



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	97.871	97.838	97.838	5.625	97.871	97.838	97.838	5	95.289	95.245	95.231
5.75	98.661	98.656	98.650	5.75	98.600	98.622	98.607	5.125	96.005	95.961	95.947
5.875	99.278	99.272	99.266	5.875	99.171	99.188	99.169	5.25	96.762	96.717	96.704
6	99.931	99.925	99.920	6	99.729	99.741	99.718	5.375	97.403	97.359	97.345
6.125	100.432	100.426	100.421	6.125	100.200	100.214	100.191	5.5	98.003	97.959	97.945
6.25	100.493	100.489	100.486	6.25	100.383	100.404	100.371	5.625	98.507	98.462	98.449
6.375	101.055	101.052	101.048	6.375	100.899	100.916	100.879	5.75	100.088	100.025	100.007
6.5	101.591	101.587	101.584	6.5	101.371	101.372	101.331	5.875	100.662	100.603	100.585
6.625	102.016	102.013	102.009	6.625	101.792	101.806	101.765	6	101.194	101.138	101.120
6.75	101.823	101.807	101.792	6.75	101.653	101.673	101.622	6.125	101.453	101.401	101.380
6.875	102.234	102.219	102.204	6.875	102.077	102.093	102.038	6.25	101.580	101.545	101.522
7	102.683	102.667	102.652	7	102.437	102.450	102.391	6.375	102.099	102.066	102.042
7.125	103.044	103.029	103.013	7.125	102.809	102.822	102.763	6.5	102.509	102.480	102.453
7.25	102.825	102.803	102.781	7.25	102.684	102.720	102.651	6.625	102.848	102.823	102.793
7.375	103.215	103.193	103.170	7.375	103.084	103.046	103.004	6.75	102.202	102.190	102.164
7.5	103.610	103.588	103.566	7.5	103.454	103.419	103.375	6.875	102.645	102.633	102.608
7.625	103.988	103.966	103.944	7.625	103.743	103.711	103.665	7	102.960	102.948	102.924
7.75	103.476	103.442	103.408	7.75	103.317	103.336	103.259	7.125	103.248	103.236	103.214
7.875	103.837	103.803	103.769	7.875	103.678	103.673	103.643	7.25	103.122	103.081	103.042
8	104.188	104.154	104.120	8	104.010	103.977	103.929	7.375	103.461	103.423	103.382
8.125	104.556	104.522	104.489	8.125	104.170	104.144	104.091	7.5	103.802	103.767	103.723
8.25	103.735	103.640	103.571	8.25	103.735	103.640	103.571	7.625	104.070	104.038	103.992
8.375	104.158	104.063	103.994	8.375	104.158	104.063	103.994	7.75	103.544	103.539	103.509
8.5	104.584	104.489	104.420	8.5	104.584	104.489	104.420	7.875	103.867	103.862	103.833
8.625	104.789	104.695	104.626	8.625	104.789	104.695	104.626	8	103.907	103.875	103.826
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	97.276	97.106	97.106	4.625	97.498	97.328	97.328	6	99.105	99.063	99.052
4.75	97.931	97.832	97.815	4.75	98.286	98.170	98.170	6.125	99.576	99.554	99.554
4.875	98.397	98.329	98.316	4.875	98.883	98.774	98.774	6.25	100.040	100.061	100.028
5	98.804	98.726	98.713	5	99.251	99.148	99.148	6.375	100.514	100.532	100.496
5.125	99.030	98.944	98.888	5.125	99.427	99.285	99.285	6.5	100.917	100.933	100.895
5.25	99.598	99.463	99.463	5.25	99.918	99.783	99.783	6.625	101.261	101.251	101.213
5.375	99.953	99.909	99.895	5.375	100.213	100.085	100.085	6.75	101.149	101.130	101.079
5.5	100.281	100.236	100.223	5.5	100.506	100.385	100.385	6.875	101.555	101.494	101.446
5.625	100.089	100.105	100.000	5.625	100.476	100.314	100.314	7	101.958	101.874	101.791
5.75	100.511	100.525	100.431	5.75	100.757	100.603	100.603	7.125	102.346	102.258	102.170
5.875	100.964	100.910	100.884	5.875	101.146	100.999	100.999	7.25	102.080	102.060	101.991
6	101.241	101.187	101.160	6	101.337	101.196	101.196	7.375	102.451	102.365	102.290
6.125	100.953	100.949	100.876	6.125	101.143	101.053	101.009	7.5	102.809	102.719	102.628
6.25	101.321	101.326	101.252	6.25	101.374	101.315	101.247	7.625	103.162	103.067	102.972
6.375	101.748	101.686	101.646	6.375	101.697	101.579	101.577	7.75	101.905	101.858	101.771
6.5	101.983	101.921	101.881	6.5	101.921	101.880	101.809	7.875	102.028	102.043	101.961
6.625	101.720	101.683	101.643	6.625	101.602	101.615	101.559				
6.75	102.007	101.964	101.925	6.75	101.834	101.843	101.782				
6.875	102.421	102.358	102.318	6.875	102.110	102.087	102.022				
7	102.622	102.559	102.519	7	102.381	102.387	102.323				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.040	92.974	92.974	5.125	96.874	96.829	96.816				
5.125	93.854	93.795	93.795	5.25	97.398	97.354	97.340				
5.25	94.537	94.484	94.484	5.375	97.874	97.829	97.816				
5.375	95.251	95.205	95.205	5.5	98.194	98.150	98.136				
5.5	95.680	95.641	95.641	5.625	97.977	97.924	97.897				
5.625	97.309	97.273	97.273	5.75	98.471	98.418	98.391				
5.75	98.041	97.999	97.999	5.875	98.917	98.863	98.837				
5.875	98.600	98.565	98.565	6	99.204	99.141	99.107				
6	99.064	99.036	99.036	6.125	99.713	99.651	99.611				
6.125	99.654	99.632	99.632	6.25	100.187	100.125	100.085				
6.25	99.959	99.944	99.944	6.375	100.607	100.545	100.505				
6.375	100.454	100.446	100.446	6.5	100.830	100.767	100.727				
6.5	100.878	100.876	100.876	6.625	100.286	100.223	100.183				
6.625	101.227	101.227	101.227	6.75	100.750	100.687	100.647				
6.75	101.241	101.221	101.221	6.875	101.153	101.091	101.051				
6.875	101.646	101.633	101.631	7	101.330	101.267	101.227				

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



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

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

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.351	97.335	97.377	5	97.024	97.009	97.051	5	94.665	94.602	94.540
5.125	97.707	97.687	97.725	5.125	97.461	97.442	97.480	5.125	95.320	95.257	95.195
5.25	98.057	98.034	98.067	5.25	97.886	97.863	97.896	5.25	95.797	95.734	95.672
5.375	98.403	98.376	98.404	5.375	98.270	98.242	98.271	5.375	96.458	96.395	96.332
5.5	98.730	98.698	98.722	5.5	98.645	98.614	98.638	5.5	96.938	96.875	96.812
5.625	99.067	99.031	99.050	5.625	98.992	98.956	98.976	5.625	97.604	97.541	97.478
5.75	99.405	99.365	99.380	5.75	99.327	99.287	99.302	5.75	98.087	98.024	97.961
5.875	99.735	99.691	99.701	5.875	99.662	99.618	99.629	5.875	98.384	98.321	98.258
6	100.036	99.987	99.993	6	99.916	99.867	99.873	6	98.868	98.805	98.743
6.125	100.322	100.270	100.271	6.125	100.142	100.089	100.091	6.125	99.144	99.081	99.018
6.25	100.626	100.569	100.566	6.25	100.403	100.346	100.343	6.25	99.599	99.536	99.473
6.375	100.907	100.846	100.839	6.375	100.662	100.601	100.593	6.375	100.054	99.991	99.928
6.5	101.090	101.025	101.013	6.5	100.951	100.886	100.874	6.5	100.508	100.445	100.383
6.625	101.257	101.187	101.171	6.625	101.274	101.205	101.188	6.625	100.775	100.712	100.650
6.75	101.453	101.380	101.359	6.75	101.543	101.469	101.448	6.75	101.235	101.172	101.110
6.875	101.650	101.573	101.547	6.875	101.782	101.705	101.679	6.875	101.505	101.442	101.379
7	101.720	101.657	101.594	7	102.139	102.076	102.013	7	101.966	101.903	101.840
7.125	102.070	102.007	101.944	7.125	102.379	102.316	102.253	7.125	102.234	102.171	102.109
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.661	96.598	96.535	5	96.163	96.100	96.037	5	94.333	94.270	94.207
5.125	97.028	96.965	96.902	5.125	96.594	96.531	96.468	5.125	94.988	94.925	94.862
5.25	97.397	97.334	97.271	5.25	97.025	96.962	96.899	5.25	95.465	95.402	95.339
5.375	97.766	97.703	97.640	5.375	97.456	97.393	97.330	5.375	96.126	96.063	96.000
5.5	98.084	98.021	97.958	5.5	97.889	97.826	97.763	5.5	96.606	96.543	96.480
5.625	98.454	98.391	98.328	5.625	98.322	98.259	98.196	5.625	97.272	97.209	97.146
5.75	98.793	98.730	98.667	5.75	98.756	98.693	98.630	5.75	97.755	97.692	97.629
5.875	99.132	99.069	99.006	5.875	99.000	98.937	98.874	5.875	98.052	97.989	97.926
6	99.473	99.410	99.347	6	99.234	99.171	99.108	6	98.536	98.473	98.410
6.125	99.671	99.608	99.545	6.125	99.638	99.575	99.512	6.125	98.812	98.749	98.686
6.25	100.016	99.953	99.890	6.25	100.041	99.978	99.915	6.25	99.267	99.204	99.141
6.375	100.214	100.151	100.088	6.375	100.276	100.213	100.150	6.375	99.722	99.659	99.596
6.5	100.412	100.349	100.286	6.5	100.513	100.450	100.387	6.5	100.176	100.113	100.050
6.625	100.759	100.696	100.633	6.625	100.750	100.687	100.624	6.625	100.443	100.380	100.317
6.75	100.984	100.921	100.858	6.75	101.159	101.096	101.033	6.75	100.904	100.841	100.778
6.875	101.038	100.975	100.912	6.875	101.396	101.333	101.270	6.875	101.173	101.110	101.047
7	101.389	101.326	101.263	7	101.807	101.744	101.681	7	101.634	101.571	101.508
7.125	101.738	101.675	101.612	7.125	102.047	101.984	101.921	7.125	101.902	101.839	101.776

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des 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	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	99.327	99.321	99.307	5.75	99.272	99.228	99.214	5	97.951	97.939	97.926
5.875	99.960	99.954	99.940	5.875	99.894	99.850	99.836	5.125	98.173	98.161	98.148
6	100.569	100.562	100.549	6	100.430	100.386	100.372	5.25	98.716	98.705	98.691
6.125	101.127	101.121	101.107	6.125	100.829	100.785	100.771	5.375	99.017	99.005	98.991
6.25	101.270	101.266	101.259	6.25	100.883	100.839	100.825	5.5	99.414	99.402	99.389
6.375	101.806	101.802	101.795	6.375	101.420	101.376	101.362	5.625	99.632	99.620	99.607
6.5	102.312	102.308	102.301	6.5	101.873	101.828	101.815	5.75	99.895	99.864	99.831
6.625	102.769	102.765	102.758	6.625	102.192	102.148	102.134	5.875	100.242	100.211	100.178
6.75	102.569	102.541	102.507	6.75	101.896	101.852	101.838	6	100.403	100.373	100.339
6.875	103.024	102.997	102.962	6.875	102.387	102.343	102.329				
7	103.452	103.425	103.390	7	102.801	102.756	102.743				
7.125	103.876	103.848	103.814	7.125	103.093	103.049	103.035				
7.25	103.645	103.611	103.569	7.25	102.788	102.733	102.705				
7.375	104.071	104.037	103.995	7.375	103.244	103.189	103.161				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.582	96.571	96.557
5.125	96.949	96.938	96.924
5.25	97.293	97.281	97.268
5.375	97.623	97.611	97.598
5.5	97.950	97.938	97.925
5.625	98.248	98.236	98.223
5.75	98.424	98.379	98.332
5.875	98.721	98.676	98.629
6	99.223	99.178	99.131

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

YOUR BFF IN WHOLESALE

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	98.515	98.492	98.476	5.75	99.992	99.948	99.912	5	97.951	97.939	97.926
5.875	99.167	99.149	99.138	5.875	100.464	100.421	100.385	5.125	98.173	98.161	98.148
6	99.715	99.698	99.687	6	100.942	100.899	100.864	5.25	98.716	98.705	98.691
6.125	100.198	100.180	100.171	6.125	101.216	101.173	101.138	5.375	99.017	99.005	98.991
6.25	100.804	100.792	100.775	6.25	101.498	101.479	101.435	5.5	99.414	99.402	99.389
6.375	101.369	101.359	101.345	6.375	101.918	101.900	101.856	5.625	99.632	99.620	99.607
6.5	101.870	101.859	101.846	6.5	102.285	102.267	102.224	5.75	99.895	99.864	99.831
6.625	102.307	102.296	102.283	6.625	102.633	102.616	102.573	5.875	100.242	100.211	100.178
6.75	102.353	102.345	102.337	6.75	102.142	102.130	102.099	6	100.403	100.373	100.339
6.875	102.826	102.816	102.806	6.875	102.505	102.493	102.464				
7	103.233	103.220	103.211	7	102.834	102.822	102.794				
7.125	103.623	103.609	103.600	7.125	103.141	103.129	103.102				
7.25	103.361	103.340	103.331	7.25	103.097	103.071	103.012				
7.375	103.791	103.768	103.754	7.375	103.409	103.384	103.325				
7.5	104.124	104.101	104.087	7.5	103.740	103.715	103.657				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.270	97.245	97.235
4.875	97.585	97.561	97.551
5	98.090	97.941	97.931
5.125	98.555	98.441	98.431
5.25	98.856	98.743	98.733
5.375	99.156	99.044	99.034
5.5	99.091	99.213	99.203
5.625	99.536	99.393	99.373
5.75	99.824	99.682	99.663
5.875	100.110	99.969	99.950
6	100.415	100.274	100.255

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	97.432	97.387	97.373	5	97.432	97.387	97.373	5	97.432	97.387	97.373
5.125	98.026	98.015	97.967	5.125	98.026	98.015	97.967	5.125	98.026	98.015	97.967
5.25	98.620	98.620	98.560	5.25	98.620	98.620	98.560	5.25	98.620	98.620	98.560
5.375	99.026	98.980	98.967	5.375	99.026	98.980	98.967	5.375	99.026	98.980	98.967
5.5	99.683	99.730	99.624	5.5	99.683	99.730	99.624	5.5	99.683	99.730	99.624
5.625	100.213	100.168	100.154	5.625	100.213	100.168	100.154	5.625	100.213	100.168	100.154
5.75	100.757	100.787	100.698	5.75	100.757	100.787	100.698	5.75	100.757	100.787	100.698
5.875	100.726	100.745	100.621	5.875	100.726	100.745	100.621	5.875	100.726	100.745	100.621
6	101.390	101.414	101.290	6	101.390	101.414	101.290	6	101.390	101.414	101.290
6.125	101.931	101.955	101.831	6.125	101.931	101.955	101.831	6.125	101.931	101.955	101.831
6.25	102.316	102.340	102.216	6.25	102.316	102.340	102.216	6.25	102.316	102.340	102.216
6.375	101.636	101.620	101.604	6.375	101.636	101.620	101.604	6.375	101.636	101.620	101.604
6.5	102.179	102.181	102.129	6.5	102.179	102.181	102.129	6.5	102.179	102.181	102.129
6.625	102.680	102.682	102.561	6.625	102.680	102.682	102.561	6.625	102.680	102.682	102.561
6.75	103.011	103.013	102.893	6.75	103.011	103.013	102.893	6.75	103.011	103.013	102.893
6.875	102.249	102.216	102.184	6.875	102.249	102.216	102.184	6.875	102.249	102.216	102.184
7	102.694	102.662	102.630	7	102.694	102.662	102.630	7	102.694	102.662	102.630
7.125	103.041	103.009	102.915	7.125	103.041	103.009	102.915	7.125	103.041	103.009	102.915
7.25	103.382	103.312	103.257	7.25	103.382	103.312	103.257	7.25	103.382	103.312	103.257
7.375	102.809	102.679	102.550	7.375	102.809	102.679	102.550	7.375	102.809	102.679	102.550
7.5	103.075	102.945	102.883	7.5	103.075	102.945	102.883	7.5	103.075	102.945	102.883
7.625	103.352	103.223	103.157	7.625	103.352	103.223	103.157	7.625	103.352	103.223	103.157
7.75	103.603	103.533	103.478	7.75	103.603	103.533	103.478	7.75	103.603	103.533	103.478
7.875	102.525	102.420	102.323	7.875	102.525	102.420	102.323	7.875	102.525	102.420	102.323
8	102.933	102.827	102.731	8	102.933	102.827	102.731	8	102.933	102.827	102.731
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	96.385	96.389	96.406	4.25	96.385	96.389	96.406	5.125	95.915	95.984	95.826
4.375	96.945	96.950	96.966	4.375	96.945	96.950	96.966	5.25	96.717	96.786	96.629
4.5	97.500	97.505	97.521	4.5	97.500	97.505	97.521	5.375	97.593	97.445	97.438
4.625	98.048	98.053	98.069	4.625	98.048	98.053	98.069	5.5	99.012	99.058	98.928
4.75	98.438	98.390	98.391	4.75	98.438	98.390	98.391	5.625	99.446	99.492	99.362
4.875	98.981	98.934	98.935	4.875	98.981	98.934	98.935	5.75	99.727	99.524	99.510
5	99.512	99.464	99.465	5	99.512	99.464	99.465	5.875	100.273	100.297	100.162
5.125	100.025	99.978	99.979	5.125	100.025	99.978	99.979	6	100.941	100.966	100.831
5.25	99.780	99.736	99.723	5.25	99.780	99.736	99.723	6.125	101.483	101.507	101.372
5.375	100.117	100.096	100.082	5.375	100.117	100.096	100.082	6.25	101.358	101.148	101.115
5.5	100.596	100.575	100.561	5.5	100.596	100.575	100.561	6.375	101.080	101.082	100.946
5.625	101.049	101.028	101.014	5.625	101.049	101.028	101.014	6.5	101.680	101.682	101.546
5.75	100.855	100.802	100.775	5.75	100.855	100.802	100.775	6.625	102.200	102.203	102.067
5.875	100.900	100.905	100.875	5.875	100.900	100.905	100.875	6.75	101.806	101.752	101.710
6	101.333	101.338	101.308	6	101.333	101.338	101.308	6.875	101.673	101.653	101.524
								7	102.190	102.171	102.041
								7.125	102.670	102.650	102.521
								7.25	102.125	102.055	102.000
								7.375	101.731	101.689	101.651
								7.5	102.181	102.139	102.101
								7.625	102.451	102.409	102.371
								7.75	102.240	102.170	102.115
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	97.593	97.445	97.438	5	95.915	95.984	95.826	4.5	94.844	94.849	94.740
5.375	98.168	98.215	98.085	5.125	96.717	96.786	96.629	4.625	95.374	95.378	95.269
5.5	99.012	99.058	98.928	5.25	97.647	97.499	97.492	4.75	94.208	94.161	94.157
5.625	99.446	99.492	99.362	5.375	98.168	98.215	98.085	4.875	94.726	94.679	94.480
5.75	99.727	99.524	99.510	5.5	99.012	99.058	98.928	5	95.217	95.170	94.971
5.875	100.273	100.297	100.162	5.625	99.446	99.492	99.362	5.125	95.671	95.624	95.425
6	100.941	100.966	100.831	5.75	99.620	99.574	99.560	5.25	96.311	96.311	96.311
6.125	101.483	101.507	101.372	5.875	100.273	100.297	100.162	5.375	96.418	96.418	96.418
6.25	101.358	101.148	101.115	6	100.941	100.966	100.831	5.5	96.823	96.823	96.823
6.375	101.080	101.082	100.946	6.125	101.483	101.507	101.372	5.625	97.240	97.240	97.240
6.5	101.680	101.682	101.546	6.25	101.243	101.193	101.165	5.75	97.929	97.946	97.962
6.625	102.200	102.203	102.067	6.375	101.080	101.082	100.946	5.875	98.219	98.235	98.251
6.75	101.806	101.752	101.710	6.5	101.680	101.682	101.546	6	98.565	98.582	98.598
6.875	101.673	101.653	101.524	6.625	102.200	102.203	102.067	6.125	98.885	98.901	98.917
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	98.620	98.620	98.560	5.25	98.620	98.620	98.560	5.25	98.620	98.620	98.560
5.375	99.026	98.980	98.967	5.375	99.026	98.980	98.967	5.375	99.026	98.980	98.967

5.5	99.683	99.730	99.624	5.5	99.683	99.730	99.624	5.5	99.683	99.730	99.624
5.625	100.213	100.168	100.154	5.625	100.213	100.168	100.154	5.625	100.213	100.168	100.154
5.75	100.757	100.787	100.698	5.75	100.757	100.787	100.698	5.75	100.757	100.787	100.698
5.875	100.726	100.745	100.621	5.875	100.726	100.745	100.621	5.875	100.726	100.745	100.621
6	101.390	101.414	101.290	6	101.390	101.414	101.290	6	101.390	101.414	101.290
6.125	101.931	101.955	101.831	6.125	101.931	101.955	101.831	6.125	101.931	101.955	101.831
6.25	102.316	102.340	102.216	6.25	102.316	102.340	102.216	6.25	102.316	102.340	102.216
6.375	101.636	101.620	101.604	6.375	101.636	101.620	101.604	6.375	101.636	101.620	101.604
6.5	102.179	102.181	102.129	6.5	102.179	102.181	102.129	6.5	102.179	102.181	102.129
6.625	102.680	102.682	102.561	6.625	102.680	102.682	102.561	6.625	102.680	102.682	102.561
6.75	103.011	103.013	102.893	6.75	103.011	103.013	102.893	6.75	103.011	103.013	102.893
6.875	102.249	102.216	102.184	6.875	102.249	102.216	102.184	6.875	102.249	102.216	102.184
7	102.694	102.662	102.630	7	102.694	102.662	102.630	7	102.694	102.662	102.630
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	97.500	97.505	97.521	4.25	96.385	96.389	96.406	5.25	97.593	97.445	97.438
4.625	98.048	98.053	98.069	4.375	96.945	96.950	96.966	5.375	98.168	98.215	98.085
4.75	98.438	98.390	98.391	4.5	97.500	97.505	97.521	5.5	99.012	99.058	98.928
4.875	98.981	98.934	98.935	4.625	98.048	98.053	98.069	5.625	99.446	99.492	99.362
5	99.512	99.464	99.465	4.75	98.438	98.390	98.391	5.75	99.727	99.524	99.510
5.125	100.025	99.978	99.979	4.875	98.981	98.934	98.935	5.875	100.273	100.297	100.162
5.25	99.780	99.736	99.723	5	99.512	99.464	99.465	6	100.941	100.966	100.831
5.375	100.117	100.096	100.082	5.125	100.025	99.978	99.979	6.125	101.483	101.507	101.372
5.5	100.596	100.575	100.561	5.25	99.780	99.736	99.723	6.25	101.358	101.148	101.115
5.625	101.049	101.028	101.014	5.375	100.117	100.096	100.082	6.375	101.080	101.082	100.946
5.75	100.855	100.802	100.775	5.5	100.596	100.575	100.561	6.5	101.680	101.682	101.546
5.875	100.900	100.905	100.875	5.625	101.049	101.028	101.014	6.625	102.200	102.203	102.067
6	101.333	101.338	101.308	5.75	100.855	100.802	100.775	6.75	101.806	101.752	101.710
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	97.593	97.445	97.438	5.25	97.267	97.314	97.185	4.5	94.844	94.849	94.740
5.375	98.168	98.215	98.085	5.375	98.168	98.215	98.085	4.625	95.374	95.378	95.269
5.5	99.012	99.058	98.928	5.5	99.012	99.058	98.928	4.75	94.208	94.161	94.157
5.625	99.446	99.492	99.362	5.625	99.446	99.492	99.362	4.875	94.726	94.679	94.480
5.75	99.727	99.524	99.510	5.75	99.620	99.574	99.560	5	95.217	95.170	94.971
5.875	100.273	100.297	100.162	5.875	100.273	100.297	100.162	5.125	95.671	95.624	95.425
6	100.941	100.966	100.831	6	100.941	100.966	100.831	5.25	96.311	96.311	96.311
6.125	101.483	101.507	101.372	6.125	101.483	101.507	101.372	5.375	96.418	96.418	96.418
6.25	101.358	101.148	101.115	6.25	101.243	101.193	101.165	5.5	96.823	96.823	96.823
6.375	101.080	101.082	100.946	6.375	101.080	101.082	100.946	5.625	97.240	97.240	97.240
6.5	101.680	101.682	101.546	6.5	101.680	101.682	101.546	5.75	97.929	97.946	97.962
6.625	102.200	102.203	102.067	6.625	102.200	102.203	102.067	5.875	98.219	98.235	98.251
6.75	101.806	101.752	101.710	6.75	101.856	101.802	101.760	6	98.565	98.582	98.598
6.875	101.673	101.653	101.524	6.875	101.673	101.653	101.524	6.125	98.885	98.901	98.917

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	97.026	96.980	96.967	5.125	97.026	96.980	96.967	4.75	95.245	95.199	95.185
5.25	97.801	97.652	97.643	5.25	97.801	97.652	97.643	4.875	95.838	95.793	95.779
5.375	98.312	98.167	98.158	5.375	98.312	98.167	98.158	5	96.432	96.387	96.373
5.5	98.784	98.643	98.634	5.5	98.784	98.643	98.634	5.125	97.026	96.980	96.967
5.625	99.254	99.168	99.154	5.625	99.254	99.168	99.154	5.25	97.620	97.574	97.560
5.75	99.757	99.712	99.698	5.75	99.757	99.712	99.698	5.375	98.026	97.980	97.967
5.875	99.985	99.941	99.931	5.875	99.985	99.941	99.931	5.5	98.620	98.574	98.560
6	100.399	100.359	100.346	6	100.399	100.359	100.346	5.625	99.213	99.168	99.154
6.125	100.821	100.782	100.768	6.125	100.821	100.782	100.768	5.75	99.757	99.712	99.698
6.25	101.212	101.162	101.134	6.25	101.212	101.162	101.134	5.875	99.726	99.632	99.604
6.375	100.792	100.763	100.744	6.375	100.792	100.763	100.744	6	100.261	100.211	100.183
6.5	101.175	101.149	101.129	6.5	101.175	101.149	101.129	6.125	100.821	100.771	100.743
6.625	101.586	101.532	101.490	6.625	101.586	101.532	101.490	6.25	101.212	101.162	101.134
6.75	101.919	101.864	101.823	6.75	101.919	101.864	101.823	6.375	100.636	100.620	100.604
6.875	101.304	101.273	101.245	6.875	101.304	101.273	101.245	6.5	101.161	101.145	101.129
7	101.694	101.662	101.630	7	101.694	101.662	101.630	6.625	101.586	101.532	101.490
7.125	102.041	101.971	101.915	7.125	102.041	101.971	101.915	6.75	101.919	101.864	101.823
7.25	102.382	102.312	102.257	7.25	102.382	102.312	102.257	6.875	101.249	101.216	101.184
7.375	101.809	101.738	101.699	7.375	101.809	101.738	101.699	7	101.694	101.662	101.630
7.5	102.117	102.068	102.027	7.5	102.117	102.068	102.027	7.125	102.041	101.971	101.915
7.625	102.352	102.223	102.157	7.625	102.352	102.223	102.157	7.25	102.382	102.312	102.257
7.75	102.603	102.533	102.478	7.75	102.603	102.533	102.478	7.375	101.809	101.679	101.550
7.875	101.525	101.420	101.323	7.875	101.525	101.420	101.323	7.5	102.075	101.945	101.816
8	101.933	101.827	101.731	8	101.933	101.827	101.731	7.625	102.352	102.223	102.157
8.125	102.323	102.217	102.121	8.125	102.323	102.217	102.121	7.75	102.603	102.533	102.478
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	95.204	95.160	95.146	4.25	95.204	95.160	95.146	4.875	94.302	94.391	94.334
4.375	95.707	95.662	95.649	4.375	95.707	95.662	95.649	5	94.634	94.723	94.665
4.5	96.207	96.162	96.149	4.5	96.207	96.162	96.149	5.125	95.319	95.408	95.351
4.625	96.705	96.661	96.647	4.625	96.705	96.661	96.647	5.25	97.065	96.916	96.909
4.75	97.255	97.208	97.209	4.75	97.255	97.208	97.209	5.375	97.505	97.359	97.352
4.875	97.712	97.665	97.666	4.875	97.712	97.665	97.666	5.5	97.936	97.794	97.787
5	98.144	98.097	98.098	5	98.144	98.097	98.098	5.625	98.328	98.189	98.182
5.125	98.547	98.500	98.501	5.125	98.547	98.500	98.501	5.75	98.839	98.793	98.787
5.25	98.780	98.736	98.723	5.25	98.780	98.736	98.723	5.875	99.230	99.187	99.180
5.375	98.777	98.757	98.742	5.375	98.777	98.757	98.742	6	99.738	99.557	99.547
5.5	99.142	99.121	99.107	5.5	99.142	99.121	99.107	6.125	100.094	100.044	100.009
5.625	99.480	99.459	99.445	5.625	99.480	99.459	99.445	6.25	100.358	100.148	100.115
5.75	99.855	99.802	99.775	5.75	99.855	99.802	99.775	6.375	100.287	100.260	100.242
5.875	99.531	99.547	99.563	5.875	99.531	99.547	99.563	6.5	100.577	100.552	100.532
6	99.878	99.894	99.910	6	99.878	99.894	99.910	6.625	100.880	100.859	100.836
								6.75	100.806	100.752	100.710
								6.875	100.655	100.624	100.597
								7	100.915	100.887	100.857
								7.125	101.169	101.145	101.113
								7.25	101.125	101.055	101.000
								7.375	100.300	100.278	100.340
								7.5	100.644	100.622	100.684
								7.625	100.920	100.850	100.877
								7.75	101.240	101.170	101.115
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	100.577	100.552	100.532	6.125	99.999	100.044	100.009	4.5	91.782	91.829	91.878
6.625	100.880	100.859	100.836	6.25	100.243	100.193	100.165	4.625	92.431	92.480	92.528
6.75	100.806	100.752	100.710	6.375	100.340	100.313	100.294	4.75	93.044	93.100	93.157
6.875	100.655	100.624	100.597	6.5	100.647	100.624	100.603	4.875	93.416	93.402	93.459
7	100.915	100.887	100.857	6.625	100.976	100.955	100.932	5	93.777	93.831	93.887
7.125	101.169	101.145	101.113	6.75	100.856	100.802	100.760	5.125	94.097	94.122	94.178
7.25	101.125	101.055	101.000	6.875	100.731	100.701	100.673	5.25	95.311	95.311	95.311
7.375	100.300	100.278	100.340	7	101.022	100.995	100.965	5.375	95.418	95.418	95.418
7.5	100.644	100.622	100.684	7.125	101.308	101.284	101.251	5.5	95.823	95.823	95.823
7.625	100.920	100.850	100.877	7.25	101.175	101.105	101.050	5.625	96.240	96.240	96.240
7.75	101.240	101.170	101.115	7.375	100.300	100.278	100.340	5.75	96.929	96.946	96.962
				7.5	100.644	100.622	100.684	5.875	97.219	97.235	97.251
				7.625	100.970	100.900	100.877	6	97.565	97.582	97.598
								6.125	97.885	97.901	97.917
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	100.792	100.763	100.744	6.375	100.792	100.763	100.744	6	100.261	100.211	100.183

6.5	101.175	101.149	101.129	6.5	101.175	101.149	101.129	6.125	100.821	100.771	100.743
6.625	101.586	101.532	101.490	6.625	101.586	101.532	101.490	6.25	101.212	101.162	101.134
6.75	101.919	101.864	101.823	6.75	101.919	101.864	101.823	6.375	100.636	100.620	100.604
6.875	101.304	101.273	101.245	6.875	101.304	101.273	101.245	6.5	101.161	101.145	101.129
7	101.694	101.662	101.630	7	101.694	101.662	101.630	6.625	101.586	101.532	101.490
7.125	102.041	101.971	101.915	7.125	102.041	101.971	101.915	6.75	101.919	101.864	101.823
7.25	102.382	102.312	102.257	7.25	102.382	102.312	102.257	6.875	101.249	101.216	101.184
7.375	101.809	101.738	101.699	7.375	101.809	101.738	101.699	7	101.694	101.662	101.630
7.5	102.117	102.068	102.027	7.5	102.117	102.068	102.027	7.125	102.041	101.971	101.915
7.625	102.352	102.223	102.157	7.625	102.352	102.223	102.157	7.25	102.382	102.312	102.257
7.75	102.603	102.533	102.478	7.75	102.603	102.533	102.478	7.375	101.809	101.679	101.550
7.875	101.525	101.420	101.323	7.875	101.525	101.420	101.323	7.5	102.075	101.945	101.816
8	101.933	101.827	101.731	8	101.933	101.827	101.731	7.625	102.352	102.223	102.157
8.125	102.323	102.217	102.121	8.125	102.323	102.217	102.121	7.75	102.603	102.533	102.478
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	96.207	96.162	96.149	4.5	96.207	96.162	96.149	6.625	100.474	100.484	100.449
4.625	96.705	96.661	96.647	4.625	96.705	96.661	96.647	6.75	100.806	100.752	100.710
4.75	97.255	97.208	97.209	4.75	97.255	97.208	97.209	6.875	100.263	100.263	100.234
4.875	97.712	97.665	97.666	4.875	97.712	97.665	97.666	7	100.641	100.641	100.612
5	98.144	98.097	98.098	5	98.144	98.097	98.098	7.125	100.860	100.860	100.831
5.125	98.547	98.500	98.501	5.125	98.547	98.500	98.501	7.25	101.125	101.055	101.000
5.25	98.780	98.736	98.723	5.25	98.780	98.736	98.723	7.375	100.300	100.278	100.340
5.375	98.777	98.757	98.742	5.375	98.777	98.757	98.742	7.5	100.644	100.622	100.684
5.5	99.142	99.121	99.107	5.5	99.142	99.121	99.107	7.625	100.920	100.850	100.877
5.625	99.480	99.459	99.445	5.625	99.480	99.459	99.445	7.75	101.240	101.170	101.115
5.75	99.855	99.802	99.775	5.75	99.855	99.802	99.775				
5.875	99.531	99.547	99.563	5.875	99.531	99.547	99.563				
6	99.878	99.894	99.910	6	99.878	99.894	99.910				
6.125	100.218	100.214	100.230	6.125	100.218	100.214	100.230				
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	100.174	100.179	100.143	6.125	99.999	100.044	100.009	4.5	91.782	91.829	91.878
6.625	100.474	100.484	100.449	6.25	100.243	100.193	100.165	4.625	92.431	92.480	92.528
6.75	100.806	100.752	100.710	6.375	99.681	99.703	99.668	4.75	93.044	93.100	93.157
6.875	100.263	100.263	100.234	6.5	100.156	100.179	100.143	4.875	93.416	93.402	93.459
7	100.641	100.641	100.612	6.625	100.524	100.484	100.449	5	93.777	93.831	93.887
7.125	100.860	100.860	100.831	6.75	100.856	100.802	100.760	5.125	94.097	94.122	94.178
7.25	101.125	101.055	101.000	6.875	100.263	100.263	100.234	5.25	95.311	95.311	95.311
7.375	100.300	100.278	100.340	7	100.641	100.641	100.612	5.375	95.418	95.418	95.418
7.5	100.644	100.622	100.684	7.125	100.884	100.860	100.831	5.5	95.823	95.823	95.823
7.625	100.920	100.850	100.877	7.25	101.175	101.105	101.050	5.625	96.240	96.240	96.240
7.75	101.240	101.170	101.115	7.375	100.300	100.278	100.340	5.75	96.929	96.946	96.962
				7.5	100.644	100.622	100.684	5.875	97.219	97.235	97.251
				7.625	100.970	100.900	100.877	6	97.565	97.582	97.598
								6.125	97.885	97.901	97.917

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	98.927	98.731	98.431	6.75	96.327	96.131	95.831
6.875	99.370	99.167	98.867	6.875	96.770	96.567	96.267
7	99.908	99.705	99.405	7	97.308	97.105	96.805
7.125	100.377	100.174	99.874	7.125	97.777	97.574	97.274
7.25	100.837	100.634	100.334	7.25	98.237	98.034	97.734
7.375	101.215	100.961	100.661	7.375	98.615	98.361	98.061
7.5	101.713	101.459	101.159	7.5	99.113	98.859	98.559
7.625	102.142	101.888	101.588	7.625	99.542	99.288	98.988
7.75	102.562	102.308	102.008	7.75	99.962	99.708	99.408
7.875	101.676	101.370	101.070	7.875	99.076	98.770	98.470
8	102.124	101.818	101.518	8	99.524	99.218	98.918
8.125	102.533	102.227	101.927	8.125	99.933	99.627	99.327
8.25	102.913	102.607	102.307	8.25	100.313	100.007	99.707

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.927	96.731	96.431	6.75	94.327	94.131	93.831
6.875	97.370	97.167	96.867	6.875	94.770	94.567	94.267
7	97.908	97.705	97.405	7	95.308	95.105	94.805
7.125	98.377	98.174	97.874	7.125	95.777	95.574	95.274
7.25	98.837	98.634	98.334	7.25	96.237	96.034	95.734
7.375	99.215	98.961	98.661	7.375	96.615	96.361	96.061
7.5	99.713	99.459	99.159	7.5	97.113	96.859	96.559
7.625	100.142	99.888	99.588	7.625	97.542	97.288	96.988
7.75	100.562	100.308	100.008	7.75	97.962	97.708	97.408
7.875	99.676	99.370	99.070	7.875	97.076	96.770	96.470
8	100.124	99.818	99.518	8	97.524	97.218	96.918
8.125	100.533	100.227	99.927	8.125	97.933	97.627	97.327
8.25	100.913	100.607	100.307	8.25	98.313	98.007	97.707

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.