



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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	95.980	95.934	95.920	5.625	95.980	95.934	95.920	5	93.548	93.502	93.488
5.75	97.122	97.118	97.115	5.75	97.074	97.081	97.066	5.125	94.279	94.234	94.220
5.875	97.756	97.751	97.748	5.875	97.668	97.670	97.651	5.25	95.036	94.990	94.976
6	98.429	98.425	98.421	6	98.247	98.246	98.223	5.375	95.677	95.631	95.618
6.125	98.956	98.952	98.948	6.125	98.736	98.735	98.713	5.5	96.277	96.232	96.218
6.25	99.130	99.128	99.126	6.25	99.011	99.064	99.032	5.625	96.781	96.735	96.722
6.375	99.729	99.727	99.725	6.375	99.579	99.608	99.572	5.75	98.174	98.180	98.165
6.5	100.304	100.302	100.300	6.5	100.111	100.109	100.102	5.875	98.718	98.720	98.700
6.625	100.774	100.772	100.770	6.625	100.547	100.555	100.539	6	99.262	99.210	99.188
6.75	100.745	100.730	100.717	6.75	100.609	100.640	100.591	6.125	99.576	99.576	99.555
6.875	101.198	101.183	101.169	6.875	101.075	101.103	101.051	6.25	99.925	99.977	99.945
7	101.694	101.679	101.666	7	101.488	101.506	101.450	6.375	100.423	100.471	100.435
7.125	102.094	102.079	102.066	7.125	101.906	101.934	101.878	6.5	100.882	100.928	100.890
7.25	102.003	101.979	101.958	7.25	101.954	101.966	101.901	6.625	101.232	101.278	101.240
7.375	102.422	102.399	102.378	7.375	102.360	102.339	102.305	6.75	100.795	100.772	100.738
7.5	102.848	102.824	102.803	7.5	102.739	102.717	102.683	6.875	101.260	101.233	101.204
7.625	103.253	103.229	103.208	7.625	103.052	103.031	102.997	7	101.600	101.571	101.543
7.75	102.896	102.846	102.802	7.75	102.791	102.716	102.636	7.125	101.912	101.883	101.856
7.875	103.285	103.235	103.190	7.875	103.079	103.068	103.058	7.25	102.024	101.964	101.928
8	103.663	103.612	103.568	8	103.396	103.317	103.268	7.375	102.383	102.322	102.287
8.125	104.050	104.000	103.955	8.125	103.573	103.501	103.447	7.5	102.741	102.679	102.645
8.25	103.271	103.183	103.100	8.25	103.271	103.183	103.100	7.625	103.027	102.965	102.932
8.375	103.704	103.617	103.534	8.375	103.704	103.617	103.534	7.75	102.784	102.773	102.741
8.5	104.104	104.016	103.933	8.5	104.104	104.016	103.933	7.875	103.116	103.105	103.072
8.625	104.284	104.196	104.114	8.625	104.284	104.196	104.114	8	103.337	103.258	103.210
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	95.945	95.945	95.775	4.625	96.403	96.403	96.234	6	97.871	97.824	97.812
4.75	96.506	96.500	96.518	4.75	96.863	96.863	96.716	6.125	98.394	98.313	98.304
4.875	97.023	96.977	96.963	4.875	97.369	97.369	97.229	6.25	98.797	98.837	98.805
5	97.420	97.374	97.360	5	97.779	97.779	97.645	6.375	99.323	99.345	99.317
5.125	97.667	97.731	97.672	5.125	97.948	97.948	97.806	6.5	99.808	99.835	99.805
5.25	98.147	98.167	98.108	5.25	98.446	98.446	98.311	6.625	100.290	100.256	100.226
5.375	98.656	98.609	98.596	5.375	98.707	98.707	98.579	6.75	100.423	100.405	100.356
5.5	98.991	98.945	98.932	5.5	99.112	99.112	98.991	6.875	100.853	100.763	100.738
5.625	98.962	98.999	98.943	5.625	99.215	99.215	99.023	7	101.286	101.227	101.214
5.75	99.371	99.428	99.369	5.75	99.535	99.535	99.350	7.125	101.695	101.583	101.515
5.875	99.820	99.772	99.745	5.875	99.978	99.978	99.800	7.25	101.593	101.612	101.547
6	100.093	100.081	100.022	6	100.174	100.174	100.002	7.375	101.929	101.909	101.844
6.125	100.068	100.038	100.040	6.125	100.109	100.109	100.104	7.5	102.295	102.191	102.131
6.25	100.399	100.412	100.448	6.25	100.387	100.387	100.382	7.625	102.655	102.533	102.419
6.375	100.834	100.784	100.744	6.375	100.689	100.689	100.665	7.75	102.343	102.132	101.938
6.5	101.065	101.015	100.975	6.5	100.932	100.955	100.971	7.875	102.724	102.509	102.310
6.625	100.955	100.934	100.916	6.625	100.726	100.740	100.811				
6.75	101.198	101.148	101.214	6.75	100.983	100.992	101.059				
6.875	101.616	101.566	101.526	6.875	101.306	101.256	101.318				
7	101.817	101.767	101.726	7	101.563	101.569	101.633				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.453	91.353	91.309	5.125	96.039	95.993	95.979				
5.125	92.242	92.142	92.105	5.25	96.575	96.529	96.516				
5.25	92.941	92.841	92.810	5.375	97.076	97.030	97.016				
5.375	93.622	93.522	93.498	5.5	97.404	97.358	97.345				
5.5	94.112	94.012	93.994	5.625	97.313	97.264	97.238				
5.625	95.519	95.424	95.424	5.75	97.961	97.911	97.871				
5.75	96.231	96.142	96.142	5.875	98.383	98.333	98.293				
5.875	96.826	96.744	96.744	6	98.770	98.720	98.680				
6	97.308	97.245	97.232	6.125	99.282	99.232	99.192				
6.125	97.980	97.934	97.920	6.25	99.766	99.716	99.676				
6.25	98.797	98.766	98.766	6.375	100.192	100.142	100.102				
6.375	99.330	99.306	99.306	6.5	100.411	100.361	100.320				
6.5	99.791	99.773	99.773	6.625	99.973	99.923	99.883				
6.625	100.148	100.136	100.136	6.75	100.440	100.390	100.350				
6.75	100.432	100.381	100.381	6.875	100.848	100.799	100.758				
6.875	100.872	100.827	100.825	7	101.024	100.975	100.934				

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de:	0
-----------------------------------------------	---

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
-----	---	---	---	---	---	---	---	---	-------	-------

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	97.829	97.825	97.812	5.75	97.656	97.611	97.597	5	97.099	97.090	97.076
5.875	98.488	98.484	98.470	5.875	98.298	98.252	98.238	5.125	97.331	97.322	97.308
6	99.122	99.118	99.104	6	98.862	98.817	98.803	5.25	97.886	97.877	97.863
6.125	99.719	99.715	99.701	6.125	99.263	99.217	99.204	5.375	98.197	98.188	98.175
6.25	99.971	99.969	99.963	6.25	99.488	99.443	99.429	5.5	98.606	98.597	98.583
6.375	100.554	100.552	100.545	6.375	100.076	100.030	100.017	5.625	98.846	98.837	98.823
6.5	101.090	101.088	101.081	6.5	100.536	100.491	100.477	5.75	99.154	99.128	99.095
6.625	101.590	101.588	101.581	6.625	100.853	100.807	100.793	5.875	99.521	99.495	99.461
6.75	101.549	101.524	101.497	6.75	100.851	100.805	100.791	6	99.707	99.681	99.647
6.875	102.048	102.023	101.995	6.875	101.362	101.316	101.303				
7	102.513	102.488	102.460	7	101.783	101.737	101.723				
7.125	102.972	102.947	102.919	7.125	102.068	102.023	102.009				
7.25	102.864	102.831	102.796	7.25	101.934	101.881	101.839				
7.375	103.324	103.292	103.257	7.375	102.407	102.355	102.313				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.730	95.721	95.707
5.125	96.107	96.098	96.084
5.25	96.462	96.453	96.439
5.375	96.803	96.794	96.781
5.5	97.142	97.133	97.119
5.625	97.462	97.453	97.440
5.75	97.724	97.681	97.635
5.875	98.040	97.998	97.951
6	98.566	98.524	98.477

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
------------	---

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	97.053	97.035	97.013	5.75	98.007	97.945	97.915	5	97.099	97.090	97.076
5.875	97.737	97.714	97.698	5.875	98.501	98.439	98.409	5.125	97.331	97.322	97.308
6	98.324	98.298	98.284	6	99.001	98.938	98.908	5.25	97.886	97.877	97.863
6.125	98.850	98.823	98.810	6.125	99.288	99.224	99.194	5.375	98.197	98.188	98.175
6.25	99.526	99.512	99.501	6.25	99.775	99.738	99.713	5.5	98.606	98.597	98.583
6.375	100.132	100.114	100.105	6.375	100.219	100.182	100.157	5.625	98.846	98.837	98.823
6.5	100.680	100.661	100.652	6.5	100.608	100.571	100.546	5.75	99.154	99.128	99.095
6.625	101.167	101.146	101.138	6.625	100.969	100.931	100.906	5.875	99.521	99.495	99.461
6.75	101.270	101.260	101.251	6.75	100.716	100.695	100.676	6	99.707	99.681	99.647
6.875	101.794	101.781	101.772	6.875	101.107	101.086	101.067				
7	102.250	102.238	102.228	7	101.458	101.437	101.418				
7.125	102.689	102.677	102.667	7.125	101.777	101.756	101.737				
7.25	102.615	102.595	102.586	7.25	101.981	101.941	101.918				
7.375	103.106	103.082	103.067	7.375	102.315	102.274	102.252				
7.5	103.467	103.441	103.426	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
---------------	---

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	95.925	95.879	95.865	5	95.925	95.879	95.865	5	95.925	95.879	95.865
5.125	96.519	96.541	96.520	5.125	96.519	96.541	96.520	5.125	96.519	96.541	96.520
5.25	97.113	97.149	97.129	5.25	97.113	97.149	97.129	5.25	97.113	97.149	97.129
5.375	97.691	97.644	97.608	5.375	97.691	97.644	97.608	5.375	97.691	97.644	97.608
5.5	98.413	98.476	98.438	5.5	98.413	98.476	98.438	5.5	98.413	98.476	98.438
5.625	98.878	98.915	98.876	5.625	98.878	98.915	98.876	5.625	98.878	98.915	98.876
5.75	99.531	99.545	99.506	5.75	99.531	99.545	99.506	5.75	99.531	99.545	99.506
5.875	99.963	99.756	99.653	5.875	99.963	99.756	99.653	5.875	99.963	99.756	99.653
6	100.463	100.432	100.329	6	100.463	100.432	100.329	6	100.463	100.432	100.329
6.125	100.971	101.014	100.911	6.125	100.971	101.014	100.911	6.125	100.971	101.014	100.911
6.25	101.374	101.417	101.314	6.25	101.374	101.417	101.314	6.25	101.374	101.417	101.314
6.375	101.058	101.010	100.961	6.375	101.058	101.010	100.961	6.375	101.058	101.010	100.961
6.5	101.603	101.555	101.506	6.5	101.603	101.555	101.506	6.5	101.603	101.555	101.506
6.625	102.021	102.044	101.970	6.625	102.021	102.044	101.970	6.625	102.021	102.044	101.970
6.75	102.425	102.449	102.375	6.75	102.425	102.449	102.375	6.75	102.425	102.449	102.375
6.875	101.945	101.881	101.816	6.875	101.945	101.881	101.816	6.875	101.945	101.881	101.816
7	102.442	102.377	102.312	7	102.442	102.377	102.312	7	102.442	102.377	102.312
7.125	102.864	102.800	102.735	7.125	102.864	102.800	102.735	7.125	102.864	102.800	102.735
7.25	103.085	102.956	102.838	7.25	103.085	102.956	102.838	7.25	103.085	102.956	102.838
7.375	102.520	102.391	102.262	7.375	102.520	102.391	102.262	7.375	102.520	102.391	102.262
7.5	102.863	102.734	102.648	7.5	102.863	102.734	102.648	7.5	102.863	102.734	102.648
7.625	103.150	103.021	102.945	7.625	103.150	103.021	102.945	7.625	103.150	103.021	102.945
7.75	103.178	103.115	103.065	7.75	103.178	103.115	103.065	7.75	103.178	103.115	103.065
7.875	102.084	101.990	101.900	7.875	102.084	101.990	101.900	7.875	102.084	101.990	101.900
8	102.515	102.420	102.330	8	102.515	102.420	102.330	8	102.515	102.420	102.330

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	95.046	95.193	95.214	4.25	95.046	95.193	95.214	5	94.485	94.567	94.546
4.375	95.608	95.754	95.776	4.375	95.608	95.754	95.776	5.125	95.290	95.372	95.352
4.5	96.167	96.313	96.335	4.5	96.167	96.313	96.335	5.25	96.015	96.077	96.039
4.625	96.721	96.867	96.889	4.625	96.721	96.867	96.889	5.375	96.919	96.981	96.943
4.75	97.224	97.350	97.293	4.75	97.224	97.350	97.293	5.5	97.765	97.828	97.790
4.875	97.775	97.902	97.845	4.875	97.775	97.902	97.845	5.625	98.204	98.267	98.228
5	98.318	98.445	98.388	5	98.318	98.445	98.388	5.75	98.961	98.751	98.540
5.125	98.851	98.978	98.920	5.125	98.851	98.978	98.920	5.875	99.323	99.332	99.228
5.25	98.513	98.620	98.562	5.25	98.513	98.620	98.562	6	99.983	100.007	99.904
5.375	99.038	99.146	99.088	5.375	99.038	99.146	99.088	6.125	100.546	100.589	100.486
5.5	99.544	99.652	99.594	5.5	99.544	99.652	99.594	6.25	100.656	100.446	100.236
5.625	100.026	100.133	100.075	5.625	100.026	100.133	100.075	6.375	100.386	100.410	100.336
5.75	99.686	99.638	99.616	5.75	99.686	99.638	99.616	6.5	101.018	101.041	100.967
5.875	99.968	100.056	100.091	5.875	99.968	100.056	100.091	6.625	101.561	101.585	101.511
6	100.420	100.508	100.543	6	100.420	100.508	100.543	6.75	101.455	101.390	101.326
								6.875	101.359	101.363	101.272
								7	101.902	101.906	101.815
								7.125	102.310	102.314	102.223
								7.25	101.734	101.639	101.582
								7.375	101.441	101.426	101.457
								7.5	101.922	101.907	101.939
								7.625	102.219	102.204	102.236
								7.75	101.815	101.753	101.702

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	96.015	96.077	96.039	5	94.485	94.567	94.546	4.5	93.522	93.668	93.690
5.375	96.919	96.981	96.943	5.125	95.290	95.372	95.352	4.625	94.067	94.214	94.235
5.5	97.765	97.828	97.790	5.25	96.033	96.077	96.039	4.75	93.004	93.130	93.073
5.625	98.204	98.267	98.228	5.375	96.919	96.981	96.943	4.875	93.543	93.669	93.612
5.75	98.961	98.751	98.540	5.5	97.765	97.828	97.790	5	94.065	94.192	94.135
5.875	99.323	99.332	99.228	5.625	98.204	98.267	98.228	5.125	94.564	94.691	94.634
6	99.983	100.007	99.904	5.75	98.284	98.295	98.202	5.25	95.296	95.288	95.280
6.125	100.546	100.589	100.486	5.875	99.288	99.332	99.228	5.375	95.406	95.398	95.390
6.25	100.656	100.446	100.236	6	99.964	100.007	99.904	5.5	95.820	95.812	95.804
6.375	100.386	100.410	100.336	6.125	100.546	100.589	100.486	5.625	96.237	96.229	96.221
6.5	101.018	101.041	100.967	6.25	100.209	100.147	100.107	5.75	97.129	97.145	97.161
6.625	101.561	101.585	101.511	6.375	100.386	100.410	100.336	5.875	97.429	97.445	97.461
6.75	101.455	101.390	101.326	6.5	101.018	101.041	100.967	6	97.779	97.795	97.811
6.875	101.359	101.363	101.272	6.625	101.561	101.585	101.511	6.125	98.091	98.108	98.124

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	97.113	97.149	97.129	5.25	97.113	97.149	97.129	5.25	97.113	97.149	97.129
5.375	97.691	97.644	97.608	5.375	97.691	97.644	97.608	5.375	97.691	97.644	97.608

5.5	98.413	98.476	98.438	5.5	98.413	98.476	98.438	5.5	98.413	98.476	98.438
5.625	98.878	98.915	98.876	5.625	98.878	98.915	98.876	5.625	98.878	98.915	98.876
5.75	99.531	99.545	99.506	5.75	99.531	99.545	99.506	5.75	99.531	99.545	99.506
5.875	99.963	99.756	99.653	5.875	99.963	99.756	99.653	5.875	99.963	99.756	99.653
6	100.463	100.432	100.329	6	100.463	100.432	100.329	6	100.463	100.432	100.329
6.125	100.971	101.014	100.911	6.125	100.971	101.014	100.911	6.125	100.971	101.014	100.911
6.25	101.374	101.417	101.314	6.25	101.374	101.417	101.314	6.25	101.374	101.417	101.314
6.375	101.058	101.010	100.961	6.375	101.058	101.010	100.961	6.375	101.058	101.010	100.961
6.5	101.603	101.555	101.506	6.5	101.603	101.555	101.506	6.5	101.603	101.555	101.506
6.625	102.021	102.044	101.970	6.625	102.021	102.044	101.970	6.625	102.021	102.044	101.970
6.75	102.425	102.449	102.375	6.75	102.425	102.449	102.375	6.75	102.425	102.449	102.375
6.875	101.945	101.881	101.816	6.875	101.945	101.881	101.816	6.875	101.945	101.881	101.816
7	102.442	102.377	102.312	7	102.442	102.377	102.312	7	102.442	102.377	102.312
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	96.167	96.313	96.335	4.25	95.046	95.193	95.214	5.25	96.015	96.077	96.039
4.625	96.721	96.867	96.889	4.375	95.608	95.754	95.776	5.375	96.919	96.981	96.943
4.75	97.224	97.350	97.293	4.5	96.167	96.313	96.335	5.5	97.765	97.828	97.790
4.875	97.775	97.902	97.845	4.625	96.721	96.867	96.889	5.625	98.204	98.267	98.228
5	98.318	98.445	98.388	4.75	97.224	97.350	97.293	5.75	98.961	98.751	98.540
5.125	98.851	98.978	98.920	4.875	97.775	97.902	97.845	5.875	99.323	99.332	99.228
5.25	98.513	98.620	98.562	5	98.318	98.445	98.388	6	99.983	100.007	99.904
5.375	99.038	99.146	99.088	5.125	98.851	98.978	98.920	6.125	100.546	100.589	100.486
5.5	99.544	99.652	99.594	5.25	98.513	98.620	98.562	6.25	100.656	100.446	100.236
5.625	100.026	100.133	100.075	5.375	99.038	99.146	99.088	6.375	100.386	100.410	100.336
5.75	99.686	99.638	99.616	5.5	99.544	99.652	99.594	6.5	101.018	101.041	100.967
5.875	99.968	100.056	100.091	5.625	100.026	100.133	100.075	6.625	101.561	101.585	101.511
6	100.420	100.508	100.543	5.75	99.686	99.638	99.616	6.75	101.455	101.390	101.326
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	96.015	96.077	96.039	5.25	96.015	96.077	96.039	4.5	93.522	93.668	93.690
5.375	96.919	96.981	96.943	5.375	96.919	96.981	96.943	4.625	94.067	94.214	94.235
5.5	97.765	97.828	97.790	5.5	97.765	97.828	97.790	4.75	93.004	93.130	93.073
5.625	98.204	98.267	98.228	5.625	98.204	98.267	98.228	4.875	93.543	93.669	93.612
5.75	98.961	98.751	98.540	5.75	98.284	98.295	98.202	5	94.065	94.192	94.135
5.875	99.323	99.332	99.228	5.875	99.288	99.332	99.228	5.125	94.564	94.691	94.634
6	99.983	100.007	99.904	6	99.964	100.007	99.904	5.25	95.296	95.288	95.280
6.125	100.546	100.589	100.486	6.125	100.546	100.589	100.486	5.375	95.406	95.398	95.390
6.25	100.656	100.446	100.236	6.25	100.209	100.147	100.107	5.5	95.820	95.812	95.804
6.375	100.386	100.410	100.336	6.375	100.386	100.410	100.336	5.625	96.237	96.229	96.221
6.5	101.018	101.041	100.967	6.5	101.018	101.041	100.967	5.75	97.129	97.145	97.161
6.625	101.561	101.585	101.511	6.625	101.561	101.585	101.511	5.875	97.429	97.445	97.461
6.75	101.455	101.390	101.326	6.75	101.220	101.142	101.088	6	97.779	97.795	97.811
6.875	101.359	101.363	101.272	6.875	101.359	101.363	101.272	6.125	98.091	98.108	98.124

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

\*Buydown options and pricing available through PML



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

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.019	95.973	95.958	5.125	96.019	95.973	95.958	4.75	94.238	94.191	94.177
5.25	96.679	96.662	96.552	5.25	96.679	96.662	96.552	4.875	94.831	94.785	94.771
5.375	97.197	97.180	97.108	5.375	97.197	97.180	97.108	5	95.425	95.379	95.365
5.5	97.784	97.738	97.702	5.5	97.784	97.738	97.702	5.125	96.019	95.973	95.958
5.625	98.378	98.332	98.332	5.625	98.378	98.332	98.332	5.25	96.613	96.566	96.552
5.75	99.031	98.876	98.839	5.75	99.031	98.876	98.839	5.375	97.191	97.144	97.108
5.875	99.463	99.253	99.043	5.875	99.463	99.253	99.043	5.5	97.784	97.738	97.702
6	99.963	99.753	99.577	6	99.963	99.753	99.577	5.625	98.378	98.332	98.332
6.125	100.396	100.230	100.168	6.125	100.396	100.230	100.168	5.75	99.031	98.876	98.839
6.25	100.813	100.695	100.592	6.25	100.813	100.695	100.592	5.875	99.463	99.253	99.043
6.375	100.558	100.510	100.461	6.375	100.558	100.510	100.461	6	99.963	99.753	99.577
6.5	101.103	101.055	101.006	6.5	101.103	101.055	101.006	6.125	100.396	100.230	100.168
6.625	101.521	101.473	101.424	6.625	101.521	101.473	101.424	6.25	100.813	100.695	100.592
6.75	101.892	101.828	101.763	6.75	101.892	101.828	101.763	6.375	100.558	100.510	100.461
6.875	101.445	101.381	101.316	6.875	101.445	101.381	101.316	6.5	101.103	101.055	101.006
7	101.942	101.877	101.812	7	101.942	101.877	101.812	6.625	101.521	101.473	101.424
7.125	102.364	102.300	102.235	7.125	102.364	102.300	102.235	6.75	101.892	101.828	101.763
7.25	102.585	102.456	102.338	7.25	102.585	102.456	102.338	6.875	101.445	101.381	101.316
7.375	102.020	101.891	101.762	7.375	102.020	101.891	101.762	7	101.942	101.877	101.812
7.5	102.363	102.234	102.105	7.5	102.363	102.234	102.105	7.125	102.364	102.300	102.235
7.625	102.650	102.521	102.392	7.625	102.650	102.521	102.392	7.25	102.585	102.456	102.338
7.75	102.678	102.615	102.565	7.75	102.678	102.615	102.565	7.375	102.020	101.891	101.762
7.875	101.584	101.490	101.400	7.875	101.584	101.490	101.400	7.5	102.363	102.234	102.105
8	102.015	101.920	101.830	8	102.015	101.920	101.830	7.625	102.650	102.521	102.392
8.125	102.420	102.325	102.235	8.125	102.420	102.325	102.235	7.75	102.678	102.615	102.565
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	94.416	94.562	94.584	4.25	94.416	94.562	94.584	4.875	93.364	93.466	93.445
4.375	94.929	95.075	95.097	4.375	94.929	95.075	95.097	5	93.697	93.800	93.779
4.5	95.431	95.577	95.599	4.5	95.431	95.577	95.599	5.125	94.386	94.488	94.467
4.625	95.919	96.066	96.087	4.625	95.919	96.066	96.087	5.25	95.950	95.937	95.790
4.75	96.565	96.691	96.634	4.75	96.565	96.691	96.634	5.375	96.401	96.388	96.245
4.875	97.046	97.173	97.116	4.875	97.046	97.173	97.116	5.5	96.848	96.900	96.861
5	97.507	97.633	97.576	5	97.507	97.633	97.576	5.625	97.471	97.479	97.487
5.125	97.944	98.070	98.013	5.125	97.944	98.070	98.013	5.75	98.461	98.251	98.040
5.25	97.969	97.923	97.910	5.25	97.969	97.923	97.910	5.875	98.823	98.613	98.450
5.375	98.239	98.346	98.288	5.375	98.239	98.346	98.288	6	99.483	99.273	99.063
5.5	98.638	98.746	98.688	5.5	98.638	98.746	98.688	6.125	99.826	99.655	99.552
5.625	99.005	99.113	99.055	5.625	99.005	99.113	99.055	6.25	100.156	99.946	99.736
5.75	99.186	99.138	99.111	5.75	99.186	99.138	99.111	6.375	99.947	99.915	99.868
5.875	99.241	99.258	99.274	5.875	99.241	99.258	99.274	6.5	100.262	100.229	100.186
6	99.592	99.608	99.624	6	99.592	99.608	99.624	6.625	100.590	100.556	100.517
								6.75	100.955	100.890	100.826
								6.875	100.485	100.509	100.417
								7	100.861	100.885	100.793
								7.125	101.177	101.112	101.048
								7.25	101.234	101.139	101.082
								7.375	100.614	100.503	100.534
								7.5	100.957	100.871	100.903
								7.625	101.244	101.115	101.117
								7.75	101.315	101.253	101.202
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	100.262	100.229	100.186	6.125	99.592	99.655	99.552	4.5	92.769	92.915	92.937
6.625	100.590	100.556	100.517	6.25	99.709	99.647	99.607	4.625	93.218	93.364	93.386
6.75	100.955	100.890	100.826	6.375	99.989	99.957	99.910	4.75	92.370	92.474	92.434
6.875	100.485	100.509	100.417	6.5	100.314	100.282	100.239	4.875	92.786	92.913	92.856
7	100.861	100.885	100.793	6.625	100.659	100.627	100.588	5	93.192	93.319	93.262
7.125	101.177	101.112	101.048	6.75	100.720	100.642	100.588	5.125	93.562	93.688	93.631
7.25	101.234	101.139	101.082	6.875	100.485	100.509	100.417	5.25	94.796	94.788	94.780
7.375	100.614	100.503	100.534	7	100.861	100.885	100.793	5.375	94.906	94.898	94.890
7.5	100.957	100.871	100.903	7.125	101.087	101.111	101.020	5.5	95.320	95.312	95.304
7.625	101.244	101.115	101.117	7.25	101.284	101.189	101.132	5.625	95.737	95.729	95.721
7.75	101.315	101.253	101.202	7.375	100.498	100.503	100.534	5.75	96.629	96.645	96.661
				7.5	100.866	100.871	100.903	5.875	96.929	96.945	96.961
				7.625	101.081	101.086	101.117	6	97.279	97.295	97.311
								6.125	97.591	97.608	97.624
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	100.558	100.510	100.461	6.375	100.558	100.510	100.461	6	99.963	99.753	99.577

6.5	101.103	101.055	101.006	6.5	101.103	101.055	101.006	6.125	100.396	100.230	100.168
6.625	101.521	101.473	101.424	6.625	101.521	101.473	101.424	6.25	100.813	100.695	100.592
6.75	101.892	101.828	101.763	6.75	101.892	101.828	101.763	6.375	100.558	100.510	100.461
6.875	101.445	101.381	101.316	6.875	101.445	101.381	101.316	6.5	101.103	101.055	101.006
7	101.942	101.877	101.812	7	101.942	101.877	101.812	6.625	101.521	101.473	101.424
7.125	102.364	102.300	102.235	7.125	102.364	102.300	102.235	6.75	101.892	101.828	101.763
7.25	102.585	102.456	102.338	7.25	102.585	102.456	102.338	6.875	101.445	101.381	101.316
7.375	102.020	101.891	101.762	7.375	102.020	101.891	101.762	7	101.942	101.877	101.812
7.5	102.363	102.234	102.105	7.5	102.363	102.234	102.105	7.125	102.364	102.300	102.235
7.625	102.650	102.521	102.392	7.625	102.650	102.521	102.392	7.25	102.585	102.456	102.338
7.75	102.678	102.615	102.565	7.75	102.678	102.615	102.565	7.375	102.020	101.891	101.762
7.875	101.584	101.490	101.400	7.875	101.584	101.490	101.400	7.5	102.363	102.234	102.105
8	102.015	101.920	101.830	8	102.015	101.920	101.830	7.625	102.650	102.521	102.392
8.125	102.420	102.325	102.235	8.125	102.420	102.325	102.235	7.75	102.678	102.615	102.565
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	95.431	95.577	95.599	4.5	95.431	95.577	95.599	6.625	100.534	100.529	100.455
4.625	95.919	96.066	96.087	4.625	95.919	96.066	96.087	6.75	100.955	100.890	100.826
4.75	96.565	96.691	96.634	4.75	96.565	96.691	96.634	6.875	100.485	100.509	100.417
4.875	97.046	97.173	97.116	4.875	97.046	97.173	97.116	7	100.861	100.885	100.793
5	97.507	97.633	97.576	5	97.507	97.633	97.576	7.125	101.177	101.112	101.048
5.125	97.944	98.070	98.013	5.125	97.944	98.070	98.013	7.25	101.234	101.139	101.082
5.25	97.969	97.923	97.910	5.25	97.969	97.923	97.910	7.375	100.614	100.503	100.534
5.375	98.239	98.346	98.288	5.375	98.239	98.346	98.288	7.5	100.957	100.871	100.903
5.5	98.638	98.746	98.688	5.5	98.638	98.746	98.688	7.625	101.244	101.115	101.117
5.625	99.005	99.113	99.055	5.625	99.005	99.113	99.055	7.75	101.315	101.253	101.202
5.75	99.186	99.138	99.111	5.75	99.186	99.138	99.111				
5.875	99.241	99.258	99.274	5.875	99.241	99.258	99.274				
6	99.592	99.608	99.624	6	99.592	99.608	99.624				
6.125	99.904	99.920	99.936	6.125	99.904	99.920	99.936				
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	100.116	100.137	100.063	6.125	99.592	99.655	99.552	4.5	92.769	92.915	92.937
6.625	100.534	100.529	100.455	6.25	99.709	99.647	99.607	4.625	93.218	93.364	93.386
6.75	100.955	100.890	100.826	6.375	99.548	99.592	99.518	4.75	92.370	92.474	92.434
6.875	100.485	100.509	100.417	6.5	100.093	100.137	100.063	4.875	92.786	92.913	92.856
7	100.861	100.885	100.793	6.625	100.485	100.529	100.455	5	93.192	93.319	93.262
7.125	101.177	101.112	101.048	6.75	100.720	100.642	100.588	5.125	93.562	93.688	93.631
7.25	101.234	101.139	101.082	6.875	100.485	100.509	100.417	5.25	94.796	94.788	94.780
7.375	100.614	100.503	100.534	7	100.861	100.885	100.793	5.375	94.906	94.898	94.890
7.5	100.957	100.871	100.903	7.125	101.087	101.111	101.020	5.5	95.320	95.312	95.304
7.625	101.244	101.115	101.117	7.25	101.284	101.189	101.132	5.625	95.737	95.729	95.721
7.75	101.315	101.253	101.202	7.375	100.498	100.503	100.534	5.75	96.629	96.645	96.661
				7.5	100.866	100.871	100.903	5.875	96.929	96.945	96.961
				7.625	101.081	101.086	101.117	6	97.279	97.295	97.311
								6.125	97.591	97.608	97.624

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	98.731	98.490	98.190	6.75	96.131	95.890	95.590
6.875	99.275	99.034	98.734	6.875	96.675	96.434	96.134
7	99.808	99.567	99.267	7	97.208	96.967	96.667
7.125	100.284	100.043	99.743	7.125	97.684	97.443	97.143
7.25	100.750	100.509	100.209	7.25	98.150	97.909	97.609
7.375	100.973	100.666	100.366	7.375	98.373	98.066	97.766
7.5	101.466	101.159	100.859	7.5	98.866	98.559	98.259
7.625	101.912	101.605	101.305	7.625	99.312	99.005	98.705
7.75	102.338	102.031	101.731	7.75	99.738	99.431	99.131
7.875	101.472	101.101	100.801	7.875	98.872	98.501	98.201
8	101.925	101.554	101.254	8	99.325	98.954	98.654
8.125	102.331	101.960	101.660	8.125	99.731	99.360	99.060
8.25	102.717	102.346	102.046	8.25	100.117	99.746	99.446

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.731	96.490	96.190	6.75	94.131	93.890	93.590
6.875	97.275	97.034	96.734	6.875	94.675	94.434	94.134
7	97.808	97.567	97.267	7	95.208	94.967	94.667
7.125	98.284	98.043	97.743	7.125	95.684	95.443	95.143
7.25	98.750	98.509	98.209	7.25	96.150	95.909	95.609
7.375	98.973	98.666	98.366	7.375	96.373	96.066	95.766
7.5	99.466	99.159	98.859	7.5	96.866	96.559	96.259
7.625	99.912	99.605	99.305	7.625	97.312	97.005	96.705
7.75	100.338	100.031	99.731	7.75	97.738	97.431	97.131
7.875	99.472	99.101	98.801	7.875	96.872	96.501	96.201
8	99.925	99.554	99.254	8	97.325	96.954	96.654
8.125	100.331	99.960	99.660	8.125	97.731	97.360	97.060
8.25	100.717	100.346	100.046	8.25	98.117	97.746	97.446

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

<sup>(1)</sup> 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.

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