



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



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	96.454	96.454	96.327	5.625	96.454	96.454	96.327	5	93.960	93.914	93.900
5.75	97.496	97.466	97.466	5.75	97.148	97.153	97.129	5.125	94.676	94.630	94.616
5.875	98.125	98.095	98.095	5.875	97.795	97.768	97.751	5.25	95.433	95.387	95.373
6	98.790	98.760	98.760	6	98.435	98.408	98.368	5.375	96.074	96.028	96.014
6.125	99.311	99.281	99.281	6.125	98.845	98.845	98.833	5.5	96.674	96.628	96.614
6.25	99.426	99.396	99.396	6.25	99.131	99.131	99.125	5.625	97.178	97.132	97.118
6.375	100.015	99.985	99.985	6.375	99.688	99.688	99.682	5.75	98.783	98.756	98.687
6.5	100.573	100.543	100.543	6.5	100.214	100.214	100.208	5.875	99.358	99.331	99.259
6.625	101.031	101.001	101.001	6.625	100.644	100.644	100.638	6	99.893	99.866	99.792
6.75	100.917	100.879	100.871	6.75	100.641	100.633	100.620	6.125	100.163	100.136	100.061
6.875	101.363	101.325	101.318	6.875	101.136	101.128	101.115	6.25	100.338	100.308	100.260
7	101.841	101.804	101.796	7	101.542	101.534	101.521	6.375	100.857	100.825	100.776
7.125	102.233	102.196	102.188	7.125	101.909	101.901	101.888	6.5	101.272	101.238	101.190
7.25	102.087	102.042	102.027	7.25	101.962	101.945	101.919	6.625	101.623	101.587	101.539
7.375	102.500	102.455	102.440	7.375	102.403	102.387	102.361	6.75	101.153	101.105	101.089
7.5	102.922	102.877	102.862	7.5	102.777	102.760	102.734	6.875	101.598	101.547	101.531
7.625	103.323	103.278	103.263	7.625	103.087	103.071	103.045	7	101.916	101.864	101.848
7.75	102.828	102.776	102.753	7.75	102.655	102.606	102.561	7.125	102.209	102.155	102.139
7.875	103.217	103.164	103.141	7.875	103.031	102.961	102.925	7.25	102.256	102.189	102.178
8	103.594	103.542	103.519	8	103.395	103.347	103.314	7.375	102.597	102.528	102.517
8.125	103.987	103.934	103.911	8.125	103.581	103.527	103.501	7.5	102.937	102.866	102.855
8.25	103.143	103.065	102.986	8.25	103.143	103.065	102.986	7.625	103.199	103.125	103.114
8.375	103.570	103.492	103.413	8.375	103.570	103.492	103.413	7.75	102.737	102.663	102.641
8.5	103.973	103.894	103.816	8.5	103.973	103.894	103.816	7.875	103.079	102.982	102.974
8.625	104.178	104.100	104.022	8.625	104.178	104.100	104.022	8	103.334	103.286	103.254
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	96.122	96.122	96.015	4.625	96.345	96.345	96.238	6	98.303	98.307	98.242
4.75	96.663	96.625	96.618	4.75	96.950	96.950	96.950	6.125	98.793	98.672	98.629
4.875	97.054	97.016	97.008	4.875	97.457	97.457	97.457	6.25	99.185	99.163	99.120
5	97.485	97.447	97.439	5	97.581	97.581	97.581	6.375	99.694	99.670	99.627
5.125	97.794	97.773	97.749	5.125	98.169	98.169	98.090	6.5	100.146	100.119	100.076
5.25	98.247	98.200	98.186	5.25	98.498	98.498	98.425	6.625	100.531	100.403	100.345
5.375	98.745	98.698	98.684	5.375	98.985	98.985	98.920	6.75	100.631	100.589	100.577
5.5	99.075	99.028	99.014	5.5	99.337	99.337	99.278	6.875	101.046	101.002	100.990
5.625	99.124	99.086	99.078	5.625	99.223	99.223	99.162	7	101.443	101.327	101.263
5.75	99.346	99.300	99.285	5.75	99.542	99.542	99.488	7.125	101.844	101.723	101.632
5.875	99.759	99.712	99.688	5.875	99.950	99.950	99.903	7.25	101.677	101.613	101.605
6	100.035	99.988	99.964	6	100.178	100.178	100.137	7.375	102.017	101.951	101.943
6.125	100.148	100.102	100.087	6.125	100.112	100.112	100.010	7.5	102.379	102.279	102.271
6.25	100.329	100.282	100.248	6.25	100.517	100.517	100.422	7.625	102.734	102.604	102.504
6.375	100.760	100.713	100.679	6.375	100.844	100.844	100.756	7.75	102.296	102.092	101.918
6.5	100.992	100.945	100.911	6.5	101.022	101.022	100.941	7.875	102.677	102.468	102.289
6.625	101.017	100.972	100.956	6.625	100.485	100.506	100.480				
6.75	101.132	101.085	101.061	6.75	100.887	100.887	100.805				
6.875	101.549	101.502	101.478	6.875	101.237	101.209	101.166				
7	101.749	101.702	101.678	7	101.437	101.390	101.366				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.148	92.148	91.989	5.125	96.140	96.093	96.079				
5.125	92.934	92.934	92.781	5.25	96.676	96.629	96.615				
5.25	93.620	93.620	93.473	5.375	97.165	97.119	97.104				
5.375	94.325	94.325	94.185	5.5	97.488	97.442	97.427				
5.5	94.763	94.763	94.630	5.625	97.262	97.215	97.191				
5.625	96.017	96.017	95.953	5.75	97.894	97.848	97.814				
5.75	96.726	96.726	96.669	5.875	98.316	98.269	98.235				
5.875	97.281	97.281	97.230	6	98.704	98.657	98.623				
6	97.779	97.779	97.735	6.125	99.215	99.168	99.134				
6.125	98.374	98.374	98.336	6.25	99.695	99.649	99.615				
6.25	99.220	99.220	99.079	6.375	100.119	100.072	100.038				
6.375	99.709	99.709	99.576	6.5	100.338	100.291	100.257				
6.5	100.139	100.139	100.012	6.625	99.908	99.861	99.837				
6.625	100.513	100.513	100.392	6.75	100.374	100.327	100.303				
6.75	100.651	100.651	100.537	6.875	100.781	100.735	100.711				
6.875	101.072	101.071	100.963	7	100.957	100.910	100.886				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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	98.026	98.026	98.014	5.75	97.929	97.882	97.868	5	97.008	96.999	96.982
5.875	98.677	98.677	98.665	5.875	98.566	98.519	98.505	5.125	97.236	97.227	97.210
6	99.304	99.304	99.292	6	99.110	99.064	99.049	5.25	97.786	97.778	97.761
6.125	99.891	99.891	99.880	6.125	99.510	99.463	99.449	5.375	98.095	98.086	98.069
6.25	100.056	100.056	100.050	6.25	99.646	99.600	99.586	5.5	98.504	98.495	98.478
6.375	100.621	100.621	100.615	6.375	100.193	100.147	100.133	5.625	98.736	98.728	98.711
6.5	101.153	101.153	101.147	6.5	100.651	100.605	100.590	5.75	98.990	98.973	98.939
6.625	101.644	101.644	101.638	6.625	100.969	100.923	100.909	5.875	99.350	99.333	99.299
6.75	101.557	101.533	101.518	6.75	100.892	100.845	100.831	6	99.529	99.512	99.478
6.875	102.043	102.019	102.004	6.875	101.392	101.345	101.331				
7	102.504	102.479	102.464	7	101.808	101.762	101.748				
7.125	102.957	102.933	102.918	7.125	102.097	102.051	102.036				
7.25	102.848	102.815	102.787	7.25	101.949	101.902	101.888				
7.375	103.303	103.271	103.242	7.375	102.415	102.369	102.355				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.639	95.631	95.614
5.125	96.012	96.004	95.987
5.25	96.363	96.354	96.337
5.375	96.701	96.692	96.675
5.5	97.040	97.032	97.015
5.625	97.352	97.344	97.327
5.75	97.566	97.532	97.484
5.875	97.876	97.843	97.795
6	98.395	98.361	98.313

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	97.283	97.248	97.235	5.75	98.706	98.679	98.607	5	97.008	96.999	96.982
5.875	97.952	97.915	97.906	5.875	99.183	99.156	99.085	5.125	97.236	97.227	97.210
6	98.523	98.485	98.475	6	99.667	99.640	99.570	5.25	97.786	97.778	97.761
6.125	99.029	98.991	98.981	6.125	99.943	99.916	99.849	5.375	98.095	98.086	98.069
6.25	99.690	99.686	99.677	6.25	100.271	100.230	100.192	5.5	98.504	98.495	98.478
6.375	100.286	100.277	100.270	6.375	100.693	100.652	100.615	5.625	98.736	98.728	98.711
6.5	100.824	100.814	100.806	6.5	101.065	101.025	100.987	5.75	98.990	98.973	98.939
6.625	101.310	101.300	101.290	6.625	101.416	101.380	101.342	5.875	99.350	99.333	99.299
6.75	101.295	101.287	101.280	6.75	101.104	101.045	101.029	6	99.529	99.512	99.478
6.875	101.810	101.801	101.791	6.875	101.470	101.412	101.396				
7	102.264	102.255	102.243	7	101.801	101.744	101.728				
7.125	102.690	102.680	102.667	7.125	102.107	102.054	102.038				
7.25	102.677	102.662	102.654	7.25	102.240	102.162	102.151				
7.375	103.162	103.144	103.130	7.375	102.549	102.472	102.461				
7.5	103.563	103.544	103.531	7.5	102.874	102.799	102.788				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.896	95.881	95.862
4.875	96.463	96.449	96.323
5	96.980	96.966	96.842
5.125	97.441	97.427	97.307
5.25	97.746	97.732	97.613
5.375	98.049	98.035	97.917
5.5	98.217	98.203	98.088
5.625	98.408	98.395	98.234
5.75	98.700	98.687	98.528
5.875	98.987	98.974	98.817
6	99.291	99.278	99.123

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	96.338	96.292	96.276	5	96.338	96.292	96.276	5	96.338	96.292	96.276
5.125	96.931	96.914	96.936	5.125	96.931	96.914	96.936	5.125	96.931	96.914	96.936
5.25	97.525	97.518	97.539	5.25	97.525	97.518	97.539	5.25	97.525	97.518	97.539
5.375	97.947	97.901	97.875	5.375	97.947	97.901	97.875	5.375	97.947	97.901	97.875
5.5	98.638	98.671	98.673	5.5	98.638	98.671	98.673	5.5	98.638	98.671	98.673
5.625	99.135	99.104	99.106	5.625	99.135	99.104	99.106	5.625	99.135	99.104	99.106
5.75	99.727	99.728	99.730	5.75	99.727	99.728	99.730	5.75	99.727	99.728	99.730
5.875	100.158	99.948	99.773	5.875	100.158	99.948	99.773	5.875	100.158	99.948	99.773
6	100.655	100.461	100.444	6	100.655	100.461	100.444	6	100.655	100.461	100.444
6.125	101.092	101.038	101.021	6.125	101.092	101.038	101.021	6.125	101.092	101.038	101.021
6.25	101.471	101.436	101.418	6.25	101.471	101.436	101.418	6.25	101.471	101.436	101.418
6.375	101.039	100.999	100.959	6.375	101.039	100.999	100.959	6.375	101.039	100.999	100.959
6.5	101.584	101.544	101.504	6.5	101.584	101.544	101.504	6.5	101.584	101.544	101.504
6.625	101.970	101.963	101.927	6.625	101.970	101.963	101.927	6.625	101.970	101.963	101.927
6.75	102.333	102.325	102.288	6.75	102.333	102.325	102.288	6.75	102.333	102.325	102.288
6.875	101.886	101.829	101.773	6.875	101.886	101.829	101.773	6.875	101.886	101.829	101.773
7	102.354	102.298	102.241	7	102.354	102.298	102.241	7	102.354	102.298	102.241
7.125	102.772	102.715	102.659	7.125	102.772	102.715	102.659	7.125	102.772	102.715	102.659
7.25	102.968	102.839	102.746	7.25	102.968	102.839	102.746	7.25	102.968	102.839	102.746
7.375	102.396	102.267	102.138	7.375	102.396	102.267	102.138	7.375	102.396	102.267	102.138
7.5	102.719	102.590	102.461	7.5	102.719	102.590	102.461	7.5	102.719	102.590	102.461
7.625	103.001	102.872	102.743	7.625	103.001	102.872	102.743	7.625	103.001	102.872	102.743
7.75	103.038	102.976	102.934	7.75	103.038	102.976	102.934	7.75	103.038	102.976	102.934
7.875	101.998	101.904	101.826	7.875	101.998	101.904	101.826	7.875	101.998	101.904	101.826
8	102.415	102.320	102.243	8	102.415	102.320	102.243	8	102.415	102.320	102.243
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
4.25	95.140	95.280	95.235	4.25	95.140	95.280	95.235	5	94.901	94.894	94.916
4.375	95.700	95.839	95.795	4.375	95.700	95.839	95.795	5.125	95.703	95.695	95.717
4.5	96.255	96.395	96.350	4.5	96.255	96.395	96.350	5.25	96.536	96.525	96.394
4.625	96.804	96.944	96.899	4.625	96.804	96.944	96.899	5.375	97.148	97.155	97.157
4.75	96.949	96.981	97.013	4.75	96.949	96.981	97.013	5.5	97.990	97.997	97.999
4.875	97.339	97.459	97.321	4.875	97.339	97.459	97.321	5.625	98.424	98.430	98.433
5	97.874	97.994	97.838	5	97.874	97.994	97.838	5.75	99.219	99.009	98.799
5.125	98.395	98.516	98.360	5.125	98.395	98.516	98.360	5.875	99.581	99.371	99.352
5.25	98.561	98.514	98.500	5.25	98.561	98.514	98.500	6	100.237	100.040	100.023
5.375	98.617	98.717	98.669	5.375	98.617	98.717	98.669	6.125	100.641	100.617	100.600
5.5	99.110	99.210	99.162	5.5	99.110	99.210	99.162	6.25	101.064	100.854	100.643
5.625	99.577	99.677	99.629	5.625	99.577	99.677	99.629	6.375	100.377	100.356	100.319
5.75	99.637	99.590	99.566	5.75	99.637	99.590	99.566	6.5	100.994	100.973	100.936
5.875	99.735	99.752	99.768	5.875	99.735	99.752	99.768	6.625	101.508	101.487	101.451
6	100.092	100.109	100.125	6	100.092	100.109	100.125	6.75	101.395	101.339	101.282
								6.875	101.231	101.207	101.151
								7	101.761	101.736	101.680
								7.125	102.159	102.134	102.078
								7.25	101.619	101.540	101.489
								7.375	101.223	101.255	101.180
								7.5	101.687	101.720	101.644
								7.625	101.973	102.006	101.930
								7.75	101.666	101.603	101.562
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	96.536	96.525	96.394	5	94.901	94.894	94.916	4.5	93.602	93.617	93.573
5.375	97.148	97.155	97.157	5.125	95.703	95.695	95.717	4.625	94.137	94.152	94.107
5.5	97.990	97.997	97.999	5.25	96.591	96.580	96.449	4.75	93.011	93.043	93.076
5.625	98.424	98.430	98.433	5.375	97.148	97.155	97.157	4.875	93.319	93.352	93.384
5.75	99.219	99.009	98.799	5.5	97.990	97.997	97.999	5	93.750	93.783	93.815
5.875	99.581	99.371	99.352	5.625	98.424	98.430	98.433	5.125	94.071	94.076	94.109
6	100.237	100.040	100.023	5.75	98.541	98.495	98.468	5.25	95.269	95.221	95.173
6.125	100.641	100.617	100.600	5.875	99.393	99.369	99.352	5.375	95.382	95.333	95.285
6.25	101.064	100.854	100.643	6	100.064	100.040	100.023	5.5	95.795	95.747	95.698
6.375	100.377	100.356	100.319	6.125	100.641	100.617	100.600	5.625	96.218	96.169	96.121
6.5	100.994	100.973	100.936	6.25	100.346	100.284	100.248	5.75	97.121	97.137	97.153
6.625	101.508	101.487	101.451	6.375	100.377	100.356	100.319	5.875	97.423	97.439	97.455
6.75	101.395	101.339	101.282	6.5	100.994	100.973	100.936	6	97.780	97.796	97.812
6.875	101.231	101.207	101.151	6.625	101.508	101.487	101.451	6.125	98.100	98.116	98.132
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	97.525	97.518	97.539	5.25	97.525	97.518	97.539	5.25	97.525	97.518	97.539
5.375	97.947	97.901	97.875	5.375	97.947	97.901	97.875	5.375	97.947	97.901	97.875

5.5	98.638	98.671	98.673	5.5	98.638	98.671	98.673	5.5	98.638	98.671	98.673
5.625	99.135	99.104	99.106	5.625	99.135	99.104	99.106	5.625	99.135	99.104	99.106
5.75	99.727	99.728	99.730	5.75	99.727	99.728	99.730	5.75	99.727	99.728	99.730
5.875	100.158	99.948	99.773	5.875	100.158	99.948	99.773	5.875	100.158	99.948	99.773
6	100.655	100.461	100.444	6	100.655	100.461	100.444	6	100.655	100.461	100.444
6.125	101.092	101.038	101.021	6.125	101.092	101.038	101.021	6.125	101.092	101.038	101.021
6.25	101.471	101.436	101.418	6.25	101.471	101.436	101.418	6.25	101.471	101.436	101.418
6.375	101.039	100.999	100.959	6.375	101.039	100.999	100.959	6.375	101.039	100.999	100.959
6.5	101.584	101.544	101.504	6.5	101.584	101.544	101.504	6.5	101.584	101.544	101.504
6.625	101.970	101.963	101.927	6.625	101.970	101.963	101.927	6.625	101.970	101.963	101.927
6.75	102.333	102.325	102.288	6.75	102.333	102.325	102.288	6.75	102.333	102.325	102.288
6.875	101.886	101.829	101.773	6.875	101.886	101.829	101.773	6.875	101.886	101.829	101.773
7	102.354	102.298	102.241	7	102.354	102.298	102.241	7	102.354	102.298	102.241
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	96.255	96.395	96.350	4.25	95.140	95.280	95.235	5.25	96.536	96.525	96.394
4.625	96.804	96.944	96.899	4.375	95.700	95.839	95.795	5.375	97.148	97.155	97.157
4.75	96.949	96.981	97.013	4.5	96.255	96.395	96.350	5.5	97.990	97.997	97.999
4.875	97.339	97.459	97.321	4.625	96.804	96.944	96.899	5.625	98.424	98.430	98.433
5	97.874	97.994	97.838	4.75	96.949	96.981	97.013	5.75	99.219	99.009	98.799
5.125	98.395	98.516	98.360	4.875	97.339	97.459	97.321	5.875	99.581	99.371	99.352
5.25	98.561	98.514	98.500	5	97.874	97.994	97.838	6	100.237	100.040	100.023
5.375	98.617	98.717	98.669	5.125	98.395	98.516	98.360	6.125	100.641	100.617	100.600
5.5	99.110	99.210	99.162	5.25	98.561	98.514	98.500	6.25	101.064	100.854	100.643
5.625	99.577	99.677	99.629	5.375	98.617	98.717	98.669	6.375	100.377	100.356	100.319
5.75	99.637	99.590	99.566	5.5	99.110	99.210	99.162	6.5	100.994	100.973	100.936
5.875	99.735	99.752	99.768	5.625	99.577	99.677	99.629	6.625	101.508	101.487	101.451
6	100.092	100.109	100.125	5.75	99.637	99.590	99.566	6.75	101.395	101.339	101.282
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	96.536	96.525	96.394	5.25	96.248	96.255	96.257	4.5	93.602	93.617	93.573
5.375	97.148	97.155	97.157	5.375	97.148	97.155	97.157	4.625	94.137	94.152	94.107
5.5	97.990	97.997	97.999	5.5	97.990	97.997	97.999	4.75	93.011	93.043	93.076
5.625	98.424	98.430	98.433	5.625	98.424	98.430	98.433	4.875	93.319	93.352	93.384
5.75	99.219	99.009	98.799	5.75	98.541	98.495	98.468	5	93.750	93.783	93.815
5.875	99.581	99.371	99.352	5.875	99.393	99.369	99.352	5.125	94.071	94.076	94.109
6	100.237	100.040	100.023	6	100.064	100.040	100.023	5.25	95.269	95.221	95.173
6.125	100.641	100.617	100.600	6.125	100.641	100.617	100.600	5.375	95.382	95.333	95.285
6.25	101.064	100.854	100.643	6.25	100.346	100.284	100.248	5.5	95.795	95.747	95.698
6.375	100.377	100.356	100.319	6.375	100.377	100.356	100.319	5.625	96.218	96.169	96.121
6.5	100.994	100.973	100.936	6.5	100.994	100.973	100.936	5.75	97.121	97.137	97.153
6.625	101.508	101.487	101.451	6.625	101.508	101.487	101.451	5.875	97.423	97.439	97.455
6.75	101.395	101.339	101.282	6.75	101.065	101.003	100.961	6	97.780	97.796	97.812
6.875	101.231	101.207	101.151	6.875	101.231	101.207	101.151	6.125	98.100	98.116	98.132

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	96.431	96.385	96.370	5.125	96.431	96.385	96.370	4.75	94.650	94.604	94.589
5.25	97.244	97.230	97.095	5.25	97.244	97.230	97.095	4.875	95.244	95.198	95.183
5.375	97.761	97.747	97.612	5.375	97.761	97.747	97.612	5	95.838	95.792	95.776
5.5	98.239	98.225	98.090	5.5	98.239	98.225	98.090	5.125	96.431	96.385	96.370
5.625	98.716	98.702	98.570	5.625	98.716	98.702	98.570	5.25	97.025	96.979	96.964
5.75	99.227	99.132	99.106	5.75	99.227	99.132	99.106	5.375	97.447	97.401	97.375
5.875	99.658	99.544	99.490	5.875	99.658	99.544	99.490	5.5	98.041	97.995	97.968
6	100.155	99.964	99.911	6	100.155	99.964	99.911	5.625	98.635	98.588	98.570
6.125	100.592	100.391	100.338	6.125	100.592	100.391	100.338	5.75	99.227	99.132	99.106
6.25	100.971	100.761	100.717	6.25	100.971	100.761	100.717	5.875	99.658	99.448	99.238
6.375	100.577	100.544	100.518	6.375	100.577	100.544	100.518	6	100.155	99.944	99.750
6.5	101.084	101.044	101.004	6.5	101.084	101.044	101.004	6.125	100.592	100.382	100.317
6.625	101.470	101.430	101.390	6.625	101.470	101.430	101.390	6.25	100.971	100.761	100.717
6.75	101.833	101.776	101.720	6.75	101.833	101.776	101.720	6.375	100.539	100.499	100.459
6.875	101.386	101.329	101.273	6.875	101.386	101.329	101.273	6.5	101.084	101.044	101.004
7	101.854	101.798	101.741	7	101.854	101.798	101.741	6.625	101.470	101.430	101.390
7.125	102.272	102.215	102.159	7.125	102.272	102.215	102.159	6.75	101.833	101.776	101.720
7.25	102.468	102.339	102.246	7.25	102.468	102.339	102.246	6.875	101.386	101.329	101.273
7.375	101.896	101.767	101.638	7.375	101.896	101.767	101.638	7	101.854	101.798	101.741
7.5	102.219	102.090	101.961	7.5	102.219	102.090	101.961	7.125	102.272	102.215	102.159
7.625	102.501	102.372	102.243	7.625	102.501	102.372	102.243	7.25	102.468	102.339	102.246
7.75	102.538	102.476	102.434	7.75	102.538	102.476	102.434	7.375	101.896	101.767	101.638
7.875	101.498	101.404	101.326	7.875	101.498	101.404	101.326	7.5	102.219	102.090	101.961
8	101.915	101.820	101.743	8	101.915	101.820	101.743	7.625	102.501	102.372	102.243
8.125	102.311	102.216	102.139	8.125	102.311	102.216	102.139	7.75	102.538	102.476	102.434

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
4.25	94.501	94.641	94.597	4.25	94.501	94.641	94.597	4.875	93.782	93.795	93.816
4.375	95.007	95.146	95.102	4.375	95.007	95.146	95.102	5	94.113	94.125	94.147
4.5	95.498	95.638	95.593	4.5	95.498	95.638	95.593	5.125	94.797	94.810	94.831
4.625	95.973	96.112	96.101	4.625	95.973	96.112	96.101	5.25	96.513	96.502	96.371
4.75	96.449	96.481	96.513	4.75	96.449	96.481	96.513	5.375	96.960	96.949	96.818
4.875	96.757	96.789	96.821	4.875	96.757	96.789	96.821	5.5	97.399	97.388	97.257
5	97.188	97.220	97.252	5	97.188	97.220	97.252	5.625	97.801	97.790	97.725
5.125	97.573	97.574	97.546	5.125	97.573	97.574	97.546	5.75	98.719	98.509	98.299
5.25	98.061	98.014	98.000	5.25	98.061	98.014	98.000	5.875	99.081	98.871	98.661
5.375	97.799	97.900	97.851	5.375	97.799	97.900	97.851	6	99.737	99.527	99.317
5.5	98.182	98.283	98.234	5.5	98.182	98.283	98.234	6.125	100.085	99.875	99.665
5.625	98.657	98.636	98.587	5.625	98.657	98.636	98.587	6.25	100.564	100.354	100.143
5.75	99.137	99.090	99.066	5.75	99.137	99.090	99.066	6.375	100.170	100.140	100.116
5.875	99.235	99.252	99.268	5.875	99.235	99.252	99.268	6.5	100.471	100.438	100.414
6	99.592	99.609	99.625	6	99.592	99.609	99.625	6.625	100.786	100.751	100.727
								6.75	100.895	100.839	100.782
								6.875	100.320	100.315	100.259
								7	100.701	100.696	100.640
								7.125	101.084	101.028	100.971
								7.25	101.119	101.040	100.989
								7.375	100.490	100.361	100.254
								7.5	100.813	100.684	100.606
								7.625	101.095	100.966	100.836
								7.75	101.166	101.103	101.062

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	100.471	100.438	100.414	6.125	99.647	99.643	99.626	4.5	92.815	92.829	92.785
6.625	100.786	100.751	100.727	6.25	99.866	99.838	99.814	4.625	93.242	93.257	93.212
6.75	100.895	100.839	100.782	6.375	100.219	100.188	100.165	4.75	92.511	92.543	92.576
6.875	100.320	100.315	100.259	6.5	100.536	100.503	100.479	4.875	92.819	92.852	92.884
7	100.701	100.696	100.640	6.625	100.873	100.838	100.815	5	93.250	93.283	93.315
7.125	101.084	101.028	100.971	6.75	100.565	100.503	100.461	5.125	93.544	93.576	93.609
7.25	101.119	101.040	100.989	6.875	100.320	100.315	100.259	5.25	94.769	94.721	94.673
7.375	100.490	100.361	100.254	7	100.701	100.696	100.640	5.375	94.882	94.833	94.785
7.5	100.813	100.684	100.606	7.125	100.932	100.927	100.871	5.5	95.295	95.247	95.198
7.625	101.095	100.966	100.836	7.25	101.169	101.090	101.039	5.625	95.718	95.669	95.621
7.75	101.166	101.103	101.062	7.375	100.277	100.329	100.254	5.75	96.621	96.637	96.653
				7.5	100.629	100.682	100.606	5.875	96.923	96.939	96.955
				7.625	100.922	100.885	100.818	6	97.280	97.296	97.312
								6.125	97.600	97.616	97.632

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	100.577	100.544	100.518	6.375	100.577	100.544	100.518	6	100.155	99.944	99.750

6.5	101.084	101.044	101.004	6.5	101.084	101.044	101.004	6.125	100.592	100.382	100.317
6.625	101.470	101.430	101.390	6.625	101.470	101.430	101.390	6.25	100.971	100.761	100.717
6.75	101.833	101.776	101.720	6.75	101.833	101.776	101.720	6.375	100.539	100.499	100.459
6.875	101.386	101.329	101.273	6.875	101.386	101.329	101.273	6.5	101.084	101.044	101.004
7	101.854	101.798	101.741	7	101.854	101.798	101.741	6.625	101.470	101.430	101.390
7.125	102.272	102.215	102.159	7.125	102.272	102.215	102.159	6.75	101.833	101.776	101.720
7.25	102.468	102.339	102.246	7.25	102.468	102.339	102.246	6.875	101.386	101.329	101.273
7.375	101.896	101.767	101.638	7.375	101.896	101.767	101.638	7	101.854	101.798	101.741
7.5	102.219	102.090	101.961	7.5	102.219	102.090	101.961	7.125	102.272	102.215	102.159
7.625	102.501	102.372	102.243	7.625	102.501	102.372	102.243	7.25	102.468	102.339	102.246
7.75	102.538	102.476	102.434	7.75	102.538	102.476	102.434	7.375	101.896	101.767	101.638
7.875	101.498	101.404	101.326	7.875	101.498	101.404	101.326	7.5	102.219	102.090	101.961
8	101.915	101.820	101.743	8	101.915	101.820	101.743	7.625	102.501	102.372	102.243
8.125	102.311	102.216	102.139	8.125	102.311	102.216	102.139	7.75	102.538	102.476	102.434
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	95.498	95.638	95.593	4.5	95.498	95.638	95.593	6.625	100.733	100.693	100.652
4.625	95.973	96.112	96.101	4.625	95.973	96.112	96.101	6.75	100.895	100.839	100.782
4.75	96.449	96.481	96.513	4.75	96.449	96.481	96.513	6.875	100.320	100.315	100.259
4.875	96.757	96.789	96.821	4.875	96.757	96.789	96.821	7	100.701	100.696	100.640
5	97.188	97.220	97.252	5	97.188	97.220	97.252	7.125	101.084	101.028	100.971
5.125	97.573	97.574	97.546	5.125	97.573	97.574	97.546	7.25	101.119	101.040	100.989
5.25	98.061	98.014	98.000	5.25	98.061	98.014	98.000	7.375	100.490	100.361	100.254
5.375	97.799	97.900	97.851	5.375	97.799	97.900	97.851	7.5	100.813	100.684	100.606
5.5	98.182	98.283	98.234	5.5	98.182	98.283	98.234	7.625	101.095	100.966	100.836
5.625	98.657	98.636	98.587	5.625	98.657	98.636	98.587	7.75	101.166	101.103	101.062
5.75	99.137	99.090	99.066	5.75	99.137	99.090	99.066				
5.875	99.235	99.252	99.268	5.875	99.235	99.252	99.268				
6	99.592	99.609	99.625	6	99.592	99.609	99.625				
6.125	99.912	99.929	99.945	6.125	99.912	99.929	99.945				
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	100.347	100.306	100.266	6.125	99.647	99.643	99.626	4.5	92.815	92.829	92.785
6.625	100.733	100.693	100.652	6.25	99.846	99.784	99.748	4.625	93.242	93.257	93.212
6.75	100.895	100.839	100.782	6.375	99.496	99.495	99.459	4.75	92.511	92.543	92.576
6.875	100.320	100.315	100.259	6.5	100.001	100.000	99.964	4.875	92.819	92.852	92.884
7	100.701	100.696	100.640	6.625	100.340	100.339	100.302	5	93.250	93.283	93.315
7.125	101.084	101.028	100.971	6.75	100.565	100.503	100.461	5.125	93.544	93.576	93.609
7.25	101.119	101.040	100.989	6.875	100.320	100.315	100.259	5.25	94.769	94.721	94.673
7.375	100.490	100.361	100.254	7	100.701	100.696	100.640	5.375	94.882	94.833	94.785
7.5	100.813	100.684	100.606	7.125	100.932	100.927	100.871	5.5	95.295	95.247	95.198
7.625	101.095	100.966	100.836	7.25	101.169	101.090	101.039	5.625	95.718	95.669	95.621
7.75	101.166	101.103	101.062	7.375	100.277	100.329	100.254	5.75	96.621	96.637	96.653
				7.5	100.629	100.682	100.606	5.875	96.923	96.939	96.955
				7.625	100.922	100.885	100.818	6	97.280	97.296	97.312
								6.125	97.600	97.616	97.632

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	98.736	98.525	98.225	6.75	96.136	95.925	95.625
6.875	99.280	99.069	98.769	6.875	96.680	96.469	96.169
7	99.803	99.592	99.292	7	97.203	96.992	96.692
7.125	100.269	100.058	99.758	7.125	97.669	97.458	97.158
7.25	100.725	100.514	100.214	7.25	98.125	97.914	97.614
7.375	100.766	100.498	100.198	7.375	98.166	97.898	97.598
7.5	101.249	100.981	100.681	7.5	98.649	98.381	98.081
7.625	101.685	101.417	101.117	7.625	99.085	98.817	98.517
7.75	102.101	101.833	101.533	7.75	99.501	99.233	98.933
7.875	101.377	101.052	100.752	7.875	98.777	98.452	98.152
8	101.820	101.495	101.195	8	99.220	98.895	98.595
8.125	102.216	101.891	101.591	8.125	99.616	99.291	98.991
8.25	102.602	102.277	101.977	8.25	100.002	99.677	99.377

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.736	96.525	96.225	6.75	94.136	93.925	93.625
6.875	97.280	97.069	96.769	6.875	94.680	94.469	94.169
7	97.803	97.592	97.292	7	95.203	94.992	94.692
7.125	98.269	98.058	97.758	7.125	95.669	95.458	95.158
7.25	98.725	98.514	98.214	7.25	96.125	95.914	95.614
7.375	98.766	98.498	98.198	7.375	96.166	95.898	95.598
7.5	99.249	98.981	98.681	7.5	96.649	96.381	96.081
7.625	99.685	99.417	99.117	7.625	97.085	96.817	96.517
7.75	100.101	99.833	99.533	7.75	97.501	97.233	96.933
7.875	99.377	99.052	98.752	7.875	96.777	96.452	96.152
8	99.820	99.495	99.195	8	97.220	96.895	96.595
8.125	100.216	99.891	99.591	8.125	97.616	97.291	96.991
8.25	100.602	100.277	99.977	8.25	98.002	97.677	97.377

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.