



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	95.688	95.688	95.577	5.625	95.688	95.688	95.577	5	93.080	93.034	93.020
5.75	96.799	96.797	96.794	5.75	96.753	96.720	96.701	5.125	93.827	93.782	93.768
5.875	97.429	97.426	97.423	5.875	97.343	97.306	97.283	5.25	94.584	94.538	94.524
6	98.099	98.096	98.093	6	97.919	97.879	97.853	5.375	95.225	95.179	95.165
6.125	98.622	98.620	98.616	6.125	98.407	98.367	98.340	5.5	95.825	95.780	95.766
6.25	98.822	98.821	98.819	6.25	98.738	98.720	98.684	5.625	96.329	96.283	96.269
6.375	99.415	99.413	99.412	6.375	99.281	99.259	99.219	5.75	98.119	98.037	98.007
6.5	99.983	99.981	99.980	6.5	99.770	99.744	99.711	5.875	98.709	98.626	98.596
6.625	100.446	100.445	100.443	6.625	100.226	100.201	100.158	6	99.262	99.179	99.149
6.75	100.490	100.478	100.463	6.75	100.363	100.313	100.260	6.125	99.549	99.466	99.436
6.875	100.936	100.924	100.910	6.875	100.824	100.770	100.713	6.25	99.873	99.817	99.792
7	101.426	101.414	101.399	7	101.224	101.167	101.107	6.375	100.410	100.354	100.329
7.125	101.822	101.810	101.796	7.125	101.656	101.599	101.539	6.5	100.846	100.788	100.763
7.25	101.807	101.781	101.750	7.25	101.740	101.721	101.652	6.625	101.214	101.156	101.131
7.375	102.222	102.195	102.164	7.375	102.141	102.090	102.045	6.75	100.795	100.768	100.738
7.5	102.642	102.616	102.584	7.5	102.535	102.473	102.439	6.875	101.260	101.233	101.204
7.625	103.045	103.018	102.987	7.625	102.849	102.786	102.753	7	101.600	101.571	101.543
7.75	102.741	102.698	102.646	7.75	102.681	102.670	102.636	7.125	101.912	101.883	101.856
7.875	103.127	103.084	103.058	7.875	103.079	103.068	103.058	7.25	102.024	101.964	101.928
8	103.505	103.461	103.409	8	103.323	103.275	103.211	7.375	102.383	102.322	102.287
8.125	103.894	103.850	103.798	8.125	103.500	103.446	103.389	7.5	102.741	102.679	102.645
8.25	103.050	102.964	102.882	8.25	103.050	102.964	102.882	7.625	103.027	102.965	102.932
8.375	103.486	103.401	103.318	8.375	103.486	103.401	103.318	7.75	102.784	102.773	102.741
8.5	103.888	103.803	103.720	8.5	103.888	103.803	103.720	7.875	103.116	103.105	103.072
8.625	104.055	103.970	103.887	8.625	104.055	103.970	103.887	8	103.275	103.227	103.163
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	95.767	95.767	95.613	4.625	96.226	96.226	96.072	6	97.871	97.824	97.803
4.75	96.298	96.298	96.192	4.75	96.748	96.748	96.632	6.125	98.282	98.235	98.214
4.875	96.777	96.777	96.668	4.875	97.255	97.255	97.146	6.25	98.797	98.748	98.728
5	97.168	97.168	97.066	5	97.631	97.631	97.529	6.375	99.323	99.274	99.255
5.125	97.433	97.431	97.322	5.125	97.773	97.773	97.646	6.5	99.794	99.743	99.724
5.25	97.945	97.945	97.825	5.25	98.271	98.271	98.151	6.625	100.095	100.074	100.048
5.375	98.313	98.266	98.253	5.375	98.536	98.536	98.423	6.75	100.353	100.331	100.306
5.5	98.662	98.623	98.602	5.5	98.946	98.946	98.840	6.875	100.785	100.763	100.738
5.625	98.780	98.779	98.670	5.625	99.043	99.043	98.913	7	101.077	101.053	101.030
5.75	99.157	99.208	99.100	5.75	99.377	99.377	99.254	7.125	101.427	101.348	101.315
5.875	99.525	99.548	99.451	5.875	99.834	99.834	99.718	7.25	101.519	101.461	101.430
6	99.815	99.855	99.747	6	100.025	100.025	99.915	7.375	101.873	101.815	101.784
6.125	99.806	99.806	99.710	6.125	100.033	100.033	99.900	7.5	102.220	102.161	102.131
6.25	100.177	100.212	100.120	6.25	100.324	100.324	100.198	7.625	102.449	102.354	102.324
6.375	100.569	100.520	100.480	6.375	100.644	100.644	100.525	7.75	102.193	101.998	101.779
6.5	100.799	100.751	100.711	6.5	100.858	100.858	100.746	7.875	102.571	102.371	102.148
6.625	100.712	100.686	100.655	6.625	100.594	100.600	100.541				
6.75	101.022	101.005	100.960	6.75	100.847	100.849	100.786				
6.875	101.440	101.391	101.351	6.875	101.203	101.202	101.094				
7	101.640	101.591	101.551	7	101.430	101.428	101.363				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.354	91.354	91.210	5.125	95.696	95.650	95.637				
5.125	92.160	92.160	92.023	5.25	96.233	96.186	96.173				
5.25	92.849	92.849	92.718	5.375	96.733	96.687	96.673				
5.375	93.516	93.516	93.392	5.5	97.075	97.029	97.015				
5.5	93.998	93.998	93.880	5.625	97.010	96.962	96.935				
5.625	95.386	95.386	95.291	5.75	97.690	97.641	97.601				
5.75	96.090	96.090	96.001	5.875	98.112	98.064	98.024				
5.875	96.688	96.688	96.606	6	98.499	98.451	98.411				
6	97.165	97.165	97.090	6.125	99.010	98.962	98.922				
6.125	97.775	97.775	97.706	6.25	99.498	99.450	99.410				
6.25	98.700	98.700	98.622	6.375	99.927	99.879	99.839				
6.375	99.235	99.235	99.164	6.5	100.145	100.097	100.057				
6.5	99.699	99.699	99.634	6.625	99.795	99.747	99.707				
6.625	100.056	100.056	99.997	6.75	100.264	100.215	100.175				
6.75	100.282	100.282	100.184	6.875	100.672	100.624	100.583				
6.875	100.727	100.725	100.633	7	100.847	100.799	100.759				

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	96.072	96.136	96.094	5	95.596	95.661	95.618	5.25	94.307	94.244	94.181
5.125	96.419	96.480	96.433	5.125	96.042	96.102	96.056	5.375	94.962	94.899	94.837
5.25	96.766	96.823	96.772	5.25	96.453	96.509	96.458	5.5	95.440	95.377	95.314
5.375	97.114	97.166	97.111	5.375	96.847	96.899	96.844	5.625	96.101	96.038	95.976
5.5	97.461	97.509	97.450	5.5	97.217	97.265	97.206	5.75	96.582	96.519	96.456
5.625	97.808	97.852	97.789	5.625	97.575	97.618	97.555	5.875	96.879	96.816	96.753
5.75	98.132	98.171	98.104	5.75	97.920	97.959	97.892	6	97.360	97.297	97.235
5.875	98.452	98.488	98.416	5.875	98.258	98.293	98.222	6.125	97.636	97.573	97.511
6	98.752	98.784	98.708	6	98.516	98.547	98.471	6.25	98.089	98.026	97.963
6.125	99.040	99.067	98.987	6.125	98.731	98.758	98.678	6.375	98.541	98.478	98.416
6.25	99.349	99.372	99.288	6.25	99.010	99.033	98.949	6.5	98.994	98.931	98.868
6.375	99.652	99.671	99.583	6.375	99.322	99.340	99.252	6.625	99.261	99.198	99.135
6.5	99.873	99.887	99.795	6.5	99.643	99.658	99.565	6.75	99.718	99.655	99.593
6.625	100.064	100.074	99.977	6.625	99.968	99.979	99.882	6.875	99.988	99.925	99.862
6.75	100.267	100.273	100.172	6.75	100.236	100.242	100.142	7	100.446	100.383	100.321
6.875	100.476	100.478	100.373	6.875	100.476	100.478	100.374	7.125	100.715	100.652	100.590
7	100.500	100.498	100.389	7	100.704	100.641	100.578				
7.125	100.762	100.699	100.636	7.125	100.945	100.882	100.819				

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	95.843	95.780	95.717	5	95.235	95.172	95.109	5.25	94.475	94.412	94.349
5.125	96.211	96.148	96.085	5.125	95.664	95.601	95.538	5.375	95.130	95.067	95.004
5.25	96.579	96.516	96.453	5.25	96.094	96.031	95.968	5.5	95.608	95.545	95.482
5.375	96.948	96.885	96.822	5.375	96.525	96.462	96.399	5.625	96.269	96.206	96.143
5.5	97.267	97.204	97.141	5.5	96.956	96.893	96.830	5.75	96.750	96.687	96.624
5.625	97.637	97.574	97.511	5.625	97.388	97.325	97.262	5.875	97.047	96.984	96.921
5.75	97.976	97.913	97.850	5.75	97.821	97.758	97.695	6	97.529	97.466	97.403
5.875	98.315	98.252	98.189	5.875	98.066	98.003	97.940	6.125	97.804	97.741	97.678
6	98.657	98.594	98.531	6	98.301	98.238	98.175	6.25	98.257	98.194	98.131
6.125	98.856	98.793	98.730	6.125	98.703	98.640	98.577	6.375	98.709	98.646	98.583
6.25	99.201	99.138	99.075	6.25	99.106	99.043	98.980	6.5	99.162	99.099	99.036
6.375	99.400	99.337	99.274	6.375	99.341	99.278	99.215	6.625	99.429	99.366	99.303
6.5	99.600	99.537	99.474	6.5	99.579	99.516	99.453	6.75	99.887	99.824	99.761
6.625	99.947	99.884	99.821	6.625	99.817	99.754	99.691	6.875	100.156	100.093	100.030
6.75	100.173	100.110	100.047	6.75	100.224	100.161	100.098	7	100.614	100.551	100.488
6.875	100.229	100.166	100.103	6.875	100.462	100.399	100.336	7.125	100.883	100.820	100.757

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	97.438	97.435	97.421	5.75	97.267	97.221	97.207	5	96.649	96.640	96.620
5.875	98.093	98.090	98.076	5.875	97.908	97.862	97.849	5.125	96.881	96.872	96.851
6	98.723	98.720	98.706	6	98.482	98.436	98.422	5.25	97.433	97.424	97.404
6.125	99.312	99.310	99.296	6.125	98.885	98.839	98.825	5.375	97.743	97.734	97.713
6.25	99.619	99.617	99.611	6.25	99.117	99.071	99.057	5.5	98.153	98.144	98.123
6.375	100.199	100.197	100.190	6.375	99.711	99.666	99.652	5.625	98.396	98.377	98.357
6.5	100.726	100.724	100.717	6.5	100.184	100.139	100.125	5.75	98.742	98.708	98.668
6.625	101.217	101.215	101.208	6.625	100.499	100.454	100.440	5.875	99.104	99.070	99.029
6.75	101.226	101.201	101.174	6.75	100.536	100.488	100.460	6	99.286	99.252	99.212
6.875	101.717	101.692	101.664	6.875	101.052	101.004	100.976				
7	102.173	102.148	102.121	7	101.476	101.427	101.400				
7.125	102.620	102.596	102.568	7.125	101.760	101.711	101.684				
7.25	102.591	102.552	102.518	7.25	101.711	101.660	101.618				
7.375	103.046	103.007	102.973	7.375	102.187	102.136	102.095				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.280	95.271	95.251
5.125	95.657	95.648	95.628
5.25	96.010	96.001	95.980
5.375	96.349	96.340	96.320
5.5	96.689	96.680	96.660
5.625	97.012	96.993	96.973
5.75	97.313	97.262	97.209
5.875	97.624	97.574	97.520
6	98.146	98.096	98.042

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	96.650	96.631	96.612	5.75	98.007	97.945	97.915	5	96.649	96.640	96.620
5.875	97.336	97.311	97.298	5.875	98.501	98.439	98.409	5.125	96.881	96.872	96.851
6	97.925	97.898	97.886	6	99.001	98.938	98.908	5.25	97.433	97.424	97.404
6.125	98.459	98.431	98.419	6.125	99.288	99.224	99.194	5.375	97.743	97.734	97.713
6.25	99.225	99.212	99.200	6.25	99.775	99.738	99.713	5.5	98.153	98.144	98.123
6.375	99.842	99.825	99.816	6.375	100.219	100.182	100.157	5.625	98.396	98.377	98.357
6.5	100.404	100.385	100.376	6.5	100.608	100.571	100.546	5.75	98.742	98.708	98.668
6.625	100.918	100.898	100.889	6.625	100.969	100.931	100.906	5.875	99.104	99.070	99.029
6.75	100.924	100.915	100.904	6.75	100.716	100.695	100.676	6	99.286	99.252	99.212
6.875	101.466	101.455	101.442	6.875	101.107	101.086	101.067				
7	101.952	101.938	101.926	7	101.458	101.437	101.418				
7.125	102.400	102.386	102.373	7.125	101.777	101.756	101.737				
7.25	102.420	102.404	102.389	7.25	101.981	101.941	101.918				
7.375	102.936	102.915	102.896	7.375	102.315	102.274	102.252				
7.5	103.335	103.315	103.296	7.5	102.661	102.619	102.598				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	95.828	95.792	95.776
4.875	96.181	96.059	96.043
5	96.705	96.581	96.565
5.125	97.172	97.047	97.031
5.25	97.477	97.353	97.337
5.375	97.782	97.658	97.642
5.5	97.957	97.831	97.815
5.625	98.335	98.181	98.166
5.75	98.628	98.474	98.459
5.875	98.917	98.763	98.748
6	99.227	99.073	99.058

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

5.5	98.111	98.186	98.120	5.5	98.111	98.186	98.120	5.5	98.111	98.186	98.120
5.625	98.551	98.625	98.559	5.625	98.551	98.625	98.559	5.625	98.551	98.625	98.559
5.75	99.201	99.256	99.190	5.75	99.201	99.256	99.190	5.75	99.201	99.256	99.190
5.875	99.637	99.436	99.337	5.875	99.637	99.436	99.337	5.875	99.637	99.436	99.337
6	100.143	100.113	100.013	6	100.143	100.113	100.013	6	100.143	100.113	100.013
6.125	100.639	100.695	100.596	6.125	100.639	100.695	100.596	6.125	100.639	100.695	100.596
6.25	101.042	101.099	100.999	6.25	101.042	101.099	100.999	6.25	101.042	101.099	100.999
6.375	100.742	100.701	100.661	6.375	100.742	100.701	100.661	6.375	100.742	100.701	100.661
6.5	101.287	101.246	101.206	6.5	101.287	101.246	101.206	6.5	101.287	101.246	101.206
6.625	101.728	101.759	101.674	6.625	101.728	101.759	101.674	6.625	101.728	101.759	101.674
6.75	102.162	102.168	102.082	6.75	102.162	102.168	102.082	6.75	102.162	102.168	102.082
6.875	101.715	101.651	101.586	6.875	101.715	101.651	101.586	6.875	101.715	101.651	101.586
7	102.228	102.163	102.098	7	102.228	102.163	102.098	7	102.228	102.163	102.098
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	95.845	96.003	95.951	4.25	94.724	94.883	94.830	5.25	95.982	95.970	95.822
4.625	96.400	96.558	96.506	4.375	95.286	95.444	95.392	5.375	96.616	96.691	96.625
4.75	96.887	97.026	96.911	4.5	95.845	96.003	95.951	5.5	97.463	97.538	97.472
4.875	97.439	97.578	97.463	4.625	96.400	96.558	96.506	5.625	97.902	97.978	97.912
5	97.983	98.123	98.007	4.75	96.887	97.026	96.911	5.75	98.631	98.421	98.211
5.125	98.517	98.656	98.540	4.875	97.439	97.578	97.463	5.875	98.997	99.012	98.912
5.25	98.257	98.376	98.260	5	97.983	98.123	98.007	6	99.663	99.688	99.589
5.375	98.783	98.903	98.787	5.125	98.517	98.656	98.540	6.125	100.214	100.270	100.171
5.5	99.292	99.411	99.295	5.25	98.257	98.376	98.260	6.25	100.371	100.161	99.951
5.625	99.776	99.896	99.779	5.375	98.783	98.903	98.787	6.375	100.086	100.123	100.037
5.75	99.382	99.356	99.308	5.5	99.292	99.411	99.295	6.5	100.718	100.755	100.670
5.875	99.733	99.833	99.732	5.625	99.776	99.896	99.779	6.625	101.263	101.300	101.214
6	100.187	100.288	100.186	5.75	99.382	99.356	99.308	6.75	101.225	101.160	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	95.982	95.970	95.822	5.25	95.711	95.787	95.721	4.5	93.200	93.359	93.306
5.375	96.616	96.691	96.625	5.375	96.616	96.691	96.625	4.625	93.747	93.905	93.853
5.5	97.463	97.538	97.472	5.5	97.463	97.538	97.472	4.75	92.667	92.807	92.691
5.625	97.902	97.978	97.912	5.625	97.902	97.978	97.912	4.875	93.208	93.347	93.231
5.75	98.631	98.421	98.211	5.75	97.957	97.975	97.887	5	93.732	93.871	93.755
5.875	98.997	99.012	98.912	5.875	98.955	99.012	98.912	5.125	94.234	94.373	94.257
6	99.663	99.688	99.589	6	99.632	99.688	99.589	5.25	95.006	94.981	94.957
6.125	100.214	100.270	100.171	6.125	100.214	100.270	100.171	5.375	95.120	95.096	95.071
6.25	100.371	100.161	99.951	6.25	99.882	99.819	99.780	5.5	95.543	95.518	95.494
6.375	100.086	100.123	100.037	6.375	100.086	100.123	100.037	5.625	95.965	95.941	95.917
6.5	100.718	100.755	100.670	6.5	100.718	100.755	100.670	5.75	96.853	96.869	96.886
6.625	101.263	101.300	101.214	6.625	101.263	101.300	101.214	5.875	97.161	97.177	97.193
6.75	101.225	101.160	101.095	6.75	100.937	100.875	100.826	6	97.519	97.535	97.551
6.875	101.109	101.127	101.054	6.875	101.109	101.127	101.054	6.125	97.834	97.850	97.866

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

6.5	100.787	100.746	100.706	6.5	100.787	100.746	100.706	6.125	100.066	99.912	99.830
6.625	101.228	101.188	101.147	6.625	101.228	101.188	101.147	6.25	100.529	100.379	100.280
6.75	101.662	101.598	101.533	6.75	101.662	101.598	101.533	6.375	100.242	100.201	100.161
6.875	101.221	101.164	101.109	6.875	101.221	101.164	101.109	6.5	100.787	100.746	100.706
7	101.728	101.663	101.598	7	101.728	101.663	101.598	6.625	101.228	101.188	101.147
7.125	102.153	102.088	102.024	7.125	102.153	102.088	102.024	6.75	101.662	101.598	101.533
7.25	102.346	102.251	102.194	7.25	102.346	102.251	102.194	6.875	101.215	101.151	101.086
7.375	101.767	101.689	101.673	7.375	101.767	101.689	101.673	7	101.728	101.663	101.598
7.5	102.110	102.031	102.019	7.5	102.110	102.031	102.019	7.125	102.153	102.088	102.024
7.625	102.388	102.258	102.129	7.625	102.388	102.258	102.129	7.25	102.346	102.251	102.194
7.75	102.526	102.464	102.415	7.75	102.526	102.464	102.415	7.375	101.748	101.618	101.489
7.875	101.425	101.330	101.242	7.875	101.425	101.330	101.242	7.5	102.102	101.972	101.843
8	101.860	101.766	101.678	8	101.860	101.766	101.678	7.625	102.388	102.258	102.129
8.125	102.271	102.176	102.088	8.125	102.271	102.176	102.088	7.75	102.526	102.464	102.415
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	95.112	95.270	95.218	4.5	95.112	95.270	95.218	6.625	100.240	100.250	100.164
4.625	95.601	95.760	95.707	4.625	95.601	95.760	95.707	6.75	100.725	100.660	100.595
4.75	96.230	96.369	96.253	4.75	96.230	96.369	96.253	6.875	100.239	100.276	100.204
4.875	96.713	96.852	96.736	4.875	96.713	96.852	96.736	7	100.620	100.658	100.585
5	97.176	97.315	97.200	5	97.176	97.315	97.200	7.125	100.965	100.901	100.836
5.125	97.616	97.755	97.639	5.125	97.616	97.755	97.639	7.25	101.090	100.995	100.937
5.25	97.634	97.676	97.574	5.25	97.634	97.676	97.574	7.375	100.341	100.334	100.384
5.375	97.988	98.108	97.992	5.375	97.988	98.108	97.992	7.5	100.695	100.703	100.754
5.5	98.391	98.511	98.394	5.5	98.391	98.511	98.394	7.625	100.981	100.919	100.969
5.625	98.762	98.882	98.765	5.625	98.762	98.882	98.765	7.75	101.164	101.101	101.052
5.75	98.882	98.835	98.808	5.75	98.882	98.835	98.808				
5.875	98.973	98.989	99.005	5.875	98.973	98.989	99.005				
6	99.331	99.347	99.364	6	99.331	99.347	99.364				
6.125	99.646	99.663	99.679	6.125	99.646	99.663	99.679				
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	99.799	99.854	99.768	6.125	99.261	99.337	99.238	4.5	92.451	92.610	92.557
6.625	100.240	100.250	100.164	6.25	99.382	99.319	99.280	4.625	92.904	93.062	93.010
6.75	100.725	100.660	100.595	6.375	99.250	99.307	99.221	4.75	92.058	92.153	92.058
6.875	100.239	100.276	100.204	6.5	99.797	99.854	99.768	4.875	92.456	92.595	92.479
7	100.620	100.658	100.585	6.625	100.193	100.250	100.164	5	92.866	93.005	92.890
7.125	100.965	100.901	100.836	6.75	100.437	100.375	100.326	5.125	93.240	93.380	93.264
7.25	101.090	100.995	100.937	6.875	100.239	100.276	100.204	5.25	94.506	94.481	94.457
7.375	100.341	100.334	100.384	7	100.620	100.658	100.585	5.375	94.620	94.596	94.571
7.5	100.695	100.703	100.754	7.125	100.844	100.881	100.809	5.5	95.043	95.018	94.994
7.625	100.981	100.919	100.969	7.25	101.140	101.045	100.987	5.625	95.465	95.441	95.417
7.75	101.164	101.101	101.052	7.375	100.316	100.334	100.384	5.75	96.353	96.369	96.386
				7.5	100.685	100.703	100.754	5.875	96.661	96.677	96.693
				7.625	100.901	100.919	100.969	6	97.019	97.035	97.051
								6.125	97.334	97.350	97.366

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	98.654	98.457	98.157	6.75	96.054	95.857	95.557
6.875	99.198	99.001	98.701	6.875	96.598	96.401	96.101
7	99.731	99.534	99.234	7	97.131	96.934	96.634
7.125	100.207	100.010	99.710	7.125	97.607	97.410	97.110
7.25	100.673	100.476	100.176	7.25	98.073	97.876	97.576
7.375	100.712	100.456	100.156	7.375	98.112	97.856	97.556
7.5	101.205	100.949	100.649	7.5	98.605	98.349	98.049
7.625	101.651	101.395	101.095	7.625	99.051	98.795	98.495
7.75	102.077	101.821	101.521	7.75	99.477	99.221	98.921
7.875	101.310	100.996	100.696	7.875	98.710	98.396	98.096
8	101.763	101.449	101.149	8	99.163	98.849	98.549
8.125	102.169	101.855	101.555	8.125	99.569	99.255	98.955
8.25	102.555	102.241	101.941	8.25	99.955	99.641	99.341

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.654	96.457	96.157	6.75	94.054	93.857	93.557
6.875	97.198	97.001	96.701	6.875	94.598	94.401	94.101
7	97.731	97.534	97.234	7	95.131	94.934	94.634
7.125	98.207	98.010	97.710	7.125	95.607	95.410	95.110
7.25	98.673	98.476	98.176	7.25	96.073	95.876	95.576
7.375	98.712	98.456	98.156	7.375	96.112	95.856	95.556
7.5	99.205	98.949	98.649	7.5	96.605	96.349	96.049
7.625	99.651	99.395	99.095	7.625	97.051	96.795	96.495
7.75	100.077	99.821	99.521	7.75	97.477	97.221	96.921
7.875	99.310	98.996	98.696	7.875	96.710	96.396	96.096
8	99.763	99.449	99.149	8	97.163	96.849	96.549
8.125	100.169	99.855	99.555	8.125	97.569	97.255	96.955
8.25	100.555	100.241	99.941	8.25	97.955	97.641	97.341

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.