



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

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%
Lock Extensions: 0.025% per day

Eligible States

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

Mortgagee Clause

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

Delegated Admin Fee's

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

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



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

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	96.524	96.492	96.492	5.625	96.524	96.492	96.492	5	94.010	93.965	93.951
5.75	97.464	97.455	97.444	5.75	97.381	97.411	97.361	5.125	94.679	94.635	94.621
5.875	98.080	98.071	98.060	5.875	97.952	97.978	97.923	5.25	95.436	95.391	95.377
6	98.734	98.725	98.714	6	98.562	98.533	98.475	5.375	96.077	96.032	96.018
6.125	99.239	99.230	99.219	6.125	98.989	99.012	98.954	5.5	96.677	96.632	96.619
6.25	99.417	99.412	99.407	6.25	99.292	99.306	99.284	5.625	97.181	97.136	97.122
6.375	99.981	99.976	99.971	6.375	99.812	99.821	99.796	5.75	98.922	98.851	98.833
6.5	100.518	100.513	100.508	6.5	100.298	100.286	100.257	5.875	99.491	99.420	99.402
6.625	100.949	100.944	100.939	6.625	100.723	100.729	100.700	6	100.023	99.950	99.932
6.75	100.891	100.874	100.856	6.75	100.730	100.726	100.703	6.125	100.285	100.212	100.194
6.875	101.307	101.290	101.271	6.875	101.164	101.156	101.128	6.25	100.500	100.457	100.441
7	101.758	101.742	101.723	7	101.539	101.529	101.501	6.375	101.018	100.974	100.958
7.125	102.128	102.111	102.093	7.125	101.946	101.935	101.904	6.5	101.431	101.386	101.370
7.25	102.052	102.028	102.001	7.25	101.961	101.941	101.931	6.625	101.774	101.728	101.712
7.375	102.445	102.421	102.394	7.375	102.338	102.283	102.277	6.75	101.299	101.281	101.261
7.5	102.847	102.824	102.797	7.5	102.715	102.659	102.633	6.875	101.745	101.727	101.708
7.625	103.230	103.207	103.180	7.625	103.003	102.946	102.922	7	102.063	102.044	102.025
7.75	102.854	102.801	102.766	7.75	102.806	102.800	102.766	7.125	102.355	102.335	102.318
7.875	103.220	103.186	103.152	7.875	103.192	103.186	103.152	7.25	102.370	102.316	102.288
8	103.574	103.521	103.461	8	103.420	103.340	103.292	7.375	102.712	102.657	102.630
8.125	103.946	103.893	103.833	8.125	103.584	103.511	103.458	7.5	103.052	102.996	102.970
8.25	103.247	103.146	103.063	8.25	103.247	103.146	103.063	7.625	103.322	103.266	103.241
8.375	103.670	103.568	103.486	8.375	103.670	103.568	103.486	7.75	103.055	103.049	103.015
8.5	104.090	103.989	103.906	8.5	104.090	103.989	103.906	7.875	103.379	103.373	103.340
8.625	104.296	104.195	104.112	8.625	104.296	104.195	104.112	8	103.391	103.312	103.263
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	96.122	95.968	95.968	4.625	96.320	96.166	96.166	6	98.526	98.488	98.473
4.75	96.813	96.783	96.773	4.75	96.835	96.688	96.688	6.125	98.912	98.872	98.859
4.875	97.311	97.237	97.224	4.875	97.796	97.656	97.656	6.25	99.433	99.447	99.425
5	97.752	97.634	97.621	5	98.201	98.068	98.068	6.375	99.932	99.943	99.920
5.125	98.038	97.919	97.909	5.125	98.248	98.121	98.121	6.5	100.384	100.392	100.366
5.25	98.439	98.321	98.311	5.25	98.743	98.624	98.624	6.625	100.749	100.755	100.729
5.375	98.820	98.747	98.734	5.375	98.991	98.879	98.879	6.75	100.724	100.720	100.697
5.5	99.176	99.076	99.063	5.5	99.346	99.240	99.240	6.875	101.124	101.108	101.091
5.625	99.223	99.142	99.129	5.625	99.504	99.359	99.359	7	101.399	101.387	101.363
5.75	99.571	99.565	99.552	5.75	99.791	99.652	99.652	7.125	101.775	101.688	101.648
5.875	100.022	99.970	99.943	5.875	100.185	100.053	100.053	7.25	101.803	101.783	101.773
6	100.299	100.247	100.220	6	100.385	100.261	100.261	7.375	102.122	102.076	102.063
6.125	100.199	100.169	100.136	6.125	100.316	100.183	100.205	7.5	102.451	102.398	102.374
6.25	100.518	100.468	100.517	6.25	100.557	100.435	100.465	7.625	102.696	102.601	102.533
6.375	100.947	100.888	100.848	6.375	100.831	100.712	100.730	7.75	102.388	102.212	102.022
6.5	101.181	101.121	101.081	6.5	101.099	101.007	101.034	7.875	102.748	102.567	102.373
6.625	101.087	101.058	101.024	6.625	100.750	100.756	100.851				
6.75	101.296	101.237	101.196	6.75	101.046	100.988	101.079				
6.875	101.711	101.652	101.611	6.875	101.398	101.338	101.324				
7	101.911	101.851	101.811	7	101.597	101.542	101.630				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.215	92.149	92.149	5.125	96.204	96.159	96.146				
5.125	92.999	92.940	92.940	5.25	96.779	96.717	96.677				
5.25	93.678	93.626	93.626	5.375	97.213	97.168	97.155				
5.375	94.362	94.316	94.316	5.5	97.534	97.489	97.476				
5.5	94.830	94.791	94.791	5.625	97.533	97.481	97.454				
5.625	96.513	96.465	96.465	5.75	98.088	98.029	97.988				
5.75	97.235	97.194	97.194	5.875	98.510	98.451	98.411				
5.875	97.798	97.763	97.763	6	98.899	98.840	98.799				
6	98.275	98.246	98.246	6.125	99.409	99.349	99.309				
6.125	98.866	98.844	98.844	6.25	99.885	99.826	99.785				
6.25	99.342	99.327	99.327	6.375	100.306	100.246	100.206				
6.375	99.853	99.844	99.844	6.5	100.527	100.468	100.427				
6.5	100.282	100.280	100.280	6.625	100.073	100.014	99.974				
6.625	100.632	100.632	100.632	6.75	100.538	100.479	100.438				
6.75	100.847	100.811	100.811	6.875	100.943	100.884	100.844				
6.875	101.256	101.227	101.225	7	101.119	101.059	101.019				

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

ARM	0	0	0	0	0	0	0	0	-0.25	-0.25
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R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.099	98.090	98.076	5.75	98.041	97.996	97.982	5	97.226	97.215	97.201
5.875	98.733	98.724	98.710	5.875	98.667	98.622	98.608	5.125	97.447	97.436	97.423
6	99.342	99.333	99.319	6	99.205	99.160	99.147	5.25	97.990	97.979	97.966
6.125	99.906	99.897	99.884	6.125	99.604	99.560	99.546	5.375	98.291	98.280	98.267
6.25	100.145	100.141	100.134	6.25	99.785	99.741	99.727	5.5	98.689	98.678	98.665
6.375	100.687	100.682	100.676	6.375	100.325	100.280	100.266	5.625	98.912	98.897	98.883
6.5	101.197	101.193	101.186	6.5	100.779	100.734	100.721	5.75	99.252	99.222	99.189
6.625	101.663	101.658	101.651	6.625	101.098	101.053	101.040	5.875	99.603	99.573	99.540
6.75	101.641	101.616	101.581	6.75	101.000	100.956	100.942	6	99.765	99.735	99.702
6.875	102.104	102.079	102.044	6.875	101.494	101.450	101.436				
7	102.538	102.512	102.478	7	101.908	101.864	101.850				
7.125	102.970	102.944	102.910	7.125	102.199	102.155	102.141				
7.25	102.867	102.834	102.793	7.25	101.984	101.921	101.880				
7.375	103.299	103.266	103.225	7.375	102.443	102.380	102.339				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.857	95.846	95.832
5.125	96.223	96.212	96.199
5.25	96.567	96.556	96.542
5.375	96.897	96.886	96.873
5.5	97.225	97.214	97.201
5.625	97.529	97.513	97.500
5.75	97.814	97.770	97.723
5.875	98.115	98.071	98.024
6	98.618	98.573	98.526

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

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

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.254	97.250	97.218	5.75	98.828	98.777	98.745	5	97.226	97.215	97.201
5.875	97.930	97.919	97.894	5.875	99.301	99.249	99.218	5.125	97.447	97.436	97.423
6	98.498	98.484	98.460	6	99.780	99.728	99.698	5.25	97.990	97.979	97.966
6.125	99.004	98.988	98.966	6.125	100.057	100.004	99.976	5.375	98.291	98.280	98.267
6.25	99.697	99.682	99.669	6.25	100.419	100.395	100.354	5.5	98.689	98.678	98.665
6.375	100.286	100.268	100.257	6.375	100.840	100.816	100.776	5.625	98.912	98.897	98.883
6.5	100.814	100.794	100.783	6.5	101.209	101.184	101.146	5.75	99.252	99.222	99.189
6.625	101.279	101.257	101.246	6.625	101.561	101.535	101.498	5.875	99.603	99.573	99.540
6.75	101.335	101.326	101.316	6.75	101.238	101.226	101.194	6	99.765	99.735	99.702
6.875	101.846	101.835	101.823	6.875	101.604	101.592	101.560				
7	102.308	102.296	102.283	7	101.936	101.924	101.893				
7.125	102.734	102.720	102.708	7.125	102.248	102.236	102.205				
7.25	102.577	102.553	102.539	7.25	102.345	102.310	102.256				
7.375	103.054	103.027	103.009	7.375	102.659	102.624	102.571				
7.5	103.411	103.386	103.367	7.5	102.992	102.956	102.904				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.413	96.384	96.374
4.875	96.801	96.700	96.690
5	97.324	97.208	97.198
5.125	97.790	97.673	97.663
5.25	98.091	97.974	97.964
5.375	98.391	98.274	98.264
5.5	98.560	98.442	98.432
5.625	98.794	98.646	98.629
5.75	99.082	98.934	98.918
5.875	99.368	99.220	99.205
6	99.672	99.524	99.510

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

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

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.262	96.217	96.203	5	96.262	96.217	96.203	5	96.262	96.217	96.203
5.125	96.856	96.810	96.797	5.125	96.856	96.810	96.797	5.125	96.856	96.810	96.797
5.25	97.450	97.404	97.390	5.25	97.450	97.404	97.390	5.25	97.450	97.404	97.390
5.375	98.012	97.961	97.920	5.375	98.012	97.961	97.920	5.375	98.012	97.961	97.920
5.5	98.606	98.606	98.516	5.5	98.606	98.606	98.516	5.5	98.606	98.606	98.516
5.625	99.200	99.149	99.107	5.625	99.200	99.149	99.107	5.625	99.200	99.149	99.107
5.75	99.744	99.692	99.651	5.75	99.744	99.692	99.651	5.75	99.744	99.692	99.651
5.875	99.964	99.797	99.732	5.875	99.964	99.797	99.732	5.875	99.964	99.797	99.732
6	100.458	100.470	100.362	6	100.458	100.470	100.362	6	100.458	100.470	100.362
6.125	101.007	101.047	100.939	6.125	101.007	101.047	100.939	6.125	101.007	101.047	100.939
6.25	101.403	101.444	101.335	6.25	101.403	101.444	101.335	6.25	101.403	101.444	101.335
6.375	101.031	100.990	100.950	6.375	101.031	100.990	100.950	6.375	101.031	100.990	100.950
6.5	101.556	101.515	101.475	6.5	101.556	101.515	101.475	6.5	101.556	101.515	101.475
6.625	101.972	101.925	101.876	6.625	101.972	101.925	101.876	6.625	101.972	101.925	101.876
6.75	102.308	102.282	102.193	6.75	102.308	102.282	102.193	6.75	102.308	102.282	102.193
6.875	101.829	101.781	101.732	6.875	101.829	101.781	101.732	6.875	101.829	101.781	101.732
7	102.294	102.246	102.197	7	102.294	102.246	102.197	7	102.294	102.246	102.197
7.125	102.712	102.664	102.615	7.125	102.712	102.664	102.615	7.125	102.712	102.664	102.615
7.25	102.897	102.818	102.762	7.25	102.897	102.818	102.762	7.25	102.897	102.818	102.762
7.375	102.234	102.105	101.976	7.375	102.234	102.105	101.976	7.375	102.234	102.105	101.976
7.5	102.562	102.432	102.401	7.5	102.562	102.432	102.401	7.5	102.562	102.432	102.401
7.625	102.845	102.716	102.684	7.625	102.845	102.716	102.684	7.625	102.845	102.716	102.684
7.75	103.103	103.036	102.981	7.75	103.103	103.036	102.981	7.75	103.103	103.036	102.981
7.875	102.025	101.924	101.827	7.875	102.025	101.924	101.827	7.875	102.025	101.924	101.827
8	102.435	102.334	102.237	8	102.435	102.334	102.237	8	102.435	102.334	102.237
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	95.219	95.369	95.349	4.25	95.219	95.369	95.349	5	94.612	94.697	94.571
4.375	95.779	95.930	95.910	4.375	95.779	95.930	95.910	5.125	95.417	95.501	95.376
4.5	96.336	96.486	96.466	4.5	96.336	96.486	96.466	5.25	96.615	96.479	96.472
4.625	96.886	97.037	97.017	4.625	96.886	97.037	97.017	5.375	97.153	97.053	97.009
4.75	97.354	97.482	97.387	4.75	97.354	97.482	97.387	5.5	97.836	97.898	97.782
4.875	97.901	98.029	97.933	4.875	97.901	98.029	97.933	5.625	98.272	98.334	98.218
5	98.437	98.565	98.469	5	98.437	98.565	98.469	5.75	98.965	98.755	98.545
5.125	98.957	99.085	98.990	5.125	98.957	99.085	98.990	5.875	99.324	99.312	99.192
5.25	98.645	98.751	98.704	5.25	98.645	98.751	98.704	6	99.978	99.985	99.865
5.375	99.158	99.264	99.217	5.375	99.158	99.264	99.217	6.125	100.523	100.563	100.442
5.5	99.647	99.753	99.706	5.5	99.647	99.753	99.706	6.25	100.617	100.407	100.253
5.625	100.108	100.214	100.167	5.625	100.108	100.214	100.167	6.375	100.247	100.265	100.159
5.75	99.910	99.858	99.831	5.75	99.910	99.858	99.831	6.5	100.866	100.884	100.778
5.875	100.024	100.107	100.125	5.875	100.024	100.107	100.125	6.625	101.388	101.406	101.300
6	100.462	100.546	100.563	6	100.462	100.546	100.563	6.75	101.339	101.290	101.242
								6.875	101.073	101.068	100.969
								7	101.603	101.599	101.499
								7.125	102.002	101.998	101.898
								7.25	101.641	101.561	101.506
								7.375	101.188	101.161	101.147
								7.5	101.653	101.626	101.612
								7.625	101.936	101.910	101.895
								7.75	101.740	101.673	101.618
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	96.615	96.479	96.472	5	94.612	94.697	94.571	4.5	93.685	93.835	93.690
5.375	97.153	97.053	97.009	5.125	95.417	95.501	95.376	4.625	94.221	94.371	94.227
5.5	97.836	97.898	97.782	5.25	96.669	96.534	96.527	4.75	93.129	93.257	93.004
5.625	98.272	98.334	98.218	5.375	97.175	97.053	97.032	4.875	93.656	93.784	93.488
5.75	98.965	98.755	98.545	5.5	97.836	97.898	97.782	5	94.159	94.287	93.991
5.875	99.324	99.312	99.192	5.625	98.272	98.334	98.218	5.125	94.631	94.759	94.463
6	99.978	99.985	99.865	5.75	98.606	98.555	98.513	5.25	95.399	95.391	95.383
6.125	100.523	100.563	100.442	5.875	99.272	99.312	99.192	5.375	95.503	95.495	95.487
6.25	100.617	100.407	100.253	6	99.945	99.985	99.865	5.5	95.906	95.898	95.890
6.375	100.247	100.265	100.159	6.125	100.523	100.563	100.442	5.625	96.321	96.313	96.305
6.5	100.866	100.884	100.778	6.25	100.408	100.344	100.303	5.75	97.147	97.139	97.131
6.625	101.388	101.406	101.300	6.375	100.247	100.265	100.159	5.875	97.434	97.426	97.418
6.75	101.339	101.290	101.242	6.5	100.866	100.884	100.778	6	97.781	97.773	97.765
6.875	101.073	101.068	100.969	6.625	101.388	101.406	101.300	6.125	98.096	98.088	98.080
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	97.450	97.404	97.390	5.25	97.450	97.404	97.390	5.25	97.450	97.404	97.390
5.375	98.012	97.961	97.920	5.375	98.012	97.961	97.920	5.375	98.012	97.961	97.920

5.5	98.606	98.606	98.516	5.5	98.606	98.606	98.516	5.5	98.606	98.606	98.516
5.625	99.200	99.149	99.107	5.625	99.200	99.149	99.107	5.625	99.200	99.149	99.107
5.75	99.744	99.692	99.651	5.75	99.744	99.692	99.651	5.75	99.744	99.692	99.651
5.875	99.964	99.797	99.732	5.875	99.964	99.797	99.732	5.875	99.964	99.797	99.732
6	100.458	100.470	100.362	6	100.458	100.470	100.362	6	100.458	100.470	100.362
6.125	101.007	101.047	100.939	6.125	101.007	101.047	100.939	6.125	101.007	101.047	100.939
6.25	101.403	101.444	101.335	6.25	101.403	101.444	101.335	6.25	101.403	101.444	101.335
6.375	101.031	100.990	100.950	6.375	101.031	100.990	100.950	6.375	101.031	100.990	100.950
6.5	101.556	101.515	101.475	6.5	101.556	101.515	101.475	6.5	101.556	101.515	101.475
6.625	101.972	101.925	101.876	6.625	101.972	101.925	101.876	6.625	101.972	101.925	101.876
6.75	102.308	102.282	102.193	6.75	102.308	102.282	102.193	6.75	102.308	102.282	102.193
6.875	101.829	101.781	101.732	6.875	101.829	101.781	101.732	6.875	101.829	101.781	101.732
7	102.294	102.246	102.197	7	102.294	102.246	102.197	7	102.294	102.246	102.197
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	96.336	96.486	96.466	4.25	95.219	95.369	95.349	5.25	96.615	96.479	96.472
4.625	96.886	97.037	97.017	4.375	95.779	95.930	95.910	5.375	97.153	97.053	97.009
4.75	97.354	97.482	97.387	4.5	96.336	96.486	96.466	5.5	97.836	97.898	97.782
4.875	97.901	98.029	97.933	4.625	96.886	97.037	97.017	5.625	98.272	98.334	98.218
5	98.437	98.565	98.469	4.75	97.354	97.482	97.387	5.75	98.965	98.755	98.545
5.125	98.957	99.085	98.990	4.875	97.901	98.029	97.933	5.875	99.324	99.312	99.192
5.25	98.645	98.751	98.704	5	98.437	98.565	98.469	6	99.978	99.985	99.865
5.375	99.158	99.264	99.217	5.125	98.957	99.085	98.990	6.125	100.523	100.563	100.442
5.5	99.647	99.753	99.706	5.25	98.645	98.751	98.704	6.25	100.617	100.407	100.253
5.625	100.108	100.214	100.167	5.375	99.158	99.264	99.217	6.375	100.247	100.265	100.159
5.75	99.910	99.858	99.831	5.5	99.647	99.753	99.706	6.5	100.866	100.884	100.778
5.875	100.024	100.107	100.125	5.625	100.108	100.214	100.167	6.625	101.388	101.406	101.300
6	100.462	100.546	100.563	5.75	99.910	99.858	99.831	6.75	101.339	101.290	101.242
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	96.615	96.479	96.472	5.25	96.231	96.180	96.138	4.5	93.685	93.835	93.690
5.375	97.153	97.053	97.009	5.375	96.990	97.053	96.937	4.625	94.221	94.371	94.227
5.5	97.836	97.898	97.782	5.5	97.836	97.898	97.782	4.75	93.129	93.257	93.004
5.625	98.272	98.334	98.218	5.625	98.272	98.334	98.218	4.875	93.656	93.784	93.488
5.75	98.965	98.755	98.545	5.75	98.606	98.555	98.513	5	94.159	94.287	93.991
5.875	99.324	99.312	99.192	5.875	99.272	99.312	99.192	5.125	94.631	94.759	94.463
6	99.978	99.985	99.865	6	99.945	99.985	99.865	5.25	95.399	95.391	95.383
6.125	100.523	100.563	100.442	6.125	100.523	100.563	100.442	5.375	95.503	95.495	95.487
6.25	100.617	100.407	100.253	6.25	100.408	100.344	100.303	5.5	95.906	95.898	95.890
6.375	100.247	100.265	100.159	6.375	100.247	100.265	100.159	5.625	96.321	96.313	96.305
6.5	100.866	100.884	100.778	6.5	100.866	100.884	100.778	5.75	97.147	97.139	97.131
6.625	101.388	101.406	101.300	6.625	101.388	101.406	101.300	5.875	97.434	97.426	97.418
6.75	101.339	101.290	101.242	6.75	101.246	101.179	101.124	6	97.781	97.773	97.765
6.875	101.073	101.068	100.969	6.875	101.073	101.068	100.969	6.125	98.096	98.088	98.080

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

*Buydown options and pricing available through PML



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.356	96.310	96.297	5.125	96.356	96.310	96.297	4.75	94.575	94.529	94.515
5.25	97.324	97.186	97.176	5.25	97.324	97.186	97.176	4.875	95.169	95.123	95.109
5.375	97.836	97.697	97.687	5.375	97.836	97.697	97.687	5	95.762	95.717	95.703
5.5	98.308	98.168	98.158	5.5	98.308	98.168	98.158	5.125	96.356	96.310	96.297
5.625	98.779	98.649	98.628	5.625	98.779	98.649	98.628	5.25	96.950	96.904	96.890
5.75	99.244	99.192	99.165	5.75	99.244	99.192	99.165	5.375	97.512	97.461	97.420
5.875	99.695	99.646	99.633	5.875	99.695	99.646	99.633	5.5	98.106	98.055	98.013
6	100.110	100.061	100.049	6	100.110	100.061	100.049	5.625	98.700	98.649	98.607
6.125	100.532	100.482	100.471	6.125	100.532	100.482	100.471	5.75	99.244	99.192	99.151
6.25	100.877	100.813	100.771	6.25	100.877	100.813	100.771	5.875	99.464	99.274	99.232
6.375	100.694	100.643	100.622	6.375	100.694	100.643	100.622	6	99.958	99.857	99.816
6.5	101.079	101.027	101.007	6.5	101.079	101.027	101.007	6.125	100.483	100.419	100.378
6.625	101.472	101.416	101.376	6.625	101.472	101.416	101.376	6.25	100.877	100.813	100.771
6.75	101.808	101.741	101.686	6.75	101.808	101.741	101.686	6.375	100.531	100.490	100.450
6.875	101.365	101.328	101.297	6.875	101.365	101.328	101.297	6.5	101.056	101.015	100.975
7	101.794	101.746	101.697	7	101.794	101.746	101.697	6.625	101.472	101.416	101.376
7.125	102.212	102.164	102.115	7.125	102.212	102.164	102.115	6.75	101.808	101.741	101.686
7.25	102.397	102.318	102.262	7.25	102.397	102.318	102.262	6.875	101.329	101.281	101.232
7.375	101.769	101.717	101.677	7.375	101.769	101.717	101.677	7	101.794	101.746	101.697
7.5	102.097	102.044	102.005	7.5	102.097	102.044	102.005	7.125	102.212	102.164	102.115
7.625	102.345	102.216	102.158	7.625	102.345	102.216	102.158	7.25	102.397	102.318	102.262
7.75	102.603	102.536	102.481	7.75	102.603	102.536	102.481	7.375	101.734	101.605	101.476
7.875	101.525	101.424	101.327	7.875	101.525	101.424	101.327	7.5	102.062	101.932	101.803
8	101.935	101.834	101.737	8	101.935	101.834	101.737	7.625	102.345	102.216	102.158
8.125	102.327	102.226	102.129	8.125	102.327	102.226	102.129	7.75	102.603	102.536	102.481

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	94.613	94.730	94.710	4.25	94.613	94.730	94.710	4.875	93.500	93.605	93.579
4.375	95.117	95.236	95.216	4.375	95.117	95.236	95.216	5	93.833	93.938	93.912
4.5	95.617	95.727	95.707	4.5	95.617	95.727	95.707	5.125	94.520	94.625	94.599
4.625	96.116	96.201	96.181	4.625	96.116	96.201	96.181	5.25	96.587	96.451	96.444
4.75	96.681	96.809	96.713	4.75	96.681	96.809	96.713	5.375	97.027	96.890	96.883
4.875	97.147	97.275	97.179	4.875	97.147	97.275	97.179	5.5	97.459	97.321	97.314
5	97.589	97.717	97.621	5	97.589	97.717	97.621	5.625	97.852	97.714	97.707
5.125	98.004	98.132	98.036	5.125	98.004	98.132	98.036	5.75	98.548	98.501	98.489
5.25	98.116	98.071	98.057	5.25	98.116	98.071	98.057	5.875	98.940	98.893	98.882
5.375	98.332	98.438	98.391	5.375	98.332	98.438	98.391	6	99.478	99.268	99.250
5.5	98.709	98.814	98.768	5.5	98.709	98.814	98.768	6.125	99.831	99.621	99.591
5.625	99.052	99.158	99.111	5.625	99.052	99.158	99.111	6.25	100.117	99.907	99.787
5.75	99.410	99.358	99.331	5.75	99.410	99.358	99.331	6.375	100.190	100.141	100.121
5.875	99.247	99.238	99.255	5.875	99.247	99.238	99.255	6.5	100.482	100.431	100.413
6	99.593	99.585	99.587	6	99.593	99.585	99.587	6.625	100.787	100.736	100.718
								6.75	100.839	100.790	100.742
								6.875	100.592	100.556	100.527
								7	100.854	100.817	100.789
								7.125	101.111	101.073	101.046
								7.25	101.141	101.061	101.006
								7.375	100.328	100.248	100.334
								7.5	100.655	100.604	100.689
								7.625	100.939	100.851	100.893
								7.75	101.240	101.173	101.118

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	100.482	100.431	100.413	6.125	99.688	99.641	99.632	4.5	92.891	93.041	92.897
6.625	100.787	100.736	100.718	6.25	99.908	99.848	99.827	4.625	93.315	93.466	93.321
6.75	100.839	100.790	100.742	6.375	100.243	100.193	100.174	4.75	92.487	92.578	92.504
6.875	100.592	100.556	100.527	6.5	100.552	100.502	100.483	4.875	92.864	92.992	92.805
7	100.854	100.817	100.789	6.625	100.882	100.831	100.814	5	93.241	93.369	93.235
7.125	101.111	101.073	101.046	6.75	100.746	100.679	100.624	5.125	93.577	93.705	93.527
7.25	101.141	101.061	101.006	6.875	100.668	100.632	100.602	5.25	94.899	94.891	94.883
7.375	100.328	100.248	100.334	7	100.960	100.924	100.895	5.375	95.003	94.995	94.987
7.5	100.655	100.604	100.689	7.125	101.247	101.210	101.183	5.5	95.406	95.398	95.390
7.625	100.939	100.851	100.893	7.25	101.191	101.111	101.056	5.625	95.821	95.813	95.805
7.75	101.240	101.173	101.118	7.375	100.255	100.248	100.334	5.75	96.647	96.639	96.631
				7.5	100.610	100.604	100.689	5.875	96.934	96.926	96.918
				7.625	100.968	100.901	100.893	6	97.281	97.273	97.265
								6.125	97.596	97.588	97.580

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	100.694	100.643	100.622	6.375	100.694	100.643	100.622	6	99.958	99.857	99.816

6.5	101.079	101.027	101.007	6.5	101.079	101.027	101.007	6.125	100.483	100.419	100.378
6.625	101.472	101.416	101.376	6.625	101.472	101.416	101.376	6.25	100.877	100.813	100.771
6.75	101.808	101.741	101.686	6.75	101.808	101.741	101.686	6.375	100.531	100.490	100.450
6.875	101.365	101.328	101.297	6.875	101.365	101.328	101.297	6.5	101.056	101.015	100.975
7	101.794	101.746	101.697	7	101.794	101.746	101.697	6.625	101.472	101.416	101.376
7.125	102.212	102.164	102.115	7.125	102.212	102.164	102.115	6.75	101.808	101.741	101.686
7.25	102.397	102.318	102.262	7.25	102.397	102.318	102.262	6.875	101.329	101.281	101.232
7.375	101.769	101.717	101.677	7.375	101.769	101.717	101.677	7	101.794	101.746	101.697
7.5	102.097	102.044	102.005	7.5	102.097	102.044	102.005	7.125	102.212	102.164	102.115
7.625	102.345	102.216	102.158	7.625	102.345	102.216	102.158	7.25	102.397	102.318	102.262
7.75	102.603	102.536	102.481	7.75	102.603	102.536	102.481	7.375	101.734	101.605	101.476
7.875	101.525	101.424	101.327	7.875	101.525	101.424	101.327	7.5	102.062	101.932	101.803
8	101.935	101.834	101.737	8	101.935	101.834	101.737	7.625	102.345	102.216	102.158
8.125	102.327	102.226	102.129	8.125	102.327	102.226	102.129	7.75	102.603	102.536	102.481
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	95.617	95.727	95.707	4.5	95.617	95.727	95.707	6.625	100.469	100.429	100.389
4.625	96.116	96.201	96.181	4.625	96.116	96.201	96.181	6.75	100.839	100.790	100.742
4.75	96.681	96.809	96.713	4.75	96.681	96.809	96.713	6.875	100.176	100.192	100.192
4.875	97.147	97.275	97.179	4.875	97.147	97.275	97.179	7	100.607	100.571	100.571
5	97.589	97.717	97.621	5	97.589	97.717	97.621	7.125	101.025	100.976	100.928
5.125	98.004	98.132	98.036	5.125	98.004	98.132	98.036	7.25	101.141	101.061	101.006
5.25	98.116	98.071	98.057	5.25	98.116	98.071	98.057	7.375	100.328	100.248	100.334
5.375	98.332	98.438	98.391	5.375	98.332	98.438	98.391	7.5	100.655	100.604	100.689
5.5	98.709	98.814	98.768	5.5	98.709	98.814	98.768	7.625	100.939	100.851	100.893
5.625	99.052	99.158	99.111	5.625	99.052	99.158	99.111	7.75	101.240	101.173	101.118
5.75	99.410	99.358	99.331	5.75	99.410	99.358	99.331				
5.875	99.247	99.238	99.255	5.875	99.247	99.238	99.255				
6	99.593	99.585	99.587	6	99.593	99.585	99.587				
6.125	99.913	99.901	99.905	6.125	99.913	99.901	99.905				
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	100.068	100.028	99.987	6.125	99.551	99.611	99.591	4.5	92.891	93.041	92.897
6.625	100.469	100.429	100.389	6.25	99.908	99.844	99.803	4.625	93.315	93.466	93.321
6.75	100.839	100.790	100.742	6.375	99.387	99.425	99.419	4.75	92.487	92.578	92.504
6.875	100.176	100.192	100.192	6.5	99.901	99.939	99.933	4.875	92.864	92.992	92.805
7	100.607	100.571	100.571	6.625	100.410	100.343	100.288	5	93.241	93.369	93.235
7.125	101.025	100.976	100.928	6.75	100.746	100.679	100.624	5.125	93.577	93.705	93.527
7.25	101.141	101.061	101.006	6.875	100.176	100.192	100.192	5.25	94.899	94.891	94.883
7.375	100.328	100.248	100.334	7	100.555	100.571	100.571	5.375	95.003	94.995	94.987
7.5	100.655	100.604	100.689	7.125	100.898	100.818	100.804	5.5	95.406	95.398	95.390
7.625	100.939	100.851	100.893	7.25	101.191	101.111	101.056	5.625	95.821	95.813	95.805
7.75	101.240	101.173	101.118	7.375	100.255	100.248	100.334	5.75	96.647	96.639	96.631
				7.5	100.610	100.604	100.689	5.875	96.934	96.926	96.918
				7.625	100.968	100.901	100.893	6	97.281	97.273	97.265
								6.125	97.596	97.588	97.580

Government Adjustments

FICO

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (> 110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.751	98.528	98.228	6.75	96.151	95.928	95.628
6.875	99.290	99.067	98.767	6.875	96.690	96.467	96.167
7	99.808	99.585	99.285	7	97.208	96.985	96.685
7.125	100.277	100.054	99.754	7.125	97.677	97.454	97.154
7.25	100.717	100.494	100.194	7.25	98.117	97.894	97.594
7.375	100.953	100.675	100.375	7.375	98.353	98.075	97.775
7.5	101.441	101.163	100.863	7.5	98.841	98.563	98.263
7.625	101.860	101.582	101.282	7.625	99.260	98.982	98.682
7.75	102.280	102.002	101.702	7.75	99.680	99.402	99.102
7.875	101.428	101.095	100.795	7.875	98.828	98.495	98.195
8	101.866	101.533	101.233	8	99.266	98.933	98.633
8.125	102.265	101.932	101.632	8.125	99.665	99.332	99.032
8.25	102.645	102.312	102.012	8.25	100.045	99.712	99.412

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.751	96.528	96.228	6.75	94.151	93.928	93.628
6.875	97.290	97.067	96.767	6.875	94.690	94.467	94.167
7	97.808	97.585	97.285	7	95.208	94.985	94.685
7.125	98.277	98.054	97.754	7.125	95.677	95.454	95.154
7.25	98.717	98.494	98.194	7.25	96.117	95.894	95.594
7.375	98.953	98.675	98.375	7.375	96.353	96.075	95.775
7.5	99.441	99.163	98.863	7.5	96.841	96.563	96.263
7.625	99.860	99.582	99.282	7.625	97.260	96.982	96.682
7.75	100.280	100.002	99.702	7.75	97.680	97.402	97.102
7.875	99.428	99.095	98.795	7.875	96.828	96.495	96.195
8	99.866	99.533	99.233	8	97.266	96.933	96.633
8.125	100.265	99.932	99.632	8.125	97.665	97.332	97.032
8.25	100.645	100.312	100.012	8.25	98.045	97.712	97.412

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.