	100.714	6.875	100.945	100.898	100.878				
6.875	101.290	101.288	101.128	7	101.121	101.074	101.054				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.504	98.504	98.498	5.75	98.466	98.420	98.405	5	97.415	97.406	97.396
5.875	99.142	99.142	99.136	5.875	99.090	99.043	99.028	5.125	97.639	97.630	97.620
6	99.757	99.757	99.750	6	99.627	99.581	99.566	5.25	98.184	98.176	98.166
6.125	100.326	100.326	100.320	6.125	100.026	99.980	99.965	5.375	98.487	98.479	98.469
6.25	100.325	100.325	100.322	6.25	100.002	99.956	99.941	5.5	98.887	98.878	98.868
6.375	100.871	100.871	100.868	6.375	100.541	100.495	100.479	5.625	99.112	99.104	99.094
6.5	101.386	101.386	101.383	6.5	100.994	100.948	100.933	5.75	99.356	99.340	99.317
6.625	101.856	101.856	101.853	6.625	101.313	101.267	101.252	5.875	99.707	99.690	99.668
6.75	101.707	101.674	101.648	6.75	101.125	101.079	101.063	6	99.879	99.863	99.840
6.875	102.174	102.141	102.115	6.875	101.617	101.571	101.556				
7	102.614	102.581	102.554	7	102.031	101.984	101.969				
7.125	103.048	103.015	102.988	7.125	102.323	102.276	102.261				
7.25	102.892	102.852	102.817	7.25	102.063	102.016	102.001				
7.375	103.327	103.287	103.252	7.375	102.520	102.474	102.459				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.968	95.959	95.949
5.125	96.337	96.328	96.318
5.25	96.682	96.674	96.664
5.375	97.015	97.007	96.997
5.5	97.345	97.336	97.326
5.625	97.650	97.642	97.632
5.75	97.846	97.812	97.774
5.875	98.146	98.113	98.075
6	98.658	98.625	98.587

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.777	97.770	97.759	5.75	99.097	99.072	99.001	5	97.415	97.406	97.396
5.875	98.431	98.429	98.410	5.875	99.567	99.542	99.472	5.125	97.639	97.630	97.620
6	98.993	98.991	98.971	6	100.046	100.021	99.952	5.25	98.184	98.176	98.166
6.125	99.558	99.557	99.534	6.125	100.331	100.306	100.239	5.375	98.487	98.479	98.469
6.25	100.034	100.026	100.020	6.25	100.580	100.541	100.505	5.5	98.887	98.878	98.868
6.375	100.608	100.602	100.591	6.375	100.993	100.955	100.919	5.625	99.112	99.104	99.094
6.5	101.148	101.142	101.132	6.5	101.358	101.321	101.285	5.75	99.356	99.340	99.317
6.625	101.649	101.644	101.629	6.625	101.713	101.676	101.640	5.875	99.707	99.690	99.668
6.75	101.495	101.483	101.474	6.75	101.308	101.251	101.237	6	99.879	99.863	99.840
6.875	102.006	101.994	101.983	6.875	101.664	101.608	101.594				
7	102.471	102.458	102.445	7	101.986	101.933	101.918				
7.125	102.889	102.877	102.863	7.125	102.289	102.234	102.221				
7.25	102.714	102.703	102.696	7.25	102.353	102.279	102.269				
7.375	103.207	103.192	103.178	7.375	102.654	102.580	102.570				
7.5	103.635	103.619	103.604	7.5	102.973	102.900	102.890				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.310	96.296	96.282
4.875	96.628	96.614	96.600
5	97.062	97.049	97.036
5.125	97.532	97.519	97.506
5.25	97.834	97.821	97.808
5.375	98.138	98.125	98.112
5.5	98.319	98.306	98.293
5.625	98.795	98.783	98.771
5.75	99.085	99.073	99.061
5.875	99.374	99.362	99.350
6	99.686	99.674	99.662

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.703	96.657	96.641	5	96.703	96.657	96.641	5	96.703	96.657	96.641
5.125	97.297	97.317	97.337	5.125	97.297	97.317	97.337	5.125	97.297	97.317	97.337
5.25	97.891	97.920	97.940	5.25	97.891	97.920	97.940	5.25	97.891	97.920	97.940
5.375	98.297	98.251	98.235	5.375	98.297	98.251	98.235	5.375	98.297	98.251	98.235
5.5	98.891	98.939	98.942	5.5	98.891	98.939	98.942	5.5	98.891	98.939	98.942
5.625	99.485	99.439	99.423	5.625	99.485	99.439	99.423	5.625	99.485	99.439	99.423
5.75	100.028	99.994	99.997	5.75	100.028	99.994	99.997	5.75	100.028	99.994	99.997
5.875	100.240	100.030	99.880	5.875	100.240	100.030	99.880	5.875	100.240	100.030	99.880
6	100.750	100.562	100.549	6	100.750	100.562	100.549	6	100.750	100.562	100.549
6.125	101.205	101.136	101.123	6.125	101.205	101.136	101.123	6.125	101.205	101.136	101.123
6.25	101.646	101.528	101.515	6.25	101.646	101.528	101.515	6.25	101.646	101.528	101.515
6.375	100.946	100.914	100.882	6.375	100.946	100.914	100.882	6.375	100.946	100.914	100.882
6.5	101.491	101.459	101.427	6.5	101.491	101.459	101.427	6.5	101.491	101.459	101.427
6.625	101.925	101.918	101.889	6.625	101.925	101.918	101.889	6.625	101.925	101.918	101.889
6.75	102.278	102.271	102.241	6.75	102.278	102.271	102.241	6.75	102.278	102.271	102.241
6.875	101.690	101.642	101.593	6.875	101.690	101.642	101.593	6.875	101.690	101.642	101.593
7	102.179	102.130	102.082	7	102.179	102.130	102.082	7	102.179	102.130	102.082
7.125	102.620	102.571	102.523	7.125	102.620	102.571	102.523	7.125	102.620	102.571	102.523
7.25	102.776	102.698	102.649	7.25	102.776	102.698	102.649	7.25	102.776	102.698	102.649
7.375	102.233	102.103	101.974	7.375	102.233	102.103	101.974	7.375	102.233	102.103	101.974
7.5	102.571	102.442	102.312	7.5	102.571	102.442	102.312	7.5	102.571	102.442	102.312
7.625	102.846	102.717	102.588	7.625	102.846	102.717	102.588	7.625	102.846	102.717	102.588
7.75	102.944	102.882	102.850	7.75	102.944	102.882	102.850	7.75	102.944	102.882	102.850
7.875	101.896	101.801	101.737	7.875	101.896	101.801	101.737	7.875	101.896	101.801	101.737
8	102.304	102.210	102.145	8	102.304	102.210	102.145	8	102.304	102.210	102.145
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	91.748	91.824	91.891	3.5	91.748	91.824	91.891	5	95.300	95.298	95.318
3.625	92.313	92.389	92.457	3.625	92.313	92.389	92.457	5.125	96.100	96.098	96.118
3.75	93.358	93.435	93.486	3.75	93.358	93.435	93.486	5.25	96.791	96.781	96.771
3.875	93.923	94.000	94.051	3.875	93.923	94.000	94.051	5.375	97.399	97.424	97.427
4	94.486	94.563	94.614	4	94.486	94.563	94.614	5.5	98.240	98.265	98.268
4.125	95.047	95.123	95.175	4.125	95.047	95.123	95.175	5.625	98.673	98.697	98.701
4.25	95.445	95.410	95.444	4.25	95.445	95.410	95.444	5.75	99.271	99.061	98.851
4.375	95.949	95.969	96.003	4.375	95.949	95.969	96.003	5.875	99.663	99.453	99.421
4.5	96.460	96.522	96.557	4.5	96.460	96.522	96.557	6	100.332	100.122	100.090
4.625	97.008	97.070	97.104	4.625	97.008	97.070	97.104	6.125	100.702	100.677	100.663
4.75	97.443	97.397	97.381	4.75	97.443	97.397	97.381	6.25	101.239	101.029	100.818
4.875	97.528	97.591	97.609	4.875	97.528	97.591	97.609	6.375	100.319	100.293	100.263
5	98.059	98.123	98.141	5	98.059	98.123	98.141	6.5	100.927	100.901	100.871
5.125	98.575	98.639	98.656	5.125	98.575	98.639	98.656	6.625	101.427	101.401	101.371
5.25	98.930	98.884	98.868	5.25	98.930	98.884	98.868	6.75	101.077	101.029	100.980
5.375	98.942	98.975	98.976	5.375	98.942	98.975	98.976	6.875	101.089	101.072	101.026
5.5	99.427	99.460	99.461	5.5	99.427	99.460	99.461	7	101.613	101.596	101.549
5.625	99.885	99.919	99.920	5.625	99.885	99.919	99.920	7.125	102.001	101.985	101.938
5.75	100.021	99.974	99.954	5.75	100.021	99.974	99.954	7.25	101.426	101.348	101.299
5.875	99.887	99.879	99.871	5.875	99.887	99.879	99.871	7.375	101.127	101.118	101.055
6	100.284	100.287	100.272	6	100.284	100.287	100.272	7.5	101.583	101.575	101.511
								7.625	101.832	101.823	101.760
								7.75	101.478	101.416	101.384
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	96.791	96.781	96.771	5	95.300	95.298	95.318	4.5	93.804	93.742	93.776
5.375	97.399	97.424	97.427	5.125	96.100	96.098	96.118	4.625	94.334	94.271	94.306
5.5	98.240	98.265	98.268	5.25	96.847	96.837	96.827	4.75	93.237	93.245	93.253
5.625	98.673	98.697	98.701	5.375	97.399	97.424	97.427	4.875	93.537	93.545	93.553
5.75	99.271	99.061	98.851	5.5	98.240	98.265	98.268	5	93.968	93.976	93.984
5.875	99.663	99.453	99.421	5.625	98.673	98.697	98.701	5.125	94.256	94.264	94.272
6	100.332	100.122	100.090	5.75	98.891	98.845	98.829	5.25	95.617	95.601	95.585
6.125	100.702	100.677	100.663	5.875	99.460	99.434	99.421	5.375	95.723	95.707	95.690
6.25	101.239	101.029	100.818	6	100.128	100.103	100.090	5.5	96.129	96.113	96.097
6.375	100.319	100.293	100.263	6.125	100.702	100.677	100.663	5.625	96.537	96.521	96.505
6.5	100.927	100.901	100.871	6.25	100.426	100.364	100.332	5.75	97.289	97.281	97.273
6.625	101.427	101.401	101.371	6.375	100.319	100.293	100.263	5.875	97.574	97.566	97.558
6.75	101.077	101.029	100.980	6.5	100.927	100.901	100.871	6	97.922	97.914	97.906
6.875	101.089	101.072	101.026	6.625	101.427	101.401	101.371	6.125	98.232	98.224	98.215
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	97.891	97.920	97.940	5.25	97.891	97.920	97.940	5.25	97.891	97.920	97.940
5.375	98.297	98.251	98.235	5.375	98.297	98.251	98.235	5.375	98.297	98.251	98.235

5.5	98.891	98.939	98.942	5.5	98.891	98.939	98.942	5.5	98.891	98.939	98.942
5.625	99.485	99.439	99.423	5.625	99.485	99.439	99.423	5.625	99.485	99.439	99.423
5.75	100.028	99.994	99.997	5.75	100.028	99.994	99.997	5.75	100.028	99.994	99.997
5.875	100.240	100.030	99.880	5.875	100.240	100.030	99.880	5.875	100.240	100.030	99.880
6	100.750	100.562	100.549	6	100.750	100.562	100.549	6	100.750	100.562	100.549
6.125	101.205	101.136	101.123	6.125	101.205	101.136	101.123	6.125	101.205	101.136	101.123
6.25	101.646	101.528	101.515	6.25	101.646	101.528	101.515	6.25	101.646	101.528	101.515
6.375	100.946	100.914	100.882	6.375	100.946	100.914	100.882	6.375	100.946	100.914	100.882
6.5	101.491	101.459	101.427	6.5	101.491	101.459	101.427	6.5	101.491	101.459	101.427
6.625	101.925	101.918	101.889	6.625	101.925	101.918	101.889	6.625	101.925	101.918	101.889
6.75	102.278	102.271	102.241	6.75	102.278	102.271	102.241	6.75	102.278	102.271	102.241
6.875	101.690	101.642	101.593	6.875	101.690	101.642	101.593	6.875	101.690	101.642	101.593
7	102.179	102.130	102.082	7	102.179	102.130	102.082	7	102.179	102.130	102.082
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	96.460	96.522	96.557	4.25	95.445	95.410	95.444	5.25	96.791	96.781	96.771
4.625	97.008	97.070	97.104	4.375	95.949	95.969	96.003	5.375	97.399	97.424	97.427
4.75	97.443	97.397	97.381	4.5	96.460	96.522	96.557	5.5	98.240	98.265	98.268
4.875	97.528	97.591	97.609	4.625	97.008	97.070	97.104	5.625	98.673	98.697	98.701
5	98.059	98.123	98.141	4.75	97.443	97.397	97.381	5.75	99.271	99.061	98.851
5.125	98.575	98.639	98.656	4.875	97.528	97.591	97.609	5.875	99.663	99.453	99.421
5.25	98.930	98.884	98.868	5	98.059	98.123	98.141	6	100.332	100.122	100.090
5.375	98.942	98.975	98.976	5.125	98.575	98.639	98.656	6.125	100.702	100.677	100.663
5.5	99.427	99.460	99.461	5.25	98.930	98.884	98.868	6.25	101.239	101.029	100.818
5.625	99.885	99.919	99.920	5.375	98.942	98.975	98.976	6.375	100.319	100.293	100.263
5.75	100.021	99.974	99.954	5.5	99.427	99.460	99.461	6.5	100.927	100.901	100.871
5.875	99.887	99.879	99.871	5.625	99.885	99.919	99.920	6.625	101.427	101.401	101.371
6	100.284	100.287	100.272	5.75	100.021	99.974	99.954	6.75	101.077	101.029	100.980
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	96.791	96.781	96.771	5.25	96.516	96.524	96.528	4.5	93.804	93.742	93.776
5.375	97.399	97.424	97.427	5.375	97.399	97.424	97.427	4.625	94.334	94.271	94.306
5.5	98.240	98.265	98.268	5.5	98.240	98.265	98.268	4.75	93.237	93.245	93.253
5.625	98.673	98.697	98.701	5.625	98.673	98.697	98.701	4.875	93.537	93.545	93.553
5.75	99.271	99.061	98.851	5.75	98.891	98.845	98.829	5	93.968	93.976	93.984
5.875	99.663	99.453	99.421	5.875	99.460	99.434	99.421	5.125	94.256	94.264	94.272
6	100.332	100.122	100.090	6	100.128	100.103	100.090	5.25	95.617	95.601	95.585
6.125	100.702	100.677	100.663	6.125	100.702	100.677	100.663	5.375	95.723	95.707	95.690
6.25	101.239	101.029	100.818	6.25	100.426	100.364	100.332	5.5	96.129	96.113	96.097
6.375	100.319	100.293	100.263	6.375	100.319	100.293	100.263	5.625	96.537	96.521	96.505
6.5	100.927	100.901	100.871	6.5	100.927	100.901	100.871	5.75	97.289	97.281	97.273
6.625	101.427	101.401	101.371	6.625	101.427	101.401	101.371	5.875	97.574	97.566	97.558
6.75	101.077	101.029	100.980	6.75	100.973	100.911	100.879	6	97.922	97.914	97.906
6.875	101.089	101.072	101.026	6.875	101.089	101.072	101.026	6.125	98.232	98.224	98.215

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	96.797	96.751	96.735	5.125	96.797	96.751	96.735	4.75	95.016	94.970	94.954
5.25	97.500	97.487	97.475	5.25	97.500	97.487	97.475	4.875	95.610	95.564	95.577
5.375	98.012	98.000	97.988	5.375	98.012	98.000	97.988	5	96.203	96.157	96.141
5.5	98.483	98.472	98.460	5.5	98.483	98.472	98.460	5.125	96.797	96.751	96.735
5.625	98.985	98.942	98.930	5.625	98.985	98.942	98.930	5.25	97.391	97.345	97.329
5.75	99.528	99.482	99.466	5.75	99.528	99.482	99.466	5.375	97.797	97.751	97.735
5.875	99.740	99.608	99.597	5.875	99.740	99.608	99.597	5.5	98.391	98.345	98.329
6	100.250	100.040	100.012	6	100.250	100.040	100.012	5.625	98.985	98.939	98.923
6.125	100.705	100.495	100.432	6.125	100.705	100.495	100.432	5.75	99.528	99.482	99.466
6.25	101.146	100.936	100.800	6.25	101.146	100.936	100.800	5.875	99.740	99.530	99.320
6.375	100.579	100.528	100.509	6.375	100.579	100.528	100.509	6	100.250	100.040	99.847
6.5	100.991	100.959	100.927	6.5	100.991	100.959	100.927	6.125	100.705	100.495	100.408
6.625	101.366	101.328	101.296	6.625	101.366	101.328	101.296	6.25	101.146	100.936	100.800
6.75	101.630	101.568	101.535	6.75	101.630	101.568	101.535	6.375	100.446	100.414	100.382
6.875	101.264	101.213	101.185	6.875	101.264	101.213	101.185	6.5	100.991	100.959	100.927
7	101.679	101.630	101.582	7	101.679	101.630	101.582	6.625	101.366	101.328	101.296
7.125	102.120	102.071	102.023	7.125	102.120	102.071	102.023	6.75	101.630	101.568	101.535
7.25	102.276	102.198	102.149	7.25	102.276	102.198	102.149	6.875	101.190	101.142	101.093
7.375	101.733	101.603	101.541	7.375	101.733	101.603	101.541	7	101.679	101.630	101.582
7.5	102.071	101.942	101.866	7.5	102.071	101.942	101.866	7.125	102.120	102.071	102.023
7.625	102.346	102.217	102.088	7.625	102.346	102.217	102.088	7.25	102.276	102.198	102.149
7.75	102.444	102.382	102.350	7.75	102.444	102.382	102.350	7.375	101.733	101.603	101.474
7.875	101.396	101.301	101.237	7.875	101.396	101.301	101.237	7.5	102.071	101.942	101.812
8	101.804	101.710	101.645	8	101.804	101.710	101.645	7.625	102.346	102.217	102.088
8.125	102.195	102.101	102.036	8.125	102.195	102.101	102.036	7.75	102.444	102.382	102.350

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	91.063	91.138	91.206	3.5	91.063	91.138	91.206	4.875	94.180	94.198	94.218
3.625	91.589	91.665	91.733	3.625	91.589	91.665	91.733	5	94.510	94.528	94.548
3.75	92.735	92.812	92.863	3.75	92.735	92.812	92.863	5.125	95.194	95.212	95.232
3.875	93.258	93.335	93.386	3.875	93.258	93.335	93.386	5.25	96.769	96.758	96.749
4	93.775	93.851	93.903	4	93.775	93.851	93.903	5.375	97.208	97.199	97.190
4.125	94.281	94.358	94.409	4.125	94.281	94.358	94.409	5.5	97.640	97.631	97.622
4.25	94.945	94.898	94.883	4.25	94.945	94.898	94.883	5.625	98.032	98.024	98.015
4.375	95.449	95.402	95.386	4.375	95.449	95.402	95.386	5.75	98.771	98.561	98.368
4.5	95.949	95.902	95.887	4.5	95.949	95.902	95.887	5.875	99.163	98.953	98.760
4.625	96.448	96.401	96.385	4.625	96.448	96.401	96.385	6	99.832	99.622	99.412
4.75	96.943	96.897	96.881	4.75	96.943	96.897	96.881	6.125	100.197	99.987	99.777
4.875	96.974	96.982	96.991	4.875	96.974	96.982	96.991	6.25	100.739	100.529	100.318
5	97.455	97.413	97.421	5	97.455	97.413	97.421	6.375	100.167	100.117	100.101
5.125	97.945	97.898	97.883	5.125	97.945	97.898	97.883	6.5	100.456	100.407	100.391
5.25	98.430	98.384	98.368	5.25	98.430	98.384	98.368	6.625	100.759	100.711	100.695
5.375	98.113	98.146	98.147	5.375	98.113	98.146	98.147	6.75	100.577	100.529	100.480
5.5	98.562	98.519	98.520	5.5	98.562	98.519	98.520	6.875	100.172	100.175	100.129
5.625	99.044	98.997	98.977	5.625	99.044	98.997	98.977	7	100.551	100.555	100.508
5.75	99.521	99.474	99.454	5.75	99.521	99.474	99.454	7.125	100.870	100.821	100.773
5.875	99.387	99.379	99.371	5.875	99.387	99.379	99.371	7.25	100.926	100.848	100.799
6	99.734	99.726	99.718	6	99.734	99.726	99.718	7.375	100.151	100.162	100.099
								7.5	100.497	100.508	100.445
								7.625	100.752	100.707	100.644
								7.75	100.978	100.916	100.884

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	100.456	100.407	100.391	6.125	99.689	99.683	99.670	4.5	92.999	92.936	92.970
6.625	100.759	100.711	100.695	6.25	99.926	99.864	99.832	4.625	93.414	93.352	93.386
6.75	100.577	100.529	100.480	6.375	100.220	100.170	100.154	4.75	92.737	92.745	92.753
6.875	100.172	100.175	100.129	6.5	100.527	100.478	100.463	4.875	93.037	93.045	93.053
7	100.551	100.555	100.508	6.625	100.855	100.807	100.792	5	93.468	93.476	93.484
7.125	100.870	100.821	100.773	6.75	100.473	100.411	100.379	5.125	93.756	93.764	93.772
7.25	100.926	100.848	100.799	6.875	100.197	100.175	100.129	5.25	95.117	95.101	95.085
7.375	100.151	100.162	100.099	7	100.551	100.555	100.508	5.375	95.223	95.207	95.190
7.5	100.497	100.508	100.445	7.125	100.776	100.780	100.733	5.5	95.629	95.613	95.597
7.625	100.752	100.707	100.644	7.25	100.976	100.898	100.849	5.625	96.037	96.021	96.005
7.75	100.978	100.916	100.884	7.375	100.151	100.162	100.099	5.75	96.789	96.781	96.773
				7.5	100.497	100.508	100.445	5.875	97.074	97.066	97.058
				7.625	100.736	100.707	100.644	6	97.422	97.414	97.406
								6.125	97.732	97.724	97.715

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	100.579	100.528	100.509	6.375	100.579	100.528	100.509	6	100.250	100.040	99.847

6.5	100.991	100.959	100.927	6.5	100.991	100.959	100.927	6.125	100.705	100.495	100.408
6.625	101.366	101.328	101.296	6.625	101.366	101.328	101.296	6.25	101.146	100.936	100.800
6.75	101.630	101.568	101.535	6.75	101.630	101.568	101.535	6.375	100.446	100.414	100.382
6.875	101.264	101.213	101.185	6.875	101.264	101.213	101.185	6.5	100.991	100.959	100.927
7	101.679	101.630	101.582	7	101.679	101.630	101.582	6.625	101.366	101.328	101.296
7.125	102.120	102.071	102.023	7.125	102.120	102.071	102.023	6.75	101.630	101.568	101.535
7.25	102.276	102.198	102.149	7.25	102.276	102.198	102.149	6.875	101.190	101.142	101.093
7.375	101.733	101.603	101.541	7.375	101.733	101.603	101.541	7	101.679	101.630	101.582
7.5	102.071	101.942	101.866	7.5	102.071	101.942	101.866	7.125	102.120	102.071	102.023
7.625	102.346	102.217	102.088	7.625	102.346	102.217	102.088	7.25	102.276	102.198	102.149
7.75	102.444	102.382	102.350	7.75	102.444	102.382	102.350	7.375	101.733	101.603	101.474
7.875	101.396	101.301	101.237	7.875	101.396	101.301	101.237	7.5	102.071	101.942	101.812
8	101.804	101.710	101.645	8	101.804	101.710	101.645	7.625	102.346	102.217	102.088
8.125	102.195	102.101	102.036	8.125	102.195	102.101	102.036	7.75	102.444	102.382	102.350
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	95.949	95.902	95.887	4.5	95.949	95.902	95.887	6.625	100.623	100.591	100.559
4.625	96.448	96.401	96.385	4.625	96.448	96.401	96.385	6.75	100.577	100.529	100.480
4.75	96.943	96.897	96.881	4.75	96.943	96.897	96.881	6.875	100.172	100.175	100.129
4.875	96.974	96.982	96.991	4.875	96.974	96.982	96.991	7	100.551	100.555	100.508
5	97.455	97.413	97.421	5	97.455	97.413	97.421	7.125	100.870	100.821	100.773
5.125	97.945	97.898	97.883	5.125	97.945	97.898	97.883	7.25	100.926	100.848	100.799
5.25	98.430	98.384	98.368	5.25	98.430	98.384	98.368	7.375	100.151	100.162	100.099
5.375	98.113	98.146	98.147	5.375	98.113	98.146	98.147	7.5	100.497	100.508	100.445
5.5	98.562	98.519	98.520	5.5	98.562	98.519	98.520	7.625	100.752	100.707	100.644
5.625	99.044	98.997	98.977	5.625	99.044	98.997	98.977	7.75	100.978	100.916	100.884
5.75	99.521	99.474	99.454	5.75	99.521	99.474	99.454				
5.875	99.387	99.379	99.371	5.875	99.387	99.379	99.371				
6	99.734	99.726	99.718	6	99.734	99.726	99.718				
6.125	100.044	100.036	100.028	6.125	100.044	100.036	100.028				
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	100.254	100.222	100.189	6.125	99.689	99.683	99.670	4.5	92.999	92.936	92.970
6.625	100.623	100.591	100.559	6.25	99.926	99.864	99.832	4.625	93.414	93.352	93.386
6.75	100.577	100.529	100.480	6.375	99.420	99.414	99.384	4.75	92.737	92.745	92.753
6.875	100.172	100.175	100.129	6.5	99.907	99.901	99.871	4.875	93.037	93.045	93.053
7	100.551	100.555	100.508	6.625	100.209	100.199	100.170	5	93.468	93.476	93.484
7.125	100.870	100.821	100.773	6.75	100.473	100.411	100.379	5.125	93.756	93.764	93.772
7.25	100.926	100.848	100.799	6.875	100.172	100.175	100.129	5.25	95.117	95.101	95.085
7.375	100.151	100.162	100.099	7	100.551	100.555	100.508	5.375	95.223	95.207	95.190
7.5	100.497	100.508	100.445	7.125	100.776	100.780	100.733	5.5	95.629	95.613	95.597
7.625	100.752	100.707	100.644	7.25	100.976	100.898	100.849	5.625	96.037	96.021	96.005
7.75	100.978	100.916	100.884	7.375	100.151	100.162	100.099	5.75	96.789	96.781	96.773
				7.5	100.497	100.508	100.445	5.875	97.074	97.066	97.058
				7.625	100.736	100.707	100.644	6	97.422	97.414	97.406
								6.125	97.732	97.724	97.715

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	98.537	98.370	98.070	6.75	95.937	95.770	95.470
6.875	99.081	98.893	98.593	6.875	96.481	96.293	95.993
7	99.604	99.416	99.116	7	97.004	96.816	96.516
7.125	100.070	99.882	99.582	7.125	97.470	97.282	96.982
7.25	100.526	100.338	100.038	7.25	97.926	97.738	97.438
7.375	100.510	100.261	99.961	7.375	97.910	97.661	97.361
7.5	100.993	100.744	100.444	7.5	98.393	98.144	97.844
7.625	101.429	101.180	100.880	7.625	98.829	98.580	98.280
7.75	101.845	101.596	101.296	7.75	99.245	98.996	98.696
7.875	101.307	100.998	100.698	7.875	98.707	98.398	98.098
8	101.750	101.441	101.141	8	99.150	98.841	98.541
8.125	102.146	101.837	101.537	8.125	99.546	99.237	98.937
8.25	102.532	102.223	101.923	8.25	99.932	99.623	99.323

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.537	96.370	96.070	6.75	93.937	93.770	93.470
6.875	97.081	96.893	96.593	6.875	94.481	94.293	93.993
7	97.604	97.416	97.116	7	95.004	94.816	94.516
7.125	98.070	97.882	97.582	7.125	95.470	95.282	94.982
7.25	98.526	98.338	98.038	7.25	95.926	95.738	95.438
7.375	98.510	98.261	97.961	7.375	95.910	95.661	95.361
7.5	98.993	98.744	98.444	7.5	96.393	96.144	95.844
7.625	99.429	99.180	98.880	7.625	96.829	96.580	96.280
7.75	99.845	99.596	99.296	7.75	97.245	96.996	96.696
7.875	99.307	98.998	98.698	7.875	96.707	96.398	96.098
8	99.750	99.441	99.141	8	97.150	96.841	96.541
8.125	100.146	99.837	99.537	8.125	97.546	97.237	96.937
8.25	100.532	100.223	99.923	8.25	97.932	97.623	97.323

Government DPA Adjustments

FICO

FICO >=680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.