



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	95.435	95.389	95.375	5.625	95.435	95.389	95.375	5.125	92.972	92.926	92.912
5.75	96.643	96.583	96.579	5.75	96.643	96.583	96.560	5.125	93.735	93.689	93.675
5.875	97.242	97.210	97.209	5.875	97.234	97.169	97.143	5.25	94.491	94.445	94.431
6	97.912	97.880	97.878	6	97.811	97.742	97.713	5.375	95.132	95.086	95.073
6.125	98.435	98.404	98.402	6.125	98.297	98.228	98.200	5.5	95.733	95.687	95.673
6.25	98.678	98.636	98.635	6.25	98.678	98.630	98.593	5.625	96.236	96.190	96.177
6.375	99.256	99.225	99.224	6.375	99.223	99.170	99.130	5.75	97.866	97.787	97.760
6.5	99.816	99.785	99.784	6.5	99.711	99.655	99.612	5.875	98.454	98.373	98.346
6.625	100.275	100.244	100.243	6.625	100.166	100.110	100.067	6	98.999	98.918	98.891
6.75	100.391	100.353	100.344	6.75	100.274	100.332	100.282	6.125	99.271	99.189	99.162
6.875	100.839	100.801	100.792	6.875	100.736	100.789	100.735	6.25	99.593	99.545	99.509
7	101.320	101.281	101.272	7	101.137	101.186	101.130	6.375	100.111	100.057	100.035
7.125	101.711	101.672	101.663	7.125	101.565	101.615	101.558	6.5	100.541	100.486	100.460
7.25	101.769	101.739	101.703	7.25	101.715	101.739	101.674	6.625	100.889	100.834	100.812
7.375	102.185	102.137	102.120	7.375	102.082	102.105	102.053	6.75	100.585	100.562	100.534
7.5	102.606	102.559	102.541	7.5	102.437	102.451	102.381	6.875	101.046	101.023	100.996
7.625	103.008	102.961	102.943	7.625	102.735	102.749	102.685	7	101.374	101.350	101.324
7.75	102.708	102.643	102.607	7.75	102.571	102.497	102.419	7.125	101.666	101.641	101.616
7.875	103.096	103.030	102.995	7.875	102.838	102.829	102.798	7.25	101.867	101.810	101.777
8	103.476	103.410	103.375	8	103.062	102.983	102.941	7.375	102.224	102.166	102.133
8.125	103.869	103.803	103.768	8.125	103.264	103.200	103.159	7.5	102.570	102.511	102.479
8.25	102.995	102.912	102.829	8.25	102.995	102.912	102.829	7.625	102.832	102.773	102.742
8.375	103.424	103.341	103.258	8.375	103.424	103.341	103.258	7.75	102.565	102.556	102.525
8.5	103.819	103.736	103.654	8.5	103.819	103.736	103.654	7.875	102.909	102.900	102.869
8.625	104.025	103.942	103.859	8.625	104.025	103.942	103.859	8	102.597	102.521	102.459
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	86.145	86.147	86.147	4.75	95.965	96.016	95.989	6	97.568	97.523	97.504
4.75	96.165	96.118	96.104	4.875	96.426	96.416	96.387	6.125	97.976	97.931	97.912
4.875	96.681	96.635	96.621	5	96.858	96.926	96.894	6.25	98.488	98.442	98.424
5	97.078	97.032	97.018	5.125	97.305	97.368	97.332	6.375	99.012	98.965	98.948
5.125	97.324	97.307	97.283	5.25	97.637	97.695	97.656	6.5	99.475	99.427	99.410
5.25	97.868	97.821	97.808	5.375	98.057	98.017	97.997	6.625	99.874	99.854	99.830
5.375	98.369	98.322	98.309	5.5	98.388	98.344	98.327	6.75	100.126	100.107	100.083
5.5	98.699	98.652	98.639	5.625	98.645	98.688	98.656	6.875	100.557	100.536	100.514
5.625	98.627	98.624	98.603	5.75	98.956	98.995	98.959	7	100.915	100.820	100.799
5.75	99.114	99.068	99.041	5.875	99.260	99.296	99.257	7.125	101.311	101.183	101.152
5.875	99.571	99.524	99.498	6	99.589	99.624	99.586	7.25	101.348	101.353	101.289
6	99.846	99.799	99.772	6.125	99.747	99.772	99.836	7.375	101.702	101.650	101.617
6.125	99.749	99.690	99.767	6.25	100.031	100.051	100.112	7.5	102.059	101.986	101.957
6.25	100.108	100.094	100.171	6.375	100.315	100.331	100.390	7.625	102.415	102.277	102.170
6.375	100.540	100.493	100.453	6.5	100.621	100.637	100.695	7.75	102.165	101.946	101.757
6.5	100.772	100.725	100.685	6.625	100.504	100.509	100.593	7.875	102.545	102.321	102.128
6.625	100.708	100.661	100.644	6.75	100.758	100.758	100.838				
6.75	100.942	100.895	100.975	6.875	101.046	101.020	101.098				
6.875	101.359	101.313	101.272	7	101.337	101.333	101.411				
7	101.559	101.512	101.472								
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.625	94.199	94.153	94.139	5.125	95.760	95.713	95.700				
5.75	95.596	95.536	95.513	5.25	96.296	96.249	96.236				
5.875	96.109	96.055	96.041	5.375	96.789	96.742	96.729				
6	96.808	96.763	96.749	5.5	97.112	97.065	97.052				
6.125	97.497	97.452	97.438	5.625	97.072	97.025	96.998				
6.25	98.131	98.086	98.072	5.75	97.673	97.627	97.587				
6.375	98.746	98.699	98.682	5.875	98.095	98.048	98.008				
6.5	99.184	99.138	99.124	6	98.483	98.436	98.396				
6.625	99.632	99.614	99.589	6.125	98.994	98.947	98.907				
6.75	99.764	99.718	99.704	6.25	99.475	99.428	99.388				
6.875	100.268	100.222	100.208	6.375	99.899	99.852	99.812				
7	100.705	100.659	100.645	6.5	100.118	100.071	100.031				
7.125	100.977	100.931	100.917	6.625	99.718	99.671	99.631				
7.25	100.898	100.845	100.813	6.75	100.184	100.137	100.097				
7.375	101.208	101.153	101.123	6.875	100.592	100.545	100.505				
7.5	101.510	101.465	101.451	7	100.767	100.720	100.680				

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



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

YOUR BFF IN WHOLESALE

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.979	96.047	95.997	5	95.496	95.564	95.514	5.25	94.199	94.136	94.073
5.125	96.327	96.390	96.337	5.125	95.942	96.004	95.951	5.375	94.854	94.791	94.729
5.25	96.684	96.742	96.686	5.25	96.353	96.411	96.354	5.5	95.331	95.268	95.206
5.375	97.047	97.100	97.039	5.375	96.747	96.800	96.740	5.625	95.992	95.929	95.867
5.5	97.390	97.438	97.375	5.5	97.118	97.166	97.102	5.75	96.472	96.409	96.347
5.625	97.724	97.767	97.700	5.625	97.476	97.519	97.452	5.875	96.769	96.706	96.644
5.75	98.032	98.070	97.999	5.75	97.822	97.860	97.789	6	97.251	97.188	97.125
5.875	98.338	98.372	98.298	5.875	98.160	98.194	98.120	6.125	97.527	97.464	97.401
6	98.644	98.673	98.596	6	98.430	98.459	98.381	6.25	97.979	97.916	97.853
6.125	98.947	98.971	98.890	6.125	98.664	98.688	98.607	6.375	98.431	98.368	98.306
6.25	99.261	99.280	99.195	6.25	98.928	98.947	98.862	6.5	98.883	98.820	98.758
6.375	99.565	99.579	99.491	6.375	99.208	99.222	99.134	6.625	99.150	99.087	99.025
6.5	99.789	99.798	99.707	6.5	99.520	99.529	99.437	6.75	99.608	99.545	99.482
6.625	99.982	99.987	99.892	6.625	99.847	99.851	99.756	6.875	99.877	99.814	99.751
6.75	100.177	100.176	100.078	6.75	100.116	100.115	100.017	7	100.335	100.272	100.210
6.875	100.371	100.366	100.264	6.875	100.355	100.350	100.248	7.125	100.604	100.541	100.479
7	100.390	100.380	100.275	7	100.590	100.527	100.464				
7.125	100.651	100.588	100.525	7.125	100.831	100.768	100.705				

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	95.732	95.669	95.606	5	95.124	95.061	94.998	5.25	94.367	94.304	94.241
5.125	96.100	96.037	95.974	5.125	95.552	95.489	95.426	5.375	95.022	94.959	94.896
5.25	96.468	96.405	96.342	5.25	95.982	95.919	95.856	5.5	95.499	95.436	95.373
5.375	96.837	96.774	96.711	5.375	96.413	96.350	96.287	5.625	96.160	96.097	96.034
5.5	97.155	97.092	97.029	5.5	96.844	96.781	96.718	5.75	96.641	96.578	96.515
5.625	97.525	97.462	97.399	5.625	97.276	97.213	97.150	5.875	96.938	96.875	96.812
5.75	97.865	97.802	97.739	5.75	97.708	97.645	97.582	6	97.419	97.356	97.293
5.875	98.204	98.141	98.078	5.875	97.953	97.890	97.827	6.125	97.695	97.632	97.569
6	98.545	98.482	98.419	6	98.188	98.125	98.062	6.25	98.147	98.084	98.021
6.125	98.745	98.682	98.619	6.125	98.590	98.527	98.464	6.375	98.599	98.536	98.473
6.25	99.090	99.027	98.964	6.25	98.992	98.929	98.866	6.5	99.051	98.988	98.925
6.375	99.289	99.226	99.163	6.375	99.228	99.165	99.102	6.625	99.318	99.255	99.192
6.5	99.488	99.425	99.362	6.5	99.466	99.403	99.340	6.75	99.776	99.713	99.650
6.625	99.835	99.772	99.709	6.625	99.703	99.640	99.577	6.875	100.045	99.982	99.919
6.75	100.061	99.998	99.935	6.75	100.111	100.048	99.985	7	100.503	100.440	100.377
6.875	100.118	100.055	99.992	6.875	100.348	100.285	100.222	7.125	100.772	100.709	100.646

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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	97.245	97.243	97.229	5.75	97.112	97.066	97.052	5	96.691	96.683	96.663
5.875	97.898	97.896	97.883	5.875	97.753	97.707	97.693	5.125	96.921	96.912	96.892
6	98.528	98.526	98.512	6	98.300	98.254	98.240	5.25	97.473	97.465	97.445
6.125	99.118	99.116	99.102	6.125	98.700	98.654	98.640	5.375	97.783	97.774	97.754
6.25	99.449	99.448	99.441	6.25	99.003	98.957	98.943	5.5	98.194	98.185	98.165
6.375	100.013	100.012	100.005	6.375	99.559	99.513	99.499	5.625	98.438	98.419	98.399
6.5	100.547	100.546	100.539	6.5	100.018	99.972	99.958	5.75	98.786	98.753	98.712
6.625	101.042	101.042	101.035	6.625	100.336	100.290	100.277	5.875	99.148	99.115	99.075
6.75	101.134	101.111	101.097	6.75	100.410	100.365	100.351	6	99.332	99.298	99.258
6.875	101.621	101.598	101.584	6.875	100.913	100.867	100.853				
7	102.083	102.060	102.046	7	101.330	101.284	101.270				
7.125	102.534	102.511	102.497	7.125	101.618	101.572	101.558				
7.25	102.563	102.531	102.504	7.25	101.653	101.607	101.593				
7.375	103.019	102.987	102.960	7.375	102.122	102.076	102.063				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.322	95.314	95.294
5.125	95.697	95.689	95.669
5.25	96.050	96.041	96.021
5.375	96.389	96.381	96.361
5.5	96.730	96.721	96.701
5.625	97.054	97.035	97.015
5.75	97.358	97.308	97.254
5.875	97.670	97.620	97.566
6	98.193	98.143	98.090

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	96.452	96.421	96.406	5.75	97.754	97.694	97.667	5	96.691	96.683	96.663
5.875	97.141	97.107	97.096	5.875	98.236	98.175	98.148	5.125	96.921	96.912	96.892
6	97.735	97.700	97.690	6	98.724	98.663	98.636	5.25	97.473	97.465	97.445
6.125	98.267	98.230	98.221	6.125	99.006	98.944	98.917	5.375	97.783	97.774	97.754
6.25	99.039	99.026	99.015	6.25	99.477	99.444	99.422	5.5	98.194	98.185	98.165
6.375	99.660	99.643	99.635	6.375	99.903	99.869	99.847	5.625	98.438	98.419	98.399
6.5	100.229	100.211	100.203	6.5	100.279	100.245	100.223	5.75	98.786	98.753	98.712
6.625	100.742	100.726	100.718	6.625	100.638	100.603	100.581	5.875	99.148	99.115	99.075
6.75	100.817	100.808	100.800	6.75	100.503	100.486	100.469	6	99.332	99.298	99.258
6.875	101.365	101.353	101.343	6.875	100.872	100.855	100.838				
7	101.847	101.833	101.824	7	101.208	101.191	101.174				
7.125	102.299	102.284	102.274	7.125	101.522	101.505	101.488				
7.25	102.351	102.335	102.326	7.25	101.819	101.781	101.761				
7.375	102.858	102.836	102.823	7.375	102.131	102.093	102.073				
7.5	103.279	103.258	103.245	7.5	102.461	102.422	102.403				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.583	95.548	95.533
4.875	95.980	95.858	95.843
5	96.505	96.382	96.367
5.125	96.973	96.850	96.835
5.25	97.278	97.155	97.140
5.375	97.583	97.459	97.444
5.5	97.757	97.633	97.618
5.625	98.124	97.972	97.958
5.75	98.417	98.264	98.250
5.875	98.706	98.553	98.539
6	99.016	98.862	98.848

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	95.521	95.475	95.460	5	95.521	95.475	95.460	5	95.521	95.475	95.460
5.125	96.115	96.158	96.054	5.125	96.115	96.158	96.054	5.125	96.115	96.158	96.054
5.25	96.708	96.765	96.648	5.25	96.708	96.765	96.648	5.25	96.708	96.765	96.648
5.375	97.271	97.269	97.192	5.375	97.271	97.269	97.192	5.375	97.271	97.269	97.192
5.5	98.057	98.115	97.913	5.5	98.057	98.115	97.913	5.5	98.057	98.115	97.913
5.625	98.495	98.552	98.405	5.625	98.495	98.552	98.405	5.625	98.495	98.552	98.405
5.75	99.139	99.181	98.980	5.75	99.139	99.181	98.980	5.75	99.139	99.181	98.980
5.875	99.570	99.360	99.151	5.875	99.570	99.360	99.151	5.875	99.570	99.360	99.151
6	100.065	99.969	99.827	6	100.065	99.969	99.827	6	100.065	99.969	99.827
6.125	100.517	100.553	100.411	6.125	100.517	100.553	100.411	6.125	100.517	100.553	100.411
6.25	100.925	100.961	100.819	6.25	100.925	100.961	100.819	6.25	100.925	100.961	100.819
6.375	100.708	100.676	100.643	6.375	100.708	100.676	100.643	6.375	100.708	100.676	100.643
6.5	101.253	101.221	101.188	6.5	101.253	101.221	101.188	6.5	101.253	101.221	101.188
6.625	101.655	101.674	101.577	6.625	101.655	101.674	101.577	6.625	101.655	101.674	101.577
6.75	102.146	102.089	102.033	6.75	102.146	102.089	102.033	6.75	102.146	102.089	102.033
6.875	101.699	101.642	101.586	6.875	101.699	101.642	101.586	6.875	101.699	101.642	101.586
7	102.173	102.116	102.060	7	102.173	102.116	102.060	7	102.173	102.116	102.060
7.125	102.593	102.536	102.479	7.125	102.593	102.536	102.479	7.125	102.593	102.536	102.479
7.25	102.824	102.695	102.566	7.25	102.824	102.695	102.566	7.25	102.824	102.695	102.566
7.375	102.258	102.129	101.999	7.375	102.258	102.129	101.999	7.375	102.258	102.129	101.999
7.5	102.586	102.457	102.340	7.5	102.586	102.457	102.340	7.5	102.586	102.457	102.340
7.625	102.871	102.741	102.642	7.625	102.871	102.741	102.642	7.625	102.871	102.741	102.642
7.75	102.902	102.840	102.793	7.75	102.902	102.840	102.793	7.75	102.902	102.840	102.793
7.875	101.831	101.736	101.650	7.875	101.831	101.736	101.650	7.875	101.831	101.736	101.650
8	102.250	102.155	102.069	8	102.250	102.155	102.069	8	102.250	102.155	102.069
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	94.523	94.662	94.665	4.25	94.523	94.662	94.665	5	94.160	94.186	94.066
4.375	95.083	95.223	95.225	4.375	95.083	95.223	95.225	5.125	94.963	94.990	94.870
4.5	95.640	95.780	95.782	4.5	95.640	95.780	95.782	5.25	95.716	95.719	95.563
4.625	96.193	96.332	96.335	4.625	96.193	96.332	96.335	5.375	96.590	96.621	96.420
4.75	96.766	96.886	96.871	4.75	96.766	96.886	96.871	5.5	97.435	97.467	97.265
4.875	97.315	97.435	97.420	4.875	97.315	97.435	97.420	5.625	97.873	97.904	97.703
5	97.856	97.976	97.960	5	97.856	97.976	97.960	5.75	98.569	98.359	98.149
5.125	98.385	98.505	98.489	5.125	98.385	98.505	98.489	5.875	98.930	98.885	98.743
5.25	98.183	98.205	98.188	5.25	98.183	98.205	98.188	6	99.585	99.561	99.419
5.375	98.627	98.728	98.710	5.375	98.627	98.728	98.710	6.125	100.122	100.145	100.003
5.5	99.130	99.231	99.214	5.5	99.130	99.231	99.214	6.25	100.229	100.019	99.808
5.625	99.609	99.710	99.692	5.625	99.609	99.710	99.692	6.375	100.033	100.035	99.905
5.75	99.447	99.400	99.373	5.75	99.447	99.400	99.373	6.5	100.668	100.670	100.539
5.875	99.625	99.706	99.781	5.875	99.625	99.706	99.781	6.625	101.213	101.214	101.084
6	100.075	100.157	100.231	6	100.075	100.157	100.231	6.75	101.208	101.152	101.095
								6.875	101.143	101.131	100.950
								7	101.688	101.676	101.495
								7.125	102.098	102.085	101.905
								7.25	101.431	101.353	101.300
								7.375	101.146	101.097	101.148
								7.5	101.630	101.581	101.631
								7.625	101.931	101.882	101.932
								7.75	101.540	101.478	101.430
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	95.716	95.719	95.563	5	94.160	94.186	94.066	4.5	93.118	93.133	93.135
5.375	96.590	96.621	96.420	5.125	94.963	94.990	94.870	4.625	93.660	93.675	93.677
5.5	97.435	97.467	97.265	5.25	95.770	95.760	95.618	4.75	92.744	92.664	92.649
5.625	97.873	97.904	97.703	5.375	96.590	96.621	96.420	4.875	93.279	93.199	93.183
5.75	98.569	98.359	98.149	5.5	97.435	97.467	97.265	5	93.795	93.715	93.700
5.875	98.930	98.885	98.743	5.625	97.873	97.904	97.703	5.125	94.287	94.207	94.191
6	99.585	99.561	99.419	5.75	97.865	97.849	97.786	5.25	95.083	95.051	95.019
6.125	100.122	100.145	100.003	5.875	98.862	98.885	98.743	5.375	95.195	95.163	95.130
6.25	100.229	100.019	99.808	6	99.538	99.561	99.419	5.5	95.607	95.575	95.542
6.375	100.033	100.035	99.905	6.125	100.122	100.145	100.003	5.625	96.029	95.997	95.964
6.5	100.668	100.670	100.539	6.25	99.784	99.721	99.683	5.75	96.884	96.859	96.835
6.625	101.213	101.214	101.084	6.375	100.033	100.035	99.905	5.875	97.184	97.160	97.136
6.75	101.208	101.152	101.095	6.5	100.668	100.670	100.539	6	97.541	97.516	97.492
6.875	101.143	101.131	100.950	6.625	101.213	101.214	101.084	6.125	97.860	97.836	97.812
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	96.708	96.765	96.648	5.25	96.708	96.765	96.648	5.25	96.708	96.765	96.648
5.375	97.271	97.269	97.192	5.375	97.271	97.269	97.192	5.375	97.271	97.269	97.192

5.5	98.057	98.115	97.913	5.5	98.057	98.115	97.913	5.5	98.057	98.115	97.913
5.625	98.495	98.552	98.405	5.625	98.495	98.552	98.405	5.625	98.495	98.552	98.405
5.75	99.139	99.181	98.980	5.75	99.139	99.181	98.980	5.75	99.139	99.181	98.980
5.875	99.570	99.360	99.151	5.875	99.570	99.360	99.151	5.875	99.570	99.360	99.151
6	100.065	99.969	99.827	6	100.065	99.969	99.827	6	100.065	99.969	99.827
6.125	100.517	100.553	100.411	6.125	100.517	100.553	100.411	6.125	100.517	100.553	100.411
6.25	100.925	100.961	100.819	6.25	100.925	100.961	100.819	6.25	100.925	100.961	100.819
6.375	100.708	100.676	100.643	6.375	100.708	100.676	100.643	6.375	100.708	100.676	100.643
6.5	101.253	101.221	101.188	6.5	101.253	101.221	101.188	6.5	101.253	101.221	101.188
6.625	101.655	101.674	101.577	6.625	101.655	101.674	101.577	6.625	101.655	101.674	101.577
6.75	102.146	102.089	102.033	6.75	102.146	102.089	102.033	6.75	102.146	102.089	102.033
6.875	101.699	101.642	101.586	6.875	101.699	101.642	101.586	6.875	101.699	101.642	101.586
7	102.173	102.116	102.060	7	102.173	102.116	102.060	7	102.173	102.116	102.060
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	95.640	95.780	95.782	4.25	94.523	94.662	94.665	5.25	95.716	95.719	95.563
4.625	96.193	96.332	96.335	4.375	95.083	95.223	95.225	5.375	96.590	96.621	96.420
4.75	96.766	96.886	96.871	4.5	95.640	95.780	95.782	5.5	97.435	97.467	97.265
4.875	97.315	97.435	97.420	4.625	96.193	96.332	96.335	5.625	97.873	97.904	97.703
5	97.856	97.976	97.960	4.75	96.766	96.886	96.871	5.75	98.569	98.359	98.149
5.125	98.385	98.505	98.489	4.875	97.315	97.435	97.420	5.875	98.930	98.885	98.743
5.25	98.183	98.205	98.188	5	97.856	97.976	97.960	6	99.585	99.561	99.419
5.375	98.627	98.728	98.710	5.125	98.385	98.505	98.489	6.125	100.122	100.145	100.003
5.5	99.130	99.231	99.214	5.25	98.183	98.205	98.188	6.25	100.229	100.019	99.808
5.625	99.609	99.710	99.692	5.375	98.627	98.728	98.710	6.375	100.033	100.035	99.905
5.75	99.447	99.400	99.373	5.5	99.130	99.231	99.214	6.5	100.668	100.670	100.539
5.875	99.625	99.706	99.781	5.625	99.609	99.710	99.692	6.625	101.213	101.214	101.084
6	100.075	100.157	100.231	5.75	99.447	99.400	99.373	6.75	101.208	101.152	101.095
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	95.716	95.719	95.563	5.25	95.687	95.719	95.517	4.5	93.118	93.133	93.135
5.375	96.590	96.621	96.420	5.375	96.590	96.621	96.420	4.625	93.660	93.675	93.677
5.5	97.435	97.467	97.265	5.5	97.435	97.467	97.265	4.75	92.744	92.664	92.649
5.625	97.873	97.904	97.703	5.625	97.873	97.904	97.703	4.875	93.279	93.199	93.183
5.75	98.569	98.359	98.149	5.75	97.865	97.849	97.786	5	93.795	93.715	93.700
5.875	98.930	98.885	98.743	5.875	98.862	98.885	98.743	5.125	94.287	94.207	94.191
6	99.585	99.561	99.419	6	99.538	99.561	99.419	5.25	95.083	95.051	95.019
6.125	100.122	100.145	100.003	6.125	100.122	100.145	100.003	5.375	95.195	95.163	95.130
6.25	100.229	100.019	99.808	6.25	99.784	99.721	99.683	5.5	95.607	95.575	95.542
6.375	100.033	100.035	99.905	6.375	100.033	100.035	99.905	5.625	96.029	95.997	95.964
6.5	100.668	100.670	100.539	6.5	100.668	100.670	100.539	5.75	96.884	96.859	96.835
6.625	101.213	101.214	101.084	6.625	101.213	101.214	101.084	5.875	97.184	97.160	97.136
6.75	101.208	101.152	101.095	6.75	100.826	100.763	100.716	6	97.541	97.516	97.492
6.875	101.143	101.131	100.950	6.875	101.143	101.131	100.950	6.125	97.860	97.836	97.812

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	95.615	95.569	95.554	5.125	95.615	95.569	95.554	4.75	93.833	93.787	93.773
5.25	96.421	96.406	96.261	5.25	96.421	96.406	96.261	4.875	94.427	94.395	94.366
5.375	96.938	96.922	96.782	5.375	96.938	96.922	96.782	5	95.021	94.975	94.960
5.5	97.415	97.400	97.286	5.5	97.415	97.400	97.286	5.125	95.615	95.569	95.554
5.625	97.958	97.912	97.905	5.625	97.958	97.912	97.905	5.25	96.208	96.162	96.148
5.75	98.639	98.456	98.423	5.75	98.639	98.456	98.423	5.375	96.771	96.725	96.692
5.875	99.070	98.864	98.800	5.875	99.070	98.864	98.800	5.5	97.365	97.337	97.286
6	99.565	99.355	99.226	6	99.565	99.355	99.226	5.625	97.958	97.912	97.905
6.125	100.005	99.795	99.750	6.125	100.005	99.795	99.750	5.75	98.639	98.456	98.423
6.25	100.386	100.238	100.152	6.25	100.386	100.238	100.152	5.875	99.070	98.860	98.650
6.375	100.208	100.176	100.143	6.375	100.208	100.176	100.143	6	99.565	99.355	99.176
6.5	100.753	100.721	100.688	6.5	100.753	100.721	100.688	6.125	100.005	99.795	99.750
6.625	101.142	101.110	101.077	6.625	101.142	101.110	101.077	6.25	100.386	100.238	100.152
6.75	101.646	101.589	101.533	6.75	101.646	101.589	101.533	6.375	100.208	100.176	100.143
6.875	101.199	101.142	101.086	6.875	101.199	101.142	101.086	6.5	100.753	100.721	100.688
7	101.673	101.616	101.560	7	101.673	101.616	101.560	6.625	101.142	101.110	101.077
7.125	102.093	102.036	101.979	7.125	102.093	102.036	101.979	6.75	101.646	101.589	101.533
7.25	102.324	102.195	102.066	7.25	102.324	102.195	102.066	6.875	101.199	101.142	101.086
7.375	101.758	101.629	101.499	7.375	101.758	101.629	101.499	7	101.673	101.616	101.560
7.5	102.086	101.957	101.827	7.5	102.086	101.957	101.827	7.125	102.093	102.036	101.979
7.625	102.371	102.241	102.112	7.625	102.371	102.241	102.112	7.25	102.324	102.195	102.066
7.75	102.402	102.340	102.293	7.75	102.402	102.340	102.293	7.375	101.758	101.629	101.499
7.875	101.331	101.236	101.150	7.875	101.331	101.236	101.150	7.5	102.086	101.957	101.827
8	101.750	101.655	101.569	8	101.750	101.655	101.569	7.625	102.371	102.241	102.112
8.125	102.148	102.053	101.967	8.125	102.148	102.053	101.967	7.75	102.402	102.340	102.293

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	94.012	94.029	94.032	4.25	94.012	94.029	94.032	4.875	93.040	93.087	92.967
4.375	94.517	94.540	94.542	4.375	94.517	94.540	94.542	5	93.373	93.419	93.299
4.5	95.021	95.038	95.041	4.5	95.021	95.038	95.041	5.125	94.059	94.106	93.986
4.625	95.521	95.522	95.524	4.625	95.521	95.522	95.524	5.25	95.692	95.680	95.539
4.75	96.103	96.223	96.208	4.75	96.103	96.223	96.208	5.375	96.138	96.126	95.989
4.875	96.580	96.700	96.685	4.875	96.580	96.700	96.685	5.5	96.578	96.567	96.433
5	97.036	97.156	97.141	5	97.036	97.156	97.141	5.625	97.043	97.052	97.060
5.125	97.468	97.588	97.572	5.125	97.468	97.588	97.572	5.75	98.069	97.859	97.649
5.25	97.683	97.636	97.623	5.25	97.683	97.636	97.623	5.875	98.430	98.220	98.030
5.375	97.823	97.924	97.906	5.375	97.823	97.924	97.906	6	99.085	98.875	98.665
5.5	98.219	98.320	98.302	5.5	98.219	98.320	98.302	6.125	99.435	99.225	99.068
5.625	98.583	98.684	98.667	5.625	98.583	98.684	98.667	6.25	99.729	99.519	99.317
5.75	98.947	98.900	98.873	5.75	98.947	98.900	98.873	6.375	99.740	99.709	99.664
5.875	98.997	98.973	98.948	5.875	98.997	98.973	98.948	6.5	100.042	100.010	99.968
6	99.353	99.329	99.305	6	99.353	99.329	99.305	6.625	100.356	100.324	100.286
								6.75	100.708	100.652	100.595
								6.875	100.266	100.274	100.093
								7	100.646	100.653	100.473
								7.125	100.905	100.879	100.792
								7.25	100.931	100.853	100.800
								7.375	100.352	100.222	100.220
								7.5	100.680	100.550	100.588
								7.625	100.964	100.835	100.803
								7.75	101.040	100.978	100.930

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	100.042	100.010	99.968	6.125	99.167	99.211	99.068	4.5	92.355	92.370	92.372
6.625	100.356	100.324	100.286	6.25	99.435	99.405	99.356	4.625	92.797	92.812	92.814
6.75	100.708	100.652	100.595	6.375	99.788	99.757	99.712	4.75	92.106	92.114	92.122
6.875	100.266	100.274	100.093	6.5	100.104	100.073	100.032	4.875	92.515	92.435	92.430
7	100.646	100.653	100.473	6.625	100.441	100.409	100.372	5	92.914	92.853	92.861
7.125	100.905	100.879	100.792	6.75	100.326	100.263	100.216	5.125	93.276	93.196	93.181
7.25	100.931	100.853	100.800	6.875	100.266	100.274	100.093	5.25	94.583	94.551	94.519
7.375	100.352	100.222	100.220	7	100.646	100.653	100.473	5.375	94.695	94.663	94.630
7.5	100.680	100.550	100.588	7.125	100.872	100.879	100.699	5.5	95.107	95.075	95.042
7.625	100.964	100.835	100.803	7.25	100.981	100.903	100.850	5.625	95.529	95.497	95.464
7.75	101.040	100.978	100.930	7.375	100.199	100.170	100.220	5.75	96.384	96.359	96.335
				7.5	100.566	100.537	100.588	5.875	96.684	96.660	96.636
				7.625	100.781	100.752	100.803	6	97.041	97.016	96.992
								6.125	97.360	97.336	97.312

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	100.208	100.176	100.143	6.375	100.208	100.176	100.143	6	99.565	99.355	99.176

6.5	100.753	100.721	100.688	6.5	100.753	100.721	100.688	6.125	100.005	99.795	99.750
6.625	101.142	101.110	101.077	6.625	101.142	101.110	101.077	6.25	100.386	100.238	100.152
6.75	101.646	101.589	101.533	6.75	101.646	101.589	101.533	6.375	100.208	100.176	100.143
6.875	101.199	101.142	101.086	6.875	101.199	101.142	101.086	6.5	100.753	100.721	100.688
7	101.673	101.616	101.560	7	101.673	101.616	101.560	6.625	101.142	101.110	101.077
7.125	102.093	102.036	101.979	7.125	102.093	102.036	101.979	6.75	101.646	101.589	101.533
7.25	102.324	102.195	102.066	7.25	102.324	102.195	102.066	6.875	101.199	101.142	101.086
7.375	101.758	101.629	101.499	7.375	101.758	101.629	101.499	7	101.673	101.616	101.560
7.5	102.086	101.957	101.827	7.5	102.086	101.957	101.827	7.125	102.093	102.036	101.979
7.625	102.371	102.241	102.112	7.625	102.371	102.241	102.112	7.25	102.324	102.195	102.066
7.75	102.402	102.340	102.293	7.75	102.402	102.340	102.293	7.375	101.758	101.629	101.499
7.875	101.331	101.236	101.150	7.875	101.331	101.236	101.150	7.5	102.086	101.957	101.827
8	101.750	101.655	101.569	8	101.750	101.655	101.569	7.625	102.371	102.241	102.112
8.125	102.148	102.053	101.967	8.125	102.148	102.053	101.967	7.75	102.402	102.340	102.293
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	95.021	95.038	95.041	4.5	95.021	95.038	95.041	6.625	100.154	100.154	100.090
4.625	95.521	95.522	95.524	4.625	95.521	95.522	95.524	6.75	100.708	100.652	100.595
4.75	96.103	96.223	96.208	4.75	96.103	96.223	96.208	6.875	100.266	100.274	100.093
4.875	96.580	96.700	96.685	4.875	96.580	96.700	96.685	7	100.646	100.653	100.473
5	97.036	97.156	97.141	5	97.036	97.156	97.141	7.125	100.905	100.879	100.792
5.125	97.468	97.588	97.572	5.125	97.468	97.588	97.572	7.25	100.931	100.853	100.800
5.25	97.683	97.636	97.623	5.25	97.683	97.636	97.623	7.375	100.352	100.222	100.220
5.375	97.823	97.924	97.906	5.375	97.823	97.924	97.906	7.5	100.680	100.550	100.588
5.5	98.219	98.320	98.302	5.5	98.219	98.320	98.302	7.625	100.964	100.835	100.803
5.625	98.583	98.684	98.667	5.625	98.583	98.684	98.667	7.75	101.040	100.978	100.930
5.75	98.947	98.900	98.873	5.75	98.947	98.900	98.873				
5.875	98.997	98.973	98.948	5.875	98.997	98.973	98.948				
6	99.353	99.329	99.305	6	99.353	99.329	99.305				
6.125	99.673	99.648	99.624	6.125	99.673	99.648	99.624				
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	99.766	99.763	99.701	6.125	99.167	99.211	99.068	4.5	92.355	92.370	92.372
6.625	100.154	100.154	100.090	6.25	99.284	99.221	99.183	4.625	92.797	92.812	92.814
6.75	100.708	100.652	100.595	6.375	99.194	99.216	99.085	4.75	92.106	92.114	92.122
6.875	100.266	100.274	100.093	6.5	99.741	99.763	99.632	4.875	92.515	92.435	92.430
7	100.646	100.653	100.473	6.625	100.132	100.154	100.023	5	92.914	92.853	92.861
7.125	100.905	100.879	100.792	6.75	100.326	100.263	100.216	5.125	93.276	93.196	93.181
7.25	100.931	100.853	100.800	6.875	100.266	100.274	100.093	5.25	94.583	94.551	94.519
7.375	100.352	100.222	100.220	7	100.646	100.653	100.473	5.375	94.695	94.663	94.630
7.5	100.680	100.550	100.588	7.125	100.872	100.879	100.699	5.5	95.107	95.075	95.042
7.625	100.964	100.835	100.803	7.25	100.981	100.903	100.850	5.625	95.529	95.497	95.464
7.75	101.040	100.978	100.930	7.375	100.199	100.170	100.220	5.75	96.384	96.359	96.335
				7.5	100.566	100.537	100.588	5.875	96.684	96.660	96.636
				7.625	100.781	100.752	100.803	6	97.041	97.016	96.992
								6.125	97.360	97.336	97.312

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	98.623	98.431	98.131	6.75	96.023	95.831	95.531
6.875	99.167	98.975	98.675	6.875	96.567	96.375	96.075
7	99.690	99.498	99.198	7	97.090	96.898	96.598
7.125	100.156	99.964	99.664	7.125	97.556	97.364	97.064
7.25	100.612	100.420	100.120	7.25	98.012	97.820	97.520
7.375	100.644	100.393	100.093	7.375	98.044	97.793	97.493
7.5	101.127	100.876	100.576	7.5	98.527	98.276	97.976
7.625	101.563	101.312	101.012	7.625	98.963	98.712	98.412
7.75	101.979	101.728	101.428	7.75	99.379	99.128	98.828
7.875	101.246	100.936	100.636	7.875	98.646	98.336	98.036
8	101.689	101.379	101.079	8	99.089	98.779	98.479
8.125	102.085	101.775	101.475	8.125	99.485	99.175	98.875
8.25	102.471	102.161	101.861	8.25	99.871	99.561	99.261

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.623	96.431	96.131	6.75	94.023	93.831	93.531
6.875	97.167	96.975	96.675	6.875	94.567	94.375	94.075
7	97.690	97.498	97.198	7	95.090	94.898	94.598
7.125	98.156	97.964	97.664	7.125	95.556	95.364	95.064
7.25	98.612	98.420	98.120	7.25	96.012	95.820	95.520
7.375	98.644	98.393	98.093	7.375	96.044	95.793	95.493
7.5	99.127	98.876	98.576	7.5	96.527	96.276	95.976
7.625	99.563	99.312	99.012	7.625	96.963	96.712	96.412
7.75	99.979	99.728	99.428	7.75	97.379	97.128	96.828
7.875	99.246	98.936	98.636	7.875	96.646	96.336	96.036
8	99.689	99.379	99.079	8	97.089	96.779	96.479
8.125	100.085	99.775	99.475	8.125	97.485	97.175	96.875
8.25	100.471	100.161	99.861	8.25	97.871	97.561	97.261

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.