



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	96.685	96.653	96.653	5.625	96.685	96.653	96.653	5	94.165	94.121	94.107
5.75	97.621	97.609	97.600	5.75	97.445	97.459	97.444	5.125	94.819	94.774	94.761
5.875	98.240	98.228	98.218	5.875	98.018	98.028	98.009	5.25	95.575	95.531	95.517
6	98.893	98.881	98.872	6	98.618	98.585	98.562	5.375	96.216	96.172	96.158
6.125	99.399	99.388	99.378	6.125	99.057	99.064	99.041	5.5	96.817	96.772	96.758
6.25	99.543	99.537	99.532	6.25	99.370	99.384	99.351	5.625	97.320	97.276	97.262
6.375	100.109	100.103	100.098	6.375	99.892	99.901	99.864	5.75	98.985	98.915	98.897
6.5	100.646	100.640	100.635	6.5	100.395	100.365	100.336	5.875	99.551	99.482	99.464
6.625	101.078	101.072	101.067	6.625	100.802	100.808	100.767	6	100.079	100.009	99.991
6.75	100.953	100.933	100.917	6.75	100.789	100.802	100.751	6.125	100.341	100.272	100.254
6.875	101.368	101.349	101.333	6.875	101.224	101.233	101.177	6.25	100.608	100.565	100.549
7	101.820	101.801	101.785	7	101.598	101.603	101.547	6.375	101.121	101.078	101.062
7.125	102.190	102.170	102.154	7.125	102.001	102.006	101.947	6.5	101.528	101.486	101.471
7.25	102.175	102.147	102.125	7.25	102.015	102.042	101.973	6.625	101.869	101.826	101.811
7.375	102.569	102.541	102.518	7.375	102.424	102.372	102.342	6.75	101.390	101.374	101.351
7.5	102.968	102.941	102.918	7.5	102.792	102.741	102.711	6.875	101.828	101.812	101.789
7.625	103.350	103.322	103.300	7.625	103.085	103.034	103.005	7	102.139	102.123	102.100
7.75	102.947	102.892	102.858	7.75	102.898	102.892	102.858	7.125	102.434	102.418	102.396
7.875	103.311	103.277	103.244	7.875	103.283	103.277	103.244	7.25	102.441	102.413	102.354
8	103.666	103.603	103.551	8	103.486	103.438	103.390	7.375	102.796	102.745	102.715
8.125	104.038	103.975	103.924	8.125	103.638	103.597	103.543	7.5	103.135	103.084	103.054
8.25	103.195	103.102	103.033	8.25	103.195	103.102	103.033	7.625	103.390	103.362	103.304
8.375	103.618	103.524	103.455	8.375	103.618	103.524	103.455	7.75	103.146	103.140	103.107
8.5	104.040	103.947	103.878	8.5	104.040	103.947	103.878	7.875	103.471	103.465	103.432
8.625	104.246	104.152	104.083	8.625	104.246	104.152	104.083	8	103.376	103.328	103.279
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	96.288	96.133	96.133	4.625	96.510	96.356	96.356	6	98.649	98.609	98.596
4.75	96.932	96.844	96.831	4.75	97.227	97.080	97.080	6.125	99.027	98.987	98.986
4.875	97.441	97.361	97.348	4.875	97.927	97.786	97.786	6.25	99.511	99.525	99.492
5	97.847	97.758	97.745	5	98.296	98.163	98.163	6.375	100.012	100.023	99.988
5.125	98.043	98.011	97.935	5.125	98.440	98.313	98.313	6.5	100.462	100.471	100.432
5.25	98.613	98.494	98.494	5.25	98.935	98.816	98.816	6.625	100.827	100.833	100.795
5.375	98.973	98.928	98.915	5.375	99.231	99.118	99.118	6.75	100.782	100.791	100.740
5.5	99.301	99.256	99.243	5.5	99.530	99.425	99.425	6.875	101.192	101.155	101.133
5.625	99.308	99.301	99.237	5.625	99.665	99.473	99.473	7	101.598	101.509	101.426
5.75	99.687	99.724	99.635	5.75	99.961	99.775	99.775	7.125	101.993	101.899	101.812
5.875	100.140	100.087	100.061	5.875	100.346	100.168	100.168	7.25	101.933	101.879	101.810
6	100.417	100.364	100.337	6	100.540	100.368	100.368	7.375	102.308	102.214	102.129
6.125	100.306	100.272	100.244	6.125	100.415	100.266	100.266	7.5	102.670	102.572	102.482
6.25	100.590	100.545	100.518	6.25	100.652	100.512	100.510	7.625	103.025	102.922	102.828
6.375	101.018	100.957	100.917	6.375	100.928	100.793	100.793	7.75	101.853	101.751	101.664
6.5	101.253	101.192	101.152	6.5	101.191	101.084	101.063	7.875	101.955	101.951	101.918
6.625	101.117	101.083	101.054	6.625	100.825	100.831	100.868				
6.75	101.346	101.307	101.268	6.75	101.134	101.063	101.096				
6.875	101.752	101.692	101.651	6.875	101.441	101.380	101.340				
7	101.953	101.892	101.852	7	101.655	101.615	101.644				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.351	92.286	92.286	5.125	96.391	96.346	96.333				
5.125	93.164	93.105	93.105	5.25	96.917	96.873	96.859				
5.25	93.847	93.795	93.795	5.375	97.393	97.349	97.335				
5.375	94.561	94.515	94.515	5.5	97.714	97.670	97.656				
5.5	94.992	94.953	94.953	5.625	97.653	97.600	97.573				
5.625	96.729	96.680	96.680	5.75	98.161	98.100	98.068				
5.75	97.465	97.423	97.423	5.875	98.593	98.540	98.514				
5.875	98.022	97.987	97.987	6	98.972	98.912	98.871				
6	98.492	98.464	98.464	6.125	99.482	99.421	99.381				
6.125	99.082	99.060	99.060	6.25	99.957	99.896	99.856				
6.25	99.483	99.452	99.452	6.375	100.377	100.316	100.276				
6.375	99.979	99.955	99.955	6.5	100.599	100.538	100.498				
6.5	100.408	100.390	100.390	6.625	100.116	100.056	100.015				
6.625	100.752	100.741	100.741	6.75	100.580	100.520	100.479				
6.75	100.925	100.873	100.873	6.875	100.985	100.924	100.884				
6.875	101.333	101.289	101.287	7	101.161	101.100	101.060				

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	98.224	98.214	98.200	5.75	98.180	98.136	98.122	5	97.304	97.293	97.279
5.875	98.860	98.850	98.836	5.875	98.805	98.760	98.747	5.125	97.527	97.515	97.502
6	99.469	99.458	99.445	6	99.343	99.298	99.284	5.25	98.071	98.060	98.047
6.125	100.033	100.023	100.009	6.125	99.742	99.698	99.684	5.375	98.373	98.362	98.348
6.25	100.270	100.265	100.258	6.25	99.906	99.862	99.848	5.5	98.772	98.761	98.747
6.375	100.812	100.807	100.800	6.375	100.445	100.401	100.387	5.625	98.992	98.980	98.967
6.5	101.321	101.316	101.309	6.5	100.899	100.855	100.841	5.75	99.315	99.285	99.251
6.625	101.786	101.781	101.774	6.625	101.218	101.174	101.160	5.875	99.664	99.634	99.600
6.75	101.698	101.671	101.636	6.75	101.075	101.031	101.017	6	99.833	99.803	99.770
6.875	102.160	102.132	102.098	6.875	101.568	101.524	101.510				
7	102.595	102.567	102.533	7	101.982	101.938	101.924				
7.125	103.024	102.997	102.962	7.125	102.274	102.229	102.215				
7.25	102.935	102.900	102.859	7.25	102.091	102.036	102.009				
7.375	103.365	103.331	103.289	7.375	102.549	102.494	102.467				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.935	95.924	95.911
5.125	96.303	96.291	96.278
5.25	96.648	96.636	96.623
5.375	96.979	96.968	96.954
5.5	97.308	97.297	97.283
5.625	97.608	97.597	97.583
5.75	97.845	97.800	97.753
5.875	98.144	98.099	98.053
6	98.654	98.609	98.562

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	97.397	97.383	97.365	5.75	98.894	98.847	98.810	5	97.304	97.293	97.279
5.875	98.078	98.058	98.045	5.875	99.366	99.320	99.284	5.125	97.527	97.515	97.502
6	98.653	98.632	98.619	6	99.846	99.800	99.764	5.25	98.071	98.060	98.047
6.125	99.159	99.136	99.124	6.125	100.123	100.077	100.042	5.375	98.373	98.362	98.348
6.25	99.814	99.799	99.780	6.25	100.531	100.510	100.466	5.5	98.772	98.761	98.747
6.375	100.411	100.392	100.377	6.375	100.952	100.931	100.888	5.625	98.992	98.980	98.967
6.5	100.941	100.921	100.905	6.5	101.321	101.301	101.257	5.75	99.315	99.285	99.251
6.625	101.412	101.390	101.376	6.625	101.674	101.653	101.610	5.875	99.664	99.634	99.600
6.75	101.450	101.439	101.431	6.75	101.334	101.322	101.288	6	99.833	99.803	99.770
6.875	101.952	101.939	101.929	6.875	101.699	101.687	101.654				
7	102.387	102.372	102.363	7	102.031	102.019	101.987				
7.125	102.815	102.799	102.790	7.125	102.345	102.333	102.301				
7.25	102.642	102.615	102.607	7.25	102.441	102.413	102.354				
7.375	103.126	103.097	103.084	7.375	102.756	102.727	102.669				
7.5	103.486	103.455	103.441	7.5	103.088	103.060	103.002				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.387	96.360	96.350
4.875	96.731	96.677	96.667
5	97.254	97.138	97.129
5.125	97.720	97.605	97.595
5.25	98.021	97.906	97.897
5.375	98.321	98.207	98.198
5.5	98.491	98.377	98.368
5.625	98.878	98.734	98.715
5.75	99.167	99.023	99.004
5.875	99.453	99.309	99.291
6	99.758	99.615	99.597

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	96.386	96.341	96.327	5	96.386	96.341	96.327	5	96.386	96.341	96.327
5.125	96.980	96.934	96.921	5.125	96.980	96.934	96.921	5.125	96.980	96.934	96.921
5.25	97.574	97.528	97.514	5.25	97.574	97.528	97.514	5.25	97.574	97.528	97.514
5.375	98.136	98.091	98.077	5.375	98.136	98.091	98.077	5.375	98.136	98.091	98.077
5.5	98.730	98.684	98.671	5.5	98.730	98.684	98.671	5.5	98.730	98.684	98.671
5.625	99.324	99.278	99.264	5.625	99.324	99.278	99.264	5.625	99.324	99.278	99.264
5.75	99.867	99.822	99.808	5.75	99.867	99.822	99.808	5.75	99.867	99.822	99.808
5.875	100.007	99.849	99.808	5.875	100.007	99.849	99.808	5.875	100.007	99.849	99.808
6	100.496	100.501	100.390	6	100.496	100.501	100.390	6	100.496	100.501	100.390
6.125	101.057	101.079	100.951	6.125	101.057	101.079	100.951	6.125	101.057	101.079	100.951
6.25	101.450	101.475	101.344	6.25	101.450	101.475	101.344	6.25	101.450	101.475	101.344
6.375	101.084	101.052	101.020	6.375	101.084	101.052	101.020	6.375	101.084	101.052	101.020
6.5	101.609	101.577	101.545	6.5	101.609	101.577	101.545	6.5	101.609	101.577	101.545
6.625	102.014	101.969	101.914	6.625	102.014	101.969	101.914	6.625	102.014	101.969	101.914
6.75	102.349	102.333	102.243	6.75	102.349	102.333	102.243	6.75	102.349	102.333	102.243
6.875	101.779	101.723	101.666	6.875	101.779	101.723	101.666	6.875	101.779	101.723	101.666
7	102.219	102.162	102.106	7	102.219	102.162	102.106	7	102.219	102.162	102.106
7.125	102.629	102.572	102.516	7.125	102.629	102.572	102.516	7.125	102.629	102.572	102.516
7.25	102.892	102.810	102.755	7.25	102.892	102.810	102.755	7.25	102.892	102.810	102.755
7.375	102.300	102.171	102.042	7.375	102.300	102.171	102.042	7.375	102.300	102.171	102.042
7.5	102.615	102.486	102.357	7.5	102.615	102.486	102.357	7.5	102.615	102.486	102.357
7.625	102.896	102.767	102.683	7.625	102.896	102.767	102.683	7.625	102.896	102.767	102.683
7.75	103.129	103.061	103.006	7.75	103.129	103.061	103.006	7.75	103.129	103.061	103.006
7.875	102.050	101.947	101.851	7.875	102.050	101.947	101.851	7.875	102.050	101.947	101.851
8	102.459	102.356	102.260	8	102.459	102.356	102.260	8	102.459	102.356	102.260
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	95.336	95.415	95.419	4.25	95.336	95.415	95.419	5	94.635	94.716	94.547
4.375	95.897	95.976	95.980	4.375	95.897	95.976	95.980	5.125	95.440	95.520	95.351
4.5	96.454	96.532	96.537	4.5	96.454	96.532	96.537	5.25	96.695	96.547	96.540
4.625	97.004	97.083	97.087	4.625	97.004	97.083	97.087	5.375	97.233	97.138	97.081
4.75	97.502	97.497	97.487	4.75	97.502	97.497	97.487	5.5	97.925	97.983	97.841
4.875	98.048	98.044	98.033	4.875	98.048	98.044	98.033	5.625	98.361	98.420	98.278
5	98.584	98.580	98.569	5	98.584	98.580	98.569	5.75	99.010	98.800	98.621
5.125	99.105	99.101	99.090	5.125	99.105	99.101	99.090	5.875	99.367	99.380	99.203
5.25	98.806	98.813	98.787	5.25	98.806	98.813	98.787	6	100.017	100.053	99.875
5.375	99.319	99.326	99.300	5.375	99.319	99.326	99.300	6.125	100.594	100.631	100.453
5.5	99.808	99.815	99.788	5.5	99.808	99.815	99.788	6.25	100.617	100.407	100.326
5.625	100.268	100.275	100.248	5.625	100.268	100.275	100.248	6.375	100.336	100.350	100.187
5.75	100.030	99.977	99.950	5.75	100.030	99.977	99.950	6.5	100.954	100.968	100.805
5.875	100.104	100.168	100.127	5.875	100.104	100.168	100.127	6.625	101.475	101.489	101.326
6	100.542	100.606	100.564	6	100.542	100.606	100.564	6.75	101.289	101.232	101.176
								6.875	101.108	101.100	100.958
								7	101.638	101.630	101.488
								7.125	102.036	102.028	101.886
								7.25	101.634	101.554	101.499
								7.375	101.200	101.169	101.104
								7.5	101.663	101.632	101.567
								7.625	101.943	101.913	101.848
								7.75	101.767	101.698	101.643
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	96.695	96.547	96.540	5	94.635	94.716	94.547	4.5	93.803	93.882	93.761
5.375	97.233	97.138	97.081	5.125	95.440	95.520	95.351	4.625	94.340	94.418	94.298
5.5	97.925	97.983	97.841	5.25	96.749	96.602	96.595	4.75	93.276	93.272	93.145
5.625	98.361	98.420	98.278	5.375	97.255	97.138	97.104	4.875	93.803	93.799	93.588
5.75	99.010	98.800	98.621	5.5	97.925	97.983	97.841	5	94.307	94.303	94.092
5.875	99.367	99.380	99.203	5.625	98.361	98.420	98.278	5.125	94.778	94.774	94.563
6	100.017	100.053	99.875	5.75	98.730	98.684	98.671	5.25	95.575	95.550	95.526
6.125	100.594	100.631	100.453	5.875	99.344	99.380	99.203	5.375	95.679	95.655	95.631
6.25	100.617	100.407	100.326	6	100.017	100.053	99.875	5.5	96.082	96.058	96.034
6.375	100.336	100.350	100.187	6.125	100.594	100.631	100.453	5.625	96.497	96.473	96.449
6.5	100.954	100.968	100.805	6.25	100.482	100.417	100.376	5.75	97.270	97.262	97.253
6.625	101.475	101.489	101.326	6.375	100.336	100.350	100.187	5.875	97.557	97.549	97.540
6.75	101.289	101.232	101.176	6.5	100.954	100.968	100.805	6	97.906	97.898	97.890
6.875	101.108	101.100	100.958	6.625	101.475	101.489	101.326	6.125	98.219	98.211	98.202
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	97.574	97.528	97.514	5.25	97.574	97.528	97.514	5.25	97.574	97.528	97.514
5.375	98.136	98.091	98.077	5.375	98.136	98.091	98.077	5.375	98.136	98.091	98.077

5.5	98.730	98.684	98.671	5.5	98.730	98.684	98.671	5.5	98.730	98.684	98.671
5.625	99.324	99.278	99.264	5.625	99.324	99.278	99.264	5.625	99.324	99.278	99.264
5.75	99.867	99.822	99.808	5.75	99.867	99.822	99.808	5.75	99.867	99.822	99.808
5.875	100.007	99.849	99.808	5.875	100.007	99.849	99.808	5.875	100.007	99.849	99.808
6	100.496	100.501	100.390	6	100.496	100.501	100.390	6	100.496	100.501	100.390
6.125	101.057	101.079	100.951	6.125	101.057	101.079	100.951	6.125	101.057	101.079	100.951
6.25	101.450	101.475	101.344	6.25	101.450	101.475	101.344	6.25	101.450	101.475	101.344
6.375	101.084	101.052	101.020	6.375	101.084	101.052	101.020	6.375	101.084	101.052	101.020
6.5	101.609	101.577	101.545	6.5	101.609	101.577	101.545	6.5	101.609	101.577	101.545
6.625	102.014	101.969	101.914	6.625	102.014	101.969	101.914	6.625	102.014	101.969	101.914
6.75	102.349	102.333	102.243	6.75	102.349	102.333	102.243	6.75	102.349	102.333	102.243
6.875	101.779	101.723	101.666	6.875	101.779	101.723	101.666	6.875	101.779	101.723	101.666
7	102.219	102.162	102.106	7	102.219	102.162	102.106	7	102.219	102.162	102.106
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	96.454	96.532	96.537	4.25	95.336	95.415	95.419	5.25	96.695	96.547	96.540
4.625	97.004	97.083	97.087	4.375	95.897	95.976	95.980	5.375	97.233	97.138	97.081
4.75	97.502	97.497	97.487	4.5	96.454	96.532	96.537	5.5	97.925	97.983	97.841
4.875	98.048	98.044	98.033	4.625	97.004	97.083	97.087	5.625	98.361	98.420	98.278
5	98.584	98.580	98.569	4.75	97.502	97.497	97.487	5.75	99.010	98.800	98.621
5.125	99.105	99.101	99.090	4.875	98.048	98.044	98.033	5.875	99.367	99.380	99.203
5.25	98.806	98.813	98.787	5	98.584	98.580	98.569	6	100.017	100.053	99.875
5.375	99.319	99.326	99.300	5.125	99.105	99.101	99.090	6.125	100.594	100.631	100.453
5.5	99.808	99.815	99.788	5.25	98.806	98.813	98.787	6.25	100.617	100.407	100.326
5.625	100.268	100.275	100.248	5.375	99.319	99.326	99.300	6.375	100.336	100.350	100.187
5.75	100.030	99.977	99.950	5.5	99.808	99.815	99.788	6.5	100.954	100.968	100.805
5.875	100.104	100.168	100.127	5.625	100.268	100.275	100.248	6.625	101.475	101.489	101.326
6	100.542	100.606	100.564	5.75	100.030	99.977	99.950	6.75	101.289	101.232	101.176
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	96.695	96.547	96.540	5.25	96.355	96.309	96.296	4.5	93.803	93.882	93.761
5.375	97.233	97.138	97.081	5.375	97.079	97.138	96.996	4.625	94.340	94.418	94.298
5.5	97.925	97.983	97.841	5.5	97.925	97.983	97.841	4.75	93.276	93.272	93.145
5.625	98.361	98.420	98.278	5.625	98.361	98.420	98.278	4.875	93.803	93.799	93.588
5.75	99.010	98.800	98.621	5.75	98.730	98.684	98.671	5	94.307	94.303	94.092
5.875	99.367	99.380	99.203	5.875	99.344	99.380	99.203	5.125	94.778	94.774	94.563
6	100.017	100.053	99.875	6	100.017	100.053	99.875	5.25	95.575	95.550	95.526
6.125	100.594	100.631	100.453	6.125	100.594	100.631	100.453	5.375	95.679	95.655	95.631
6.25	100.617	100.407	100.326	6.25	100.482	100.417	100.376	5.5	96.082	96.058	96.034
6.375	100.336	100.350	100.187	6.375	100.336	100.350	100.187	5.625	96.497	96.473	96.449
6.5	100.954	100.968	100.805	6.5	100.954	100.968	100.805	5.75	97.270	97.262	97.253
6.625	101.475	101.489	101.326	6.625	101.475	101.489	101.326	5.875	97.557	97.549	97.540
6.75	101.289	101.232	101.176	6.75	101.287	101.222	101.181	6	97.906	97.898	97.890
6.875	101.108	101.100	100.958	6.875	101.108	101.100	100.958	6.125	98.219	98.211	98.202

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	96.480	96.434	96.421	5.125	96.480	96.434	96.421	4.75	94.699	94.653	94.639
5.25	97.405	97.255	97.246	5.25	97.405	97.255	97.246	4.875	95.292	95.247	95.233
5.375	97.917	97.771	97.762	5.375	97.917	97.771	97.762	5	95.886	95.841	95.827
5.5	98.389	98.246	98.237	5.5	98.389	98.246	98.237	5.125	96.480	96.434	96.421
5.625	98.859	98.778	98.764	5.625	98.859	98.778	98.764	5.25	97.074	97.028	97.014
5.75	99.367	99.322	99.308	5.75	99.367	99.322	99.308	5.375	97.636	97.591	97.577
5.875	99.727	99.675	99.665	5.875	99.727	99.675	99.665	5.5	98.230	98.184	98.171
6	100.142	100.094	100.081	6	100.142	100.094	100.081	5.625	98.824	98.778	98.764
6.125	100.564	100.519	100.503	6.125	100.564	100.519	100.503	5.75	99.367	99.322	99.308
6.25	100.950	100.886	100.844	6.25	100.950	100.886	100.844	5.875	99.507	99.349	99.308
6.375	100.731	100.687	100.668	6.375	100.731	100.687	100.668	6	99.996	99.931	99.890
6.5	101.116	101.077	101.053	6.5	101.116	101.077	101.053	6.125	100.557	100.493	100.451
6.625	101.514	101.449	101.414	6.625	101.514	101.449	101.414	6.25	100.950	100.886	100.844
6.75	101.849	101.784	101.743	6.75	101.849	101.784	101.743	6.375	100.584	100.552	100.520
6.875	101.391	101.348	101.318	6.875	101.391	101.348	101.318	6.5	101.109	101.077	101.045
7	101.728	101.688	101.655	7	101.728	101.688	101.655	6.625	101.514	101.449	101.414
7.125	102.129	102.072	102.016	7.125	102.129	102.072	102.016	6.75	101.849	101.784	101.743
7.25	102.392	102.310	102.255	7.25	102.392	102.310	102.255	6.875	101.279	101.223	101.166
7.375	101.800	101.744	101.704	7.375	101.800	101.744	101.704	7	101.719	101.662	101.606
7.5	102.124	102.076	102.032	7.5	102.124	102.076	102.032	7.125	102.129	102.072	102.016
7.625	102.396	102.267	102.183	7.625	102.396	102.267	102.183	7.25	102.392	102.310	102.255
7.75	102.629	102.561	102.506	7.75	102.629	102.561	102.506	7.375	101.800	101.671	101.542
7.875	101.550	101.447	101.351	7.875	101.550	101.447	101.351	7.5	102.115	101.986	101.857
8	101.959	101.856	101.760	8	101.959	101.856	101.760	7.625	102.396	102.267	102.183
8.125	102.351	102.248	102.151	8.125	102.351	102.248	102.151	7.75	102.629	102.561	102.506

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	94.736	94.776	94.780	4.25	94.736	94.776	94.780	4.875	93.523	93.624	93.555
4.375	95.240	95.282	95.286	4.375	95.240	95.282	95.286	5	93.856	93.957	93.888
4.5	95.740	95.773	95.778	4.5	95.740	95.773	95.778	5.125	94.543	94.644	94.575
4.625	96.238	96.246	96.251	4.625	96.238	96.246	96.251	5.25	96.668	96.520	96.513
4.75	96.828	96.823	96.813	4.75	96.828	96.823	96.813	5.375	97.108	96.963	96.956
4.875	97.294	97.289	97.278	4.875	97.294	97.289	97.278	5.5	97.539	97.399	97.392
5	97.735	97.731	97.720	5	97.735	97.731	97.720	5.625	97.933	97.795	97.788
5.125	98.150	98.145	98.134	5.125	98.150	98.145	98.134	5.75	98.580	98.526	98.520
5.25	98.299	98.254	98.241	5.25	98.299	98.254	98.241	5.875	98.973	98.922	98.915
5.375	98.491	98.498	98.472	5.375	98.491	98.498	98.472	6	99.512	99.302	99.282
5.5	98.867	98.873	98.847	5.5	98.867	98.873	98.847	6.125	99.877	99.677	99.624
5.625	99.209	99.216	99.190	5.625	99.209	99.216	99.190	6.25	100.117	99.907	99.832
5.75	99.530	99.477	99.450	5.75	99.530	99.477	99.450	6.375	100.228	100.185	100.166
5.875	99.369	99.361	99.353	5.875	99.369	99.361	99.353	6.5	100.519	100.479	100.458
6	99.719	99.711	99.703	6	99.719	99.711	99.703	6.625	100.824	100.788	100.763
								6.75	100.789	100.732	100.676
								6.875	100.680	100.638	100.610
								7	100.941	100.902	100.872
								7.125	101.198	101.162	101.129
								7.25	101.134	101.054	100.999
								7.375	100.394	100.265	100.291
								7.5	100.709	100.610	100.645
								7.625	100.990	100.876	100.847
								7.75	101.267	101.198	101.143

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	100.519	100.479	100.458	6.125	99.721	99.678	99.665	4.5	93.009	93.087	92.967
6.625	100.824	100.788	100.763	6.25	99.982	99.917	99.876	4.625	93.432	93.511	93.391
6.75	100.789	100.732	100.676	6.375	100.280	100.237	100.219	4.75	92.645	92.645	92.645
6.875	100.680	100.638	100.610	6.5	100.589	100.550	100.528	4.875	93.009	93.005	92.947
7	100.941	100.902	100.872	6.625	100.919	100.883	100.859	5	93.385	93.381	93.375
7.125	101.198	101.162	101.129	6.75	100.787	100.722	100.681	5.125	93.720	93.716	93.666
7.25	101.134	101.054	100.999	6.875	100.755	100.713	100.685	5.25	95.075	95.050	95.026
7.375	100.394	100.265	100.291	7	101.047	101.009	100.978	5.375	95.179	95.155	95.131
7.5	100.709	100.610	100.645	7.125	101.335	101.300	101.266	5.5	95.582	95.558	95.534
7.625	100.990	100.876	100.847	7.25	101.184	101.104	101.049	5.625	95.997	95.973	95.949
7.75	101.267	101.198	101.143	7.375	100.267	100.257	100.291	5.75	96.770	96.762	96.753
				7.5	100.621	100.610	100.645	5.875	97.057	97.049	97.040
				7.625	100.994	100.926	100.871	6	97.406	97.398	97.390
								6.125	97.719	97.711	97.702

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	100.731	100.687	100.668	6.375	100.731	100.687	100.668	6	99.996	99.931	99.890

6.5	101.116	101.077	101.053	6.5	101.116	101.077	101.053	6.125	100.557	100.493	100.451
6.625	101.514	101.449	101.414	6.625	101.514	101.449	101.414	6.25	100.950	100.886	100.844
6.75	101.849	101.784	101.743	6.75	101.849	101.784	101.743	6.375	100.584	100.552	100.520
6.875	101.391	101.348	101.318	6.875	101.391	101.348	101.318	6.5	101.109	101.077	101.045
7	101.728	101.688	101.655	7	101.728	101.688	101.655	6.625	101.514	101.449	101.414
7.125	102.129	102.072	102.016	7.125	102.129	102.072	102.016	6.75	101.849	101.784	101.743
7.25	102.392	102.310	102.255	7.25	102.392	102.310	102.255	6.875	101.279	101.223	101.166
7.375	101.800	101.744	101.704	7.375	101.800	101.744	101.704	7	101.719	101.662	101.606
7.5	102.124	102.076	102.032	7.5	102.124	102.076	102.032	7.125	102.129	102.072	102.016
7.625	102.396	102.267	102.183	7.625	102.396	102.267	102.183	7.25	102.392	102.310	102.255
7.75	102.629	102.561	102.506	7.75	102.629	102.561	102.506	7.375	101.800	101.671	101.542
7.875	101.550	101.447	101.351	7.875	101.550	101.447	101.351	7.5	102.115	101.986	101.857
8	101.959	101.856	101.760	8	101.959	101.856	101.760	7.625	102.396	102.267	102.183
8.125	102.351	102.248	102.151	8.125	102.351	102.248	102.151	7.75	102.629	102.561	102.506
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	95.740	95.773	95.778	4.5	95.740	95.773	95.778	6.625	100.491	100.459	100.426
4.625	96.238	96.246	96.251	4.625	96.238	96.246	96.251	6.75	100.789	100.732	100.676
4.75	96.828	96.823	96.813	4.75	96.828	96.823	96.813	6.875	100.209	100.221	100.179
4.875	97.294	97.289	97.278	4.875	97.294	97.289	97.278	7	100.588	100.600	100.558
5	97.735	97.731	97.720	5	97.735	97.731	97.720	7.125	100.941	100.885	100.828
5.125	98.150	98.145	98.134	5.125	98.150	98.145	98.134	7.25	101.134	101.054	100.999
5.25	98.299	98.254	98.241	5.25	98.299	98.254	98.241	7.375	100.394	100.265	100.291
5.375	98.491	98.498	98.472	5.375	98.491	98.498	98.472	7.5	100.709	100.610	100.645
5.5	98.867	98.873	98.847	5.5	98.867	98.873	98.847	7.625	100.990	100.876	100.847
5.625	99.209	99.216	99.190	5.625	99.209	99.216	99.190	7.75	101.267	101.198	101.143
5.75	99.530	99.477	99.450	5.75	99.530	99.477	99.450				
5.875	99.369	99.361	99.353	5.875	99.369	99.361	99.353				
6	99.719	99.711	99.703	6	99.719	99.711	99.703				
6.125	100.031	100.023	100.015	6.125	100.031	100.023	100.015				
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	100.122	100.089	100.057	6.125	99.621	99.677	99.600	4.5	93.009	93.087	92.967
6.625	100.491	100.459	100.426	6.25	99.982	99.917	99.876	4.625	93.432	93.511	93.391
6.75	100.789	100.732	100.676	6.375	99.474	99.508	99.445	4.75	92.645	92.645	92.645
6.875	100.209	100.221	100.179	6.5	99.986	100.020	99.957	4.875	93.009	93.005	92.947
7	100.588	100.600	100.558	6.625	100.452	100.387	100.345	5	93.385	93.381	93.375
7.125	100.941	100.885	100.828	6.75	100.787	100.722	100.681	5.125	93.720	93.716	93.666
7.25	101.134	101.054	100.999	6.875	100.209	100.221	100.179	5.25	95.075	95.050	95.026
7.375	100.394	100.265	100.291	7	100.588	100.600	100.558	5.375	95.179	95.155	95.131
7.5	100.709	100.610	100.645	7.125	100.892	100.834	100.792	5.5	95.582	95.558	95.534
7.625	100.990	100.876	100.847	7.25	101.184	101.104	101.049	5.625	95.997	95.973	95.949
7.75	101.267	101.198	101.143	7.375	100.267	100.257	100.291	5.75	96.770	96.762	96.753
				7.5	100.621	100.610	100.645	5.875	97.057	97.049	97.040
				7.625	100.994	100.926	100.871	6	97.406	97.398	97.390
								6.125	97.719	97.711	97.702

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	98.760	98.554	98.254	6.75	96.160	95.954	95.654
6.875	99.270	99.048	98.748	6.875	96.670	96.448	96.148
7	99.788	99.566	99.266	7	97.188	96.966	96.666
7.125	100.257	100.035	99.735	7.125	97.657	97.435	97.135
7.25	100.697	100.475	100.175	7.25	98.097	97.875	97.575
7.375	100.991	100.707	100.407	7.375	98.391	98.107	97.807
7.5	101.479	101.195	100.895	7.5	98.879	98.595	98.295
7.625	101.898	101.614	101.314	7.625	99.298	99.014	98.714
7.75	102.318	102.034	101.734	7.75	99.718	99.434	99.134
7.875	101.463	101.116	100.816	7.875	98.863	98.516	98.216
8	101.901	101.554	101.254	8	99.301	98.954	98.654
8.125	102.300	101.953	101.653	8.125	99.700	99.353	99.053
8.25	102.680	102.333	102.033	8.25	100.080	99.733	99.433

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.760	96.554	96.254	6.75	94.160	93.954	93.654
6.875	97.270	97.048	96.748	6.875	94.670	94.448	94.148
7	97.788	97.566	97.266	7	95.188	94.966	94.666
7.125	98.257	98.035	97.735	7.125	95.657	95.435	95.135
7.25	98.697	98.475	98.175	7.25	96.097	95.875	95.575
7.375	98.991	98.707	98.407	7.375	96.391	96.107	95.807
7.5	99.479	99.195	98.895	7.5	96.879	96.595	96.295
7.625	99.898	99.614	99.314	7.625	97.298	97.014	96.714
7.75	100.318	100.034	99.734	7.75	97.718	97.434	97.134
7.875	99.463	99.116	98.816	7.875	96.863	96.516	96.216
8	99.901	99.554	99.254	8	97.301	96.954	96.654
8.125	100.300	99.953	99.653	8.125	97.700	97.353	97.053
8.25	100.680	100.333	100.033	8.25	98.080	97.733	97.433

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.