



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

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%

Locks expired or cancelled > 60 days: Current Market + 0.25%

Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

FHA Lender ID: 79613-0002

VA Lender ID: 900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	96.819	96.819	96.771	5.625	96.819	96.819	96.771	5	94.322	94.276	94.261
5.75	97.783	97.753	97.753	5.75	97.455	97.447	97.429	5.125	94.991	94.945	94.931
5.875	98.400	98.370	98.370	5.875	98.098	98.073	98.017	5.25	95.748	95.701	95.687
6	99.055	99.025	99.025	6	98.733	98.708	98.650	5.375	96.389	96.343	96.328
6.125	99.564	99.534	99.534	6.125	99.099	99.099	99.089	5.5	96.989	96.943	96.928
6.25	99.553	99.523	99.523	6.25	99.314	99.314	99.309	5.625	97.493	97.447	97.432
6.375	100.120	100.090	100.090	6.375	99.882	99.858	99.850	5.75	99.091	99.066	99.002
6.5	100.660	100.630	100.630	6.5	100.434	100.410	100.363	5.875	99.661	99.636	99.571
6.625	101.094	101.064	101.064	6.625	100.795	100.773	100.768	6	100.192	100.167	100.103
6.75	101.010	100.972	100.962	6.75	100.762	100.753	100.741	6.125	100.450	100.425	100.361
6.875	101.427	101.389	101.380	6.875	101.238	101.230	101.217	6.25	100.559	100.535	100.489
7	101.884	101.846	101.837	7	101.628	101.620	101.608	6.375	101.074	101.050	101.003
7.125	102.254	102.216	102.207	7.125	101.974	101.966	101.954	6.5	101.481	101.458	101.412
7.25	102.154	102.108	102.089	7.25	102.023	102.006	101.981	6.625	101.818	101.794	101.748
7.375	102.552	102.506	102.488	7.375	102.447	102.431	102.406	6.75	101.301	101.260	101.246
7.5	102.955	102.909	102.891	7.5	102.812	102.782	102.758	6.875	101.742	101.701	101.687
7.625	103.339	103.293	103.274	7.625	103.091	103.073	103.048	7	102.051	102.010	101.996
7.75	102.826	102.772	102.745	7.75	102.802	102.701	102.694	7.125	102.332	102.291	102.277
7.875	103.198	103.144	103.117	7.875	103.171	103.070	103.063	7.25	102.356	102.295	102.285
8	103.563	103.509	103.481	8	103.454	103.405	103.295	7.375	102.692	102.631	102.621
8.125	103.939	103.885	103.857	8.125	103.648	103.594	103.490	7.5	103.022	102.962	102.952
8.25	103.272	103.193	103.120	8.25	103.272	103.193	103.120	7.625	103.278	103.218	103.208
8.375	103.694	103.616	103.542	8.375	103.694	103.616	103.542	7.75	102.881	102.800	102.793
8.5	104.120	104.041	103.968	8.5	104.120	104.041	103.968	7.875	103.206	103.125	103.118
8.625	104.325	104.247	104.173	8.625	104.325	104.247	104.173	8	103.405	103.357	103.246
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	96.295	96.295	96.173	4.625	96.623	96.623	96.469	6	98.607	98.588	98.525
4.75	97.032	97.032	96.916	4.75	97.421	97.421	97.305	6.125	99.021	98.891	98.849
4.875	97.503	97.503	97.408	4.875	97.925	97.925	97.817	6.25	99.399	99.381	99.339
5	97.943	97.943	97.841	5	98.333	98.333	98.231	6.375	99.905	99.886	99.844
5.125	98.036	98.021	97.989	5.125	98.454	98.454	98.328	6.5	100.350	100.330	100.288
5.25	98.588	98.588	98.469	5.25	98.952	98.952	98.833	6.625	100.639	100.506	100.494
5.375	98.976	98.929	98.914	5.375	99.259	99.259	99.147	6.75	100.773	100.735	100.724
5.5	99.304	99.257	99.243	5.5	99.605	99.605	99.499	6.875	101.185	101.145	101.134
5.625	99.341	99.303	99.293	5.625	99.576	99.576	99.415	7	101.488	101.412	101.401
5.75	99.587	99.575	99.511	5.75	99.885	99.885	99.731	7.125	101.869	101.745	101.700
5.875	100.034	99.987	99.964	5.875	100.293	100.293	100.146	7.25	101.817	101.800	101.704
6	100.311	100.264	100.241	6	100.492	100.492	100.352	7.375	102.207	102.185	102.063
6.125	100.314	100.267	100.248	6.125	100.305	100.305	100.172	7.5	102.472	102.444	102.364
6.25	100.515	100.468	100.437	6.25	100.582	100.582	100.456	7.625	102.776	102.743	102.635
6.375	100.943	100.896	100.865	6.375	100.894	100.894	100.774	7.75	102.278	102.061	101.860
6.5	101.177	101.130	101.100	6.5	101.077	101.077	100.965	7.875	102.644	102.422	102.216
6.625	101.152	101.105	101.086	6.625	100.700	100.700	100.642				
6.75	101.262	101.216	101.193	6.75	101.048	101.048	100.950				
6.875	101.677	101.630	101.607	6.875	101.365	101.363	101.295				
7	101.877	101.830	101.807	7	101.568	101.561	101.495				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.037	91.037	90.956	5.125	96.392	96.345	96.330				
5.125	93.354	93.354	93.279	5.25	96.920	96.873	96.858				
5.25	94.046	94.046	93.978	5.375	97.396	97.350	97.335				
5.375	94.742	94.742	94.681	5.5	97.717	97.671	97.656				
5.5	95.179	95.179	95.124	5.625	97.546	97.499	97.476				
5.625	95.688	95.688	95.640	5.75	98.085	98.038	98.008				
5.75	97.130	97.130	97.088	5.875	98.508	98.461	98.430				
5.875	97.663	97.663	97.627	6	98.896	98.850	98.819				
6	98.168	98.168	98.140	6.125	99.406	99.359	99.329				
6.125	98.734	98.734	98.712	6.25	99.881	99.835	99.804				
6.25	99.452	99.452	99.296	6.375	100.302	100.255	100.224				
6.375	99.917	99.917	99.768	6.5	100.523	100.477	100.446				
6.5	100.337	100.337	100.194	6.625	100.040	99.993	99.971				
6.625	100.710	100.710	100.574	6.75	100.504	100.458	100.435				
6.75	100.778	100.778	100.758	6.875	100.909	100.862	100.840				
6.875	101.183	101.182	101.168	7	101.085	101.038	101.015				

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	98.394	98.394	98.383	5.75	98.259	98.213	98.198	5	97.458	97.449	97.438
5.875	99.031	99.031	99.021	5.875	98.881	98.835	98.820	5.125	97.681	97.673	97.661
6	99.645	99.645	99.635	6	99.418	99.371	99.357	5.25	98.227	98.218	98.207
6.125	100.213	100.213	100.202	6.125	99.817	99.771	99.756	5.375	98.530	98.521	98.510
6.25	100.240	100.240	100.235	6.25	99.871	99.825	99.810	5.5	98.929	98.921	98.909
6.375	100.786	100.786	100.781	6.375	100.409	100.362	100.348	5.625	99.155	99.146	99.135
6.5	101.300	101.300	101.295	6.5	100.862	100.816	100.801	5.75	99.394	99.378	99.351
6.625	101.770	101.770	101.764	6.625	101.181	101.135	101.120	5.875	99.747	99.730	99.703
6.75	101.679	101.655	101.638	6.75	101.056	101.010	100.995	6	99.918	99.901	99.874
6.875	102.147	102.123	102.106	6.875	101.548	101.501	101.487				
7	102.587	102.563	102.546	7	101.961	101.915	101.900				
7.125	103.021	102.996	102.980	7.125	102.253	102.207	102.193				
7.25	102.910	102.877	102.848	7.25	102.072	102.026	102.012				
7.375	103.346	103.314	103.285	7.375	102.529	102.483	102.468				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.011	96.003	95.991
5.125	96.379	96.371	96.359
5.25	96.725	96.717	96.705
5.375	97.058	97.049	97.038
5.5	97.387	97.379	97.367
5.625	97.693	97.684	97.673
5.75	97.879	97.846	97.804
5.875	98.182	98.148	98.106
6	98.693	98.659	98.618

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	97.614	97.603	97.600	5.75	99.013	98.988	98.916	5	97.458	97.449	97.438
5.875	98.271	98.264	98.254	5.875	99.484	99.459	99.387	5.125	97.681	97.673	97.661
6	98.829	98.824	98.813	6	99.962	99.937	99.865	5.25	98.227	98.218	98.207
6.125	99.323	99.318	99.302	6.125	100.237	100.212	100.140	5.375	98.530	98.521	98.510
6.25	99.893	99.885	99.880	6.25	100.492	100.451	100.415	5.5	98.929	98.921	98.909
6.375	100.492	100.487	100.476	6.375	100.907	100.865	100.830	5.625	99.155	99.146	99.135
6.5	101.007	101.002	100.992	6.5	101.272	101.230	101.195	5.75	99.394	99.378	99.351
6.625	101.511	101.505	101.491	6.625	101.622	101.581	101.545	5.875	99.747	99.730	99.703
6.75	101.432	101.423	101.413	6.75	101.254	101.195	101.181	6	99.918	99.901	99.874
6.875	101.947	101.937	101.924	6.875	101.611	101.552	101.538				
7	102.423	102.413	102.399	7	101.936	101.877	101.863				
7.125	102.857	102.847	102.835	7.125	102.242	102.183	102.169				
7.25	102.746	102.729	102.715	7.25	102.342	102.263	102.253				
7.375	103.249	103.228	103.209	7.375	102.645	102.566	102.556				
7.5	103.640	103.620	103.598	7.5	102.966	102.887	102.877				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.373	96.359	96.338
4.875	96.727	96.685	96.655
5	97.244	97.231	97.111
5.125	97.705	97.692	97.572
5.25	98.009	97.996	97.876
5.375	98.310	98.297	98.178
5.5	98.478	98.465	98.345
5.625	98.815	98.803	98.643
5.75	99.106	99.094	98.934
5.875	99.392	99.380	99.221
6	99.696	99.684	99.524

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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.606	96.559	96.544	5	96.606	96.559	96.544	5	96.606	96.559	96.544
5.125	97.199	97.153	97.150	5.125	97.199	97.153	97.150	5.125	97.199	97.153	97.150
5.25	97.793	97.747	97.753	5.25	97.793	97.747	97.753	5.25	97.793	97.747	97.753
5.375	98.184	98.137	98.118	5.375	98.184	98.137	98.118	5.375	98.184	98.137	98.118
5.5	98.823	98.856	98.858	5.5	98.823	98.856	98.858	5.5	98.823	98.856	98.858
5.625	99.371	99.325	99.306	5.625	99.371	99.325	99.306	5.625	99.371	99.325	99.306
5.75	99.915	99.911	99.913	5.75	99.915	99.911	99.913	5.75	99.915	99.911	99.913
5.875	100.243	100.033	99.883	5.875	100.243	100.033	99.883	5.875	100.243	100.033	99.883
6	100.741	100.569	100.552	6	100.741	100.569	100.552	6	100.741	100.569	100.552
6.125	101.210	101.144	101.126	6.125	101.210	101.144	101.126	6.125	101.210	101.144	101.126
6.25	101.548	101.537	101.520	6.25	101.548	101.537	101.520	6.25	101.548	101.537	101.520
6.375	101.150	101.109	101.069	6.375	101.150	101.109	101.069	6.375	101.150	101.109	101.069
6.5	101.695	101.654	101.614	6.5	101.695	101.654	101.614	6.5	101.695	101.654	101.614
6.625	102.041	102.038	102.001	6.625	102.041	102.038	102.001	6.625	102.041	102.038	102.001
6.75	102.379	102.375	102.338	6.75	102.379	102.375	102.338	6.75	102.379	102.375	102.338
6.875	101.895	101.879	101.863	6.875	101.895	101.879	101.863	6.875	101.895	101.879	101.863
7	102.336	102.320	102.304	7	102.336	102.320	102.304	7	102.336	102.320	102.304
7.125	102.744	102.728	102.712	7.125	102.744	102.728	102.712	7.125	102.744	102.728	102.712
7.25	102.917	102.822	102.772	7.25	102.917	102.822	102.772	7.25	102.917	102.822	102.772
7.375	102.376	102.246	102.117	7.375	102.376	102.246	102.117	7.375	102.376	102.246	102.117
7.5	102.700	102.571	102.441	7.5	102.700	102.571	102.441	7.5	102.700	102.571	102.441
7.625	102.967	102.837	102.708	7.625	102.967	102.837	102.708	7.625	102.967	102.837	102.708
7.75	103.074	103.011	102.973	7.75	103.074	103.011	102.973	7.75	103.074	103.011	102.973
7.875	102.049	101.954	101.881	7.875	102.049	101.954	101.881	7.875	102.049	101.954	101.881
8	102.457	102.362	102.289	8	102.457	102.362	102.289	8	102.457	102.362	102.289
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	91.470	91.648	91.624	3.5	91.470	91.648	91.624	5	95.101	95.109	95.131
3.625	92.035	92.214	92.189	3.625	92.035	92.214	92.189	5.125	95.901	95.910	95.931
3.75	93.144	93.303	93.292	3.75	93.144	93.303	93.292	5.25	96.729	96.722	96.712
3.875	93.708	93.868	93.856	3.875	93.708	93.868	93.856	5.375	97.334	97.341	97.343
4	94.271	94.430	94.419	4	94.271	94.430	94.419	5.5	98.176	98.182	98.184
4.125	94.832	94.991	94.980	4.125	94.832	94.991	94.980	5.625	98.608	98.614	98.616
4.25	95.300	95.430	95.417	4.25	95.300	95.430	95.417	5.75	99.276	99.066	98.856
4.375	95.849	95.989	95.975	4.375	95.849	95.989	95.975	5.875	99.665	99.455	99.424
4.5	96.403	96.543	96.529	4.5	96.403	96.543	96.529	6	100.323	100.113	100.093
4.625	96.950	97.090	97.076	4.625	96.950	97.090	97.076	6.125	100.710	100.684	100.667
4.75	97.298	97.251	97.237	4.75	97.298	97.251	97.237	6.25	101.138	100.928	100.718
4.875	97.493	97.514	97.510	4.875	97.493	97.514	97.510	6.375	100.430	100.407	100.370
5	97.925	98.045	97.983	5	97.925	98.045	97.983	6.5	101.040	101.017	100.980
5.125	98.441	98.562	98.499	5.125	98.441	98.562	98.499	6.625	101.543	101.520	101.483
5.25	98.801	98.754	98.739	5.25	98.801	98.754	98.739	6.75	101.312	101.296	101.280
5.375	98.793	98.894	98.845	5.375	98.793	98.894	98.845	6.875	101.225	101.214	101.158
5.5	99.279	99.379	99.331	5.5	99.279	99.379	99.331	7	101.750	101.740	101.683
5.625	99.737	99.838	99.789	5.625	99.737	99.838	99.789	7.125	102.141	102.131	102.075
5.75	99.923	99.876	99.853	5.75	99.923	99.876	99.853	7.25	101.644	101.566	101.515
5.875	100.004	99.996	99.988	5.875	100.004	99.996	99.988	7.375	101.228	101.259	101.183
6	100.349	100.341	100.333	6	100.349	100.341	100.333	7.5	101.686	101.717	101.642
								7.625	101.937	101.968	101.892
								7.75	101.701	101.639	101.600
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	96.729	96.722	96.712	5	95.101	95.109	95.131	4.5	93.747	93.762	93.749
5.375	97.334	97.341	97.343	5.125	95.901	95.910	95.931	4.625	94.277	94.292	94.279
5.5	98.176	98.182	98.184	5.25	96.785	96.777	96.767	4.75	93.253	93.261	93.269
5.625	98.608	98.614	98.616	5.375	97.334	97.341	97.343	4.875	93.556	93.564	93.572
5.75	99.276	99.066	98.856	5.5	98.176	98.182	98.184	5	93.984	93.992	94.001
5.875	99.665	99.455	99.424	5.625	98.608	98.614	98.616	5.125	94.271	94.279	94.287
6	100.323	100.113	100.093	5.75	98.777	98.731	98.712	5.25	95.627	95.611	95.595
6.125	100.710	100.684	100.667	5.875	99.466	99.441	99.424	5.375	95.729	95.713	95.697
6.25	101.138	100.928	100.718	6	100.135	100.110	100.093	5.5	96.133	96.117	96.101
6.375	100.430	100.407	100.370	6.125	100.710	100.684	100.667	5.625	96.539	96.523	96.507
6.5	101.040	101.017	100.980	6.25	100.415	100.353	100.318	5.75	97.411	97.403	97.394
6.625	101.543	101.520	101.483	6.375	100.430	100.407	100.370	5.875	97.691	97.683	97.675
6.75	101.312	101.296	101.280	6.5	101.040	101.017	100.980	6	98.037	98.029	98.021
6.875	101.225	101.214	101.158	6.625	101.543	101.520	101.483	6.125	98.342	98.334	98.325
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	97.793	97.747	97.753	5.25	97.793	97.747	97.753	5.25	97.793	97.747	97.753
5.375	98.184	98.137	98.118	5.375	98.184	98.137	98.118	5.375	98.184	98.137	98.118

5.5	98.823	98.856	98.858	5.5	98.823	98.856	98.858	5.5	98.823	98.856	98.858
5.625	99.371	99.325	99.306	5.625	99.371	99.325	99.306	5.625	99.371	99.325	99.306
5.75	99.915	99.911	99.913	5.75	99.915	99.911	99.913	5.75	99.915	99.911	99.913
5.875	100.243	100.033	99.883	5.875	100.243	100.033	99.883	5.875	100.243	100.033	99.883
6	100.741	100.569	100.552	6	100.741	100.569	100.552	6	100.741	100.569	100.552
6.125	101.210	101.144	101.126	6.125	101.210	101.144	101.126	6.125	101.210	101.144	101.126
6.25	101.548	101.537	101.520	6.25	101.548	101.537	101.520	6.25	101.548	101.537	101.520
6.375	101.150	101.109	101.069	6.375	101.150	101.109	101.069	6.375	101.150	101.109	101.069
6.5	101.695	101.654	101.614	6.5	101.695	101.654	101.614	6.5	101.695	101.654	101.614
6.625	102.041	102.038	102.001	6.625	102.041	102.038	102.001	6.625	102.041	102.038	102.001
6.75	102.379	102.375	102.338	6.75	102.379	102.375	102.338	6.75	102.379	102.375	102.338
6.875	101.895	101.879	101.863	6.875	101.895	101.879	101.863	6.875	101.895	101.879	101.863
7	102.336	102.320	102.304	7	102.336	102.320	102.304	7	102.336	102.320	102.304
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	96.403	96.543	96.529	4.25	95.300	95.430	95.417	5.25	96.729	96.722	96.712
4.625	96.950	97.090	97.076	4.375	95.849	95.989	95.975	5.375	97.334	97.341	97.343
4.75	97.298	97.251	97.237	4.5	96.403	96.543	96.529	5.5	98.176	98.182	98.184
4.875	97.493	97.514	97.510	4.625	96.950	97.090	97.076	5.625	98.608	98.614	98.616
5	97.925	98.045	97.983	4.75	97.298	97.251	97.237	5.75	99.276	99.066	98.856
5.125	98.441	98.562	98.499	4.875	97.493	97.514	97.510	5.875	99.665	99.455	99.424
5.25	98.801	98.754	98.739	5	97.925	98.045	97.983	6	100.323	100.113	100.093
5.375	98.793	98.894	98.845	5.125	98.441	98.562	98.499	6.125	100.710	100.684	100.667
5.5	99.279	99.379	99.331	5.25	98.801	98.754	98.739	6.25	101.138	100.928	100.718
5.625	99.737	99.838	99.789	5.375	98.793	98.894	98.845	6.375	100.430	100.407	100.370
5.75	99.923	99.876	99.853	5.5	99.279	99.379	99.331	6.5	101.040	101.017	100.980
5.875	100.004	99.996	99.988	5.625	99.737	99.838	99.789	6.625	101.543	101.520	101.483
6	100.349	100.341	100.333	5.75	99.923	99.876	99.853	6.75	101.312	101.296	101.280
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	96.729	96.722	96.712	5.25	96.435	96.442	96.444	4.5	93.747	93.762	93.749
5.375	97.334	97.341	97.343	5.375	97.334	97.341	97.343	4.625	94.277	94.292	94.279
5.5	98.176	98.182	98.184	5.5	98.176	98.182	98.184	4.75	93.253	93.261	93.269
5.625	98.608	98.614	98.616	5.625	98.608	98.614	98.616	4.875	93.556	93.564	93.572
5.75	99.276	99.066	98.856	5.75	98.777	98.731	98.712	5	93.984	93.992	94.001
5.875	99.665	99.455	99.424	5.875	99.466	99.441	99.424	5.125	94.271	94.279	94.287
6	100.323	100.113	100.093	6	100.135	100.110	100.093	5.25	95.627	95.611	95.595
6.125	100.710	100.684	100.667	6.125	100.710	100.684	100.667	5.375	95.729	95.713	95.697
6.25	101.138	100.928	100.718	6.25	100.415	100.353	100.318	5.5	96.133	96.117	96.101
6.375	100.430	100.407	100.370	6.375	100.430	100.407	100.370	5.625	96.539	96.523	96.507
6.5	101.040	101.017	100.980	6.5	101.040	101.017	100.980	5.75	97.411	97.403	97.394
6.625	101.543	101.520	101.483	6.625	101.543	101.520	101.483	5.875	97.691	97.683	97.675
6.75	101.312	101.296	101.280	6.75	101.118	101.055	101.017	6	98.037	98.029	98.021
6.875	101.225	101.214	101.158	6.875	101.225	101.214	101.158	6.125	98.342	98.334	98.325

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-3.5
< 550	-4.5
No FICO Score	-3.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline)	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.699	96.653	96.638	5.125	96.699	96.653	96.638	4.75	94.918	94.872	94.856
5.25	97.439	97.427	97.415	5.25	97.439	97.427	97.415	4.875	95.512	95.466	95.450
5.375	97.951	97.939	97.927	5.375	97.951	97.939	97.927	5	96.106	96.059	96.044
5.5	98.423	98.412	98.400	5.5	98.423	98.412	98.400	5.125	96.699	96.653	96.638
5.625	98.894	98.882	98.870	5.625	98.894	98.882	98.870	5.25	97.293	97.247	97.231
5.75	99.415	99.369	99.350	5.75	99.415	99.369	99.350	5.375	97.684	97.637	97.618
5.875	99.743	99.589	99.579	5.875	99.743	99.589	99.579	5.5	98.277	98.231	98.212
6	100.241	100.031	99.994	6	100.241	100.031	99.994	5.625	98.871	98.825	98.806
6.125	100.710	100.500	100.415	6.125	100.710	100.500	100.415	5.75	99.415	99.369	99.350
6.25	101.046	100.836	100.787	6.25	101.046	100.836	100.787	5.875	99.743	99.533	99.323
6.375	100.650	100.609	100.569	6.375	100.650	100.609	100.569	6	100.241	100.031	99.835
6.5	101.195	101.154	101.114	6.5	101.195	101.154	101.114	6.125	100.710	100.500	100.395
6.625	101.517	101.477	101.437	6.625	101.517	101.477	101.437	6.25	101.046	100.836	100.787
6.75	101.812	101.796	101.780	6.75	101.812	101.796	101.780	6.375	100.650	100.609	100.569
6.875	101.395	101.379	101.363	6.875	101.395	101.379	101.363	6.5	101.195	101.154	101.114
7	101.836	101.820	101.804	7	101.836	101.820	101.804	6.625	101.517	101.477	101.437
7.125	102.244	102.228	102.212	7.125	102.244	102.228	102.212	6.75	101.812	101.796	101.780
7.25	102.417	102.322	102.272	7.25	102.417	102.322	102.272	6.875	101.395	101.379	101.363
7.375	101.876	101.746	101.617	7.375	101.876	101.746	101.617	7	101.836	101.820	101.804
7.5	102.200	102.071	101.941	7.5	102.200	102.071	101.941	7.125	102.244	102.228	102.212
7.625	102.467	102.337	102.208	7.625	102.467	102.337	102.208	7.25	102.417	102.322	102.272
7.75	102.574	102.511	102.473	7.75	102.574	102.511	102.473	7.375	101.876	101.746	101.617
7.875	101.549	101.454	101.381	7.875	101.549	101.454	101.381	7.5	102.200	102.071	101.941
8	101.957	101.862	101.789	8	101.957	101.862	101.789	7.625	102.467	102.337	102.208
8.125	102.347	102.253	102.179	8.125	102.347	102.253	102.179	7.75	102.574	102.511	102.473

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	90.785	90.964	90.939	3.5	90.785	90.964	90.939	4.875	93.982	94.010	94.031
3.625	91.312	91.490	91.465	3.625	91.312	91.490	91.465	5	94.311	94.340	94.361
3.75	92.521	92.680	92.669	3.75	92.521	92.680	92.669	5.125	94.995	95.023	95.045
3.875	93.044	93.203	93.192	3.875	93.044	93.203	93.192	5.25	96.705	96.698	96.689
4	93.561	93.720	93.708	4	93.561	93.720	93.708	5.375	97.146	97.138	97.129
4.125	94.067	94.226	94.215	4.125	94.067	94.226	94.215	5.5	97.578	97.571	97.562
4.25	94.800	94.788	94.774	4.25	94.800	94.788	94.774	5.625	97.971	97.964	97.955
4.375	95.304	95.289	95.276	4.375	95.304	95.289	95.276	5.75	98.776	98.566	98.356
4.5	95.804	95.776	95.762	4.5	95.804	95.776	95.762	5.875	99.165	98.955	98.745
4.625	96.302	96.256	96.241	4.625	96.302	96.256	96.241	6	99.823	99.613	99.403
4.75	96.798	96.751	96.737	4.75	96.798	96.751	96.737	6.125	100.202	99.992	99.782
4.875	96.993	97.001	97.010	4.875	96.993	97.001	97.010	6.25	100.638	100.428	100.218
5	97.422	97.430	97.438	5	97.422	97.430	97.438	6.375	100.150	100.101	100.086
5.125	97.815	97.769	97.754	5.125	97.815	97.769	97.754	6.5	100.457	100.417	100.376
5.25	98.301	98.254	98.239	5.25	98.301	98.254	98.239	6.625	100.780	100.740	100.699
5.375	98.104	98.088	98.072	5.375	98.104	98.088	98.072	6.75	100.812	100.796	100.780
5.5	98.508	98.492	98.476	5.5	98.508	98.492	98.476	6.875	100.308	100.317	100.261
5.625	98.946	98.899	98.882	5.625	98.946	98.899	98.882	7	100.689	100.699	100.642
5.75	99.423	99.376	99.353	5.75	99.423	99.376	99.353	7.125	100.994	100.978	100.962
5.875	99.504	99.496	99.488	5.875	99.504	99.496	99.488	7.25	101.144	101.066	101.015
6	99.849	99.841	99.833	6	99.849	99.841	99.833	7.375	100.282	100.304	100.228
								7.5	100.606	100.651	100.575
								7.625	100.909	100.850	100.809
								7.75	101.201	101.139	101.100

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	100.457	100.417	100.376	6.125	99.701	99.696	99.679	4.5	92.943	92.958	92.945
6.625	100.780	100.740	100.699	6.25	99.915	99.853	99.818	4.625	93.360	93.374	93.361
6.75	100.812	100.796	100.780	6.375	100.202	100.154	100.138	4.75	92.753	92.761	92.769
6.875	100.308	100.317	100.261	6.5	100.511	100.463	100.447	4.875	93.056	93.064	93.072
7	100.689	100.699	100.642	6.625	100.841	100.792	100.777	5	93.484	93.492	93.501
7.125	100.994	100.978	100.962	6.75	100.618	100.555	100.517	5.125	93.771	93.779	93.787
7.25	101.144	101.066	101.015	6.875	100.308	100.317	100.261	5.25	95.127	95.111	95.095
7.375	100.282	100.304	100.228	7	100.689	100.699	100.642	5.375	95.229	95.213	95.197
7.5	100.606	100.651	100.575	7.125	100.916	100.926	100.869	5.5	95.633	95.617	95.601
7.625	100.909	100.850	100.809	7.25	101.194	101.116	101.065	5.625	96.039	96.023	96.007
7.75	101.201	101.139	101.100	7.375	100.253	100.304	100.228	5.75	96.911	96.903	96.894
				7.5	100.600	100.651	100.575	5.875	97.191	97.183	97.175
				7.625	100.959	100.897	100.859	6	97.537	97.529	97.521
								6.125	97.842	97.834	97.825

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	100.650	100.609	100.569	6.375	100.650	100.609	100.569	6	100.241	100.031	99.835

6.5	101.195	101.154	101.114	6.5	101.195	101.154	101.114	6.125	100.710	100.500	100.395
6.625	101.517	101.477	101.437	6.625	101.517	101.477	101.437	6.25	101.046	100.836	100.787
6.75	101.812	101.796	101.780	6.75	101.812	101.796	101.780	6.375	100.650	100.609	100.569
6.875	101.395	101.379	101.363	6.875	101.395	101.379	101.363	6.5	101.195	101.154	101.114
7	101.836	101.820	101.804	7	101.836	101.820	101.804	6.625	101.517	101.477	101.437
7.125	102.244	102.228	102.212	7.125	102.244	102.228	102.212	6.75	101.812	101.796	101.780
7.25	102.417	102.322	102.272	7.25	102.417	102.322	102.272	6.875	101.395	101.379	101.363
7.375	101.876	101.746	101.617	7.375	101.876	101.746	101.617	7	101.836	101.820	101.804
7.5	102.200	102.071	101.941	7.5	102.200	102.071	101.941	7.125	102.244	102.228	102.212
7.625	102.467	102.337	102.208	7.625	102.467	102.337	102.208	7.25	102.417	102.322	102.272
7.75	102.574	102.511	102.473	7.75	102.574	102.511	102.473	7.375	101.876	101.746	101.617
7.875	101.549	101.454	101.381	7.875	101.549	101.454	101.381	7.5	102.200	102.071	101.941
8	101.957	101.862	101.789	8	101.957	101.862	101.789	7.625	102.467	102.337	102.208
8.125	102.347	102.253	102.179	8.125	102.347	102.253	102.179	7.75	102.574	102.511	102.473
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	95.804	95.776	95.762	4.5	95.804	95.776	95.762	6.625	100.780	100.740	100.699
4.625	96.302	96.256	96.241	4.625	96.302	96.256	96.241	6.75	100.812	100.796	100.780
4.75	96.798	96.751	96.737	4.75	96.798	96.751	96.737	6.875	100.308	100.317	100.261
4.875	96.993	97.001	97.010	4.875	96.993	97.001	97.010	7	100.689	100.699	100.642
5	97.422	97.430	97.438	5	97.422	97.430	97.438	7.125	100.994	100.978	100.962
5.125	97.815	97.769	97.754	5.125	97.815	97.769	97.754	7.25	101.144	101.066	101.015
5.25	98.301	98.254	98.239	5.25	98.301	98.254	98.239	7.375	100.282	100.304	100.228
5.375	98.104	98.088	98.072	5.375	98.104	98.088	98.072	7.5	100.606	100.651	100.575
5.5	98.508	98.492	98.476	5.5	98.508	98.492	98.476	7.625	100.909	100.850	100.809
5.625	98.946	98.899	98.882	5.625	98.946	98.899	98.882	7.75	101.201	101.139	101.100
5.75	99.423	99.376	99.353	5.75	99.423	99.376	99.353				
5.875	99.504	99.496	99.488	5.875	99.504	99.496	99.488				
6	99.849	99.841	99.833	6	99.849	99.841	99.833				
6.125	100.154	100.146	100.138	6.125	100.154	100.146	100.138				
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	100.457	100.417	100.376	6.125	99.701	99.696	99.679	4.5	92.943	92.958	92.945
6.625	100.780	100.740	100.699	6.25	99.915	99.853	99.818	4.625	93.360	93.374	93.361
6.75	100.812	100.796	100.780	6.375	99.535	99.532	99.495	4.75	92.753	92.761	92.769
6.875	100.308	100.317	100.261	6.5	100.025	100.023	99.986	4.875	93.056	93.064	93.072
7	100.689	100.699	100.642	6.625	100.354	100.324	100.287	5	93.484	93.492	93.501
7.125	100.994	100.978	100.962	6.75	100.618	100.555	100.517	5.125	93.771	93.779	93.787
7.25	101.144	101.066	101.015	6.875	100.308	100.317	100.261	5.25	95.127	95.111	95.095
7.375	100.282	100.304	100.228	7	100.689	100.699	100.642	5.375	95.229	95.213	95.197
7.5	100.606	100.651	100.575	7.125	100.916	100.926	100.869	5.5	95.633	95.617	95.601
7.625	100.909	100.850	100.809	7.25	101.194	101.116	101.065	5.625	96.039	96.023	96.007
7.75	101.201	101.139	101.100	7.375	100.253	100.304	100.228	5.75	96.911	96.903	96.894
				7.5	100.600	100.651	100.575	5.875	97.191	97.183	97.175
				7.625	100.959	100.897	100.859	6	97.537	97.529	97.521
								6.125	97.842	97.834	97.825

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	98.751	98.577	98.277	6.75	96.151	95.977	95.677
6.875	99.285	99.111	98.811	6.875	96.685	96.511	96.211
7	99.798	99.624	99.324	7	97.198	97.024	96.724
7.125	100.254	100.080	99.780	7.125	97.654	97.480	97.180
7.25	100.700	100.526	100.226	7.25	98.100	97.926	97.626
7.375	100.850	100.614	100.314	7.375	98.250	98.014	97.714
7.5	101.323	101.087	100.787	7.5	98.723	98.487	98.187
7.625	101.749	101.513	101.213	7.625	99.149	98.913	98.613
7.75	102.155	101.919	101.619	7.75	99.555	99.319	99.019
7.875	101.697	101.398	101.098	7.875	99.097	98.798	98.498
8	102.130	101.831	101.531	8	99.530	99.231	98.931
8.125	102.526	102.227	101.927	8.125	99.926	99.627	99.327
8.25	102.892	102.593	102.293	8.25	100.292	99.993	99.693

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.751	96.577	96.277	6.75	94.151	93.977	93.677
6.875	97.285	97.111	96.811	6.875	94.685	94.511	94.211
7	97.798	97.624	97.324	7	95.198	95.024	94.724
7.125	98.254	98.080	97.780	7.125	95.654	95.480	95.180
7.25	98.700	98.526	98.226	7.25	96.100	95.926	95.626
7.375	98.850	98.614	98.314	7.375	96.250	96.014	95.714
7.5	99.323	99.087	98.787	7.5	96.723	96.487	96.187
7.625	99.749	99.513	99.213	7.625	97.149	96.913	96.613
7.75	100.155	99.919	99.619	7.75	97.555	97.319	97.019
7.875	99.697	99.398	99.098	7.875	97.097	96.798	96.498
8	100.130	99.831	99.531	8	97.530	97.231	96.931
8.125	100.526	100.227	99.927	8.125	97.926	97.627	97.327
8.25	100.892	100.593	100.293	8.25	98.292	97.993	97.693

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.