



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
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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	97.702	97.685	97.685	5.625	97.702	97.685	97.685	5	95.238	95.194	95.181
5.75	98.609	98.602	98.574	5.75	98.504	98.534	98.550	5.125	95.876	95.833	95.819
5.875	99.224	99.217	99.190	5.875	99.072	99.097	99.120	5.25	96.633	96.589	96.575
6	99.875	99.868	99.840	6	99.670	99.653	99.677	5.375	97.274	97.230	97.216
6.125	100.372	100.365	100.337	6.125	100.102	100.123	100.152	5.5	97.874	97.830	97.817
6.25	100.415	100.408	100.381	6.25	100.296	100.322	100.323	5.625	98.378	98.334	98.320
6.375	100.971	100.964	100.936	6.375	100.808	100.829	100.837	5.75	100.052	100.035	100.018
6.5	101.493	101.486	101.458	6.5	101.264	101.281	101.295	5.875	100.612	100.595	100.578
6.625	101.915	101.908	101.880	6.625	101.700	101.718	101.731	6	101.132	101.115	101.098
6.75	101.748	101.741	101.713	6.75	101.578	101.601	101.587	6.125	101.383	101.366	101.349
6.875	102.147	102.140	102.112	6.875	102.000	102.012	102.005	6.25	101.531	101.516	101.499
7	102.584	102.577	102.550	7	102.370	102.367	102.363	6.375	102.031	102.018	102.001
7.125	102.944	102.937	102.909	7.125	102.736	102.750	102.748	6.5	102.427	102.414	102.397
7.25	102.794	102.773	102.730	7.25	102.705	102.678	102.649	6.625	102.760	102.745	102.730
7.375	103.177	103.156	103.113	7.375	103.114	103.060	103.028	6.75	102.214	102.180	102.156
7.5	103.569	103.549	103.505	7.5	103.474	103.421	103.388	6.875	102.638	102.605	102.581
7.625	103.942	103.921	103.878	7.625	103.759	103.734	103.701	7	102.940	102.907	102.883
7.75	103.547	103.512	103.453	7.75	103.479	103.387	103.355	7.125	103.221	103.189	103.165
7.875	103.904	103.870	103.810	7.875	103.858	103.767	103.735	7.25	103.165	103.111	103.079
8	104.250	104.216	104.157	8	104.062	104.061	104.012	7.375	103.489	103.435	103.403
8.125	104.612	104.578	104.519	8.125	104.223	104.223	104.170	7.5	103.819	103.766	103.733
8.25	103.750	103.679	103.638	8.25	103.750	103.679	103.638	7.625	104.086	104.034	104.001
8.375	104.191	104.120	104.078	8.375	104.191	104.120	104.078	7.75	103.731	103.639	103.607
8.5	104.617	104.545	104.504	8.5	104.617	104.545	104.504	7.875	104.051	103.960	103.928
8.625	104.822	104.751	104.710	8.625	104.822	104.751	104.710	8	104.062	104.061	104.013
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	97.199	97.045	97.045	4.625	97.407	97.253	97.253	6	99.069	99.055	99.043
4.75	97.894	97.765	97.790	4.75	98.343	98.211	98.211	6.125	99.497	99.490	99.490
4.875	98.405	98.280	98.280	4.875	98.851	98.726	98.726	6.25	99.964	99.990	99.985
5	98.767	98.649	98.649	5	99.229	99.111	99.111	6.375	100.448	100.471	100.470
5.125	98.958	98.917	98.933	5.125	99.323	99.197	99.197	6.5	100.872	100.893	100.896
5.25	99.497	99.377	99.377	5.25	99.818	99.699	99.699	6.625	101.203	101.223	101.228
5.375	99.774	99.731	99.743	5.375	100.114	100.001	100.001	6.75	101.074	101.088	101.069
5.5	100.099	100.056	100.051	5.5	100.415	100.309	100.309	6.875	101.496	101.464	101.444
5.625	100.138	100.131	100.104	5.625	100.502	100.341	100.341	7	101.861	101.780	101.709
5.75	100.496	100.441	100.448	5.75	100.785	100.631	100.631	7.125	102.246	102.160	102.050
5.875	100.895	100.839	100.812	5.875	101.183	101.035	101.035	7.25	102.050	102.023	101.990
6	101.172	101.115	101.097	6	101.349	101.209	101.209	7.375	102.416	102.325	102.273
6.125	101.044	101.024	100.982	6.125	101.147	101.029	101.029	7.5	102.771	102.675	102.553
6.25	101.244	101.174	101.133	6.25	101.378	101.267	101.267	7.625	103.118	103.018	102.892
6.375	101.670	101.600	101.560	6.375	101.694	101.590	101.590	7.75	101.930	101.826	101.723
6.5	101.909	101.839	101.799	6.5	101.922	101.825	101.825	7.875	102.022	101.959	101.901
6.625	101.709	101.689	101.646	6.625	101.538	101.510	101.492				
6.75	102.000	101.930	101.890	6.75	101.764	101.731	101.721				
6.875	102.412	102.342	102.302	6.875	102.097	102.027	101.987				
7	102.618	102.548	102.508	7	102.305	102.268	102.263				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	92.922	92.872	92.872	5.125	96.716	96.672	96.659				
5.125	93.720	93.676	93.676	5.25	97.283	97.222	97.171				
5.25	94.417	94.379	94.379	5.375	97.695	97.652	97.638				
5.375	95.120	95.090	95.090	5.5	98.013	97.970	97.956				
5.5	95.548	95.524	95.524	5.625	97.920	97.863	97.836				
5.625	97.256	97.223	97.223	5.75	98.408	98.351	98.325				
5.75	97.993	97.966	97.966	5.875	98.849	98.792	98.765				
5.875	98.547	98.527	98.527	6	99.134	99.064	99.035				
6	99.028	99.015	99.015	6.125	99.642	99.572	99.531				
6.125	99.583	99.576	99.576	6.25	100.111	100.040	100.000				
6.25	99.859	99.828	99.828	6.375	100.529	100.459	100.419				
6.375	100.351	100.326	100.326	6.5	100.756	100.686	100.645				
6.5	100.775	100.757	100.757	6.625	100.284	100.214	100.174				
6.625	101.119	101.107	101.107	6.75	100.742	100.672	100.632				
6.75	101.175	101.170	101.170	6.875	101.145	101.075	101.035				
6.875	101.609	101.609	101.607	7	101.327	101.256	101.216				

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	97.426	97.447	97.445	5	97.055	97.077	97.074	5	94.671	94.608	94.545
5.125	97.765	97.782	97.776	5.125	97.493	97.510	97.504	5.125	95.324	95.261	95.198
5.25	98.105	98.117	98.108	5.25	97.897	97.909	97.900	5.25	95.799	95.736	95.674
5.375	98.445	98.452	98.439	5.375	98.284	98.291	98.277	5.375	96.458	96.395	96.332
5.5	98.776	98.778	98.761	5.5	98.646	98.648	98.631	5.5	96.937	96.874	96.811
5.625	99.101	99.099	99.077	5.625	98.996	98.994	98.972	5.625	97.601	97.538	97.475
5.75	99.419	99.412	99.387	5.75	99.333	99.326	99.301	5.75	98.082	98.019	97.957
5.875	99.728	99.716	99.687	5.875	99.664	99.651	99.623	5.875	98.379	98.316	98.253
6	100.019	100.001	99.969	6	99.902	99.885	99.852	6	98.861	98.798	98.736
6.125	100.299	100.277	100.241	6.125	100.092	100.070	100.034	6.125	99.134	99.071	99.008
6.25	100.606	100.579	100.539	6.25	100.369	100.342	100.302	6.25	99.588	99.525	99.462
6.375	100.887	100.855	100.811	6.375	100.690	100.659	100.614	6.375	100.041	99.978	99.915
6.5	101.105	101.069	101.021	6.5	101.011	100.975	100.927	6.5	100.494	100.431	100.369
6.625	101.317	101.275	101.223	6.625	101.331	101.290	101.238	6.625	100.761	100.698	100.635
6.75	101.525	101.478	101.423	6.75	101.594	101.548	101.492	6.75	101.220	101.157	101.094
6.875	101.729	101.677	101.618	6.875	101.829	101.778	101.719	6.875	101.488	101.425	101.363
7	101.748	101.692	101.629	7	102.127	102.064	102.001	7	101.948	101.885	101.822
7.125	102.080	102.017	101.954	7.125	102.367	102.304	102.241	7.125	102.216	102.153	102.090
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	96.691	96.628	96.565	5	96.171	96.108	96.045	5	94.339	94.276	94.213
5.125	97.057	96.994	96.931	5.125	96.600	96.537	96.474	5.125	94.992	94.929	94.866
5.25	97.424	97.361	97.298	5.25	97.030	96.967	96.904	5.25	95.467	95.404	95.341
5.375	97.792	97.729	97.666	5.375	97.460	97.397	97.334	5.375	96.126	96.063	96.000
5.5	98.106	98.043	97.980	5.5	97.891	97.828	97.765	5.5	96.605	96.542	96.479
5.625	98.475	98.412	98.349	5.625	98.323	98.260	98.197	5.625	97.269	97.206	97.143
5.75	98.813	98.750	98.687	5.75	98.756	98.693	98.630	5.75	97.751	97.688	97.625
5.875	99.150	99.087	99.024	5.875	98.997	98.934	98.871	5.875	98.047	97.984	97.921
6	99.491	99.428	99.365	6	99.230	99.167	99.104	6	98.529	98.466	98.403
6.125	99.688	99.625	99.562	6.125	99.633	99.570	99.507	6.125	98.802	98.739	98.676
6.25	100.031	99.968	99.905	6.25	100.035	99.972	99.909	6.25	99.256	99.193	99.130
6.375	100.228	100.165	100.102	6.375	100.269	100.206	100.143	6.375	99.709	99.646	99.583
6.5	100.426	100.363	100.300	6.5	100.505	100.442	100.379	6.5	100.162	100.099	100.036
6.625	100.772	100.709	100.646	6.625	100.742	100.679	100.616	6.625	100.429	100.366	100.303
6.75	100.996	100.933	100.870	6.75	101.149	101.086	101.023	6.75	100.888	100.825	100.762
6.875	101.050	100.987	100.924	6.875	101.385	101.322	101.259	6.875	101.156	101.093	101.030
7	101.399	101.336	101.273	7	101.795	101.732	101.669	7	101.616	101.553	101.490
7.125	101.748	101.685	101.622	7.125	102.035	101.972	101.909	7.125	101.884	101.821	101.758

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

Additional Purchase LLPA Adjusters

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

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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



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

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	99.239	99.232	99.225	5.75	99.171	99.127	99.113	5	98.090	98.083	98.076
5.875	99.872	99.865	99.858	5.875	99.781	99.737	99.723	5.125	98.312	98.306	98.299
6	100.474	100.467	100.460	6	100.309	100.265	100.251	5.25	98.856	98.849	98.843
6.125	101.026	101.019	101.012	6.125	100.687	100.644	100.630	5.375	99.157	99.150	99.143
6.25	101.154	101.147	101.140	6.25	100.743	100.699	100.685	5.5	99.550	99.544	99.537
6.375	101.692	101.686	101.679	6.375	101.271	101.227	101.213	5.625	99.768	99.761	99.754
6.5	102.193	102.186	102.179	6.5	101.718	101.674	101.660	5.75	99.981	99.961	99.941
6.625	102.644	102.638	102.631	6.625	102.036	101.992	101.978	5.875	100.322	100.302	100.282
6.75	102.473	102.452	102.431	6.75	101.805	101.761	101.747	6	100.476	100.456	100.435
6.875	102.927	102.906	102.885	6.875	102.289	102.245	102.232				
7	103.349	103.329	103.308	7	102.700	102.656	102.643				
7.125	103.767	103.746	103.726	7.125	102.995	102.951	102.937				
7.25	103.607	103.573	103.538	7.25	102.716	102.672	102.658				
7.375	104.023	103.988	103.954	7.375	103.166	103.122	103.108				

  

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.690	96.683	96.676
5.125	97.057	97.051	97.044
5.25	97.401	97.394	97.388
5.375	97.732	97.725	97.718
5.5	98.055	98.049	98.042
5.625	98.353	98.346	98.339
5.75	98.505	98.471	98.438
5.875	98.796	98.763	98.729
6	99.289	99.256	99.222

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	98.514	98.491	98.480	5.75	99.973	99.956	99.939	5	98.090	98.083	98.076
5.875	99.181	99.165	99.147	5.875	100.441	100.424	100.407	5.125	98.312	98.306	98.299
6	99.743	99.728	99.709	6	100.914	100.897	100.880	5.25	98.856	98.849	98.843
6.125	100.240	100.226	100.206	6.125	101.181	101.164	101.147	5.375	99.157	99.150	99.143
6.25	100.716	100.709	100.696	6.25	101.466	101.436	101.423	5.5	99.550	99.544	99.537
6.375	101.311	101.306	101.288	6.375	101.880	101.852	101.837	5.625	99.768	99.761	99.754
6.5	101.825	101.821	101.802	6.5	102.240	102.212	102.198	5.75	99.981	99.961	99.941
6.625	102.291	102.287	102.268	6.625	102.581	102.554	102.540	5.875	100.322	100.302	100.282
6.75	102.263	102.250	102.232	6.75	102.173	102.124	102.109	6	100.476	100.456	100.435
6.875	102.788	102.775	102.756	6.875	102.531	102.482	102.467				
7	103.252	103.239	103.220	7	102.852	102.804	102.789				
7.125	103.596	103.584	103.564	7.125	103.152	103.104	103.089				
7.25	103.352	103.322	103.287	7.25	103.158	103.088	103.066				
7.375	103.771	103.740	103.704	7.375	103.466	103.396	103.373				
7.5	104.143	104.111	104.076	7.5	103.792	103.723	103.700				

  

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.374	97.317	97.308
4.875	97.708	97.633	97.624
5	98.231	98.086	98.077
5.125	98.697	98.552	98.543
5.25	98.996	98.852	98.843
5.375	99.296	99.152	99.143
5.5	99.461	99.318	99.309
5.625	99.663	99.489	99.481
5.75	99.951	99.777	99.769
5.875	100.236	100.063	100.055
6	100.536	100.364	100.356

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	97.349	97.304	97.290	5	97.349	97.304	97.290	5	97.349	97.304	97.290
5.125	97.942	97.898	97.884	5.125	97.942	97.898	97.884	5.125	97.942	97.898	97.884
5.25	98.536	98.491	98.478	5.25	98.536	98.491	98.478	5.25	98.536	98.491	98.478
5.375	99.020	98.976	98.962	5.375	99.020	98.976	98.962	5.375	99.020	98.976	98.962
5.5	99.614	99.570	99.556	5.5	99.614	99.570	99.556	5.5	99.614	99.570	99.556
5.625	100.208	100.163	100.150	5.625	100.208	100.163	100.150	5.625	100.208	100.163	100.150
5.75	100.752	100.707	100.693	5.75	100.752	100.707	100.693	5.75	100.752	100.707	100.693
5.875	100.655	100.601	100.574	5.875	100.655	100.601	100.574	5.875	100.655	100.601	100.574
6	101.311	101.250	101.224	6	101.311	101.250	101.224	6	101.311	101.250	101.224
6.125	101.858	101.797	101.770	6.125	101.858	101.797	101.770	6.125	101.858	101.797	101.770
6.25	102.251	102.190	102.164	6.25	102.251	102.190	102.164	6.25	102.251	102.190	102.164
6.375	101.508	101.484	101.460	6.375	101.508	101.484	101.460	6.375	101.508	101.484	101.460
6.5	102.072	102.067	102.028	6.5	102.072	102.067	102.028	6.5	102.072	102.067	102.028
6.625	102.591	102.586	102.547	6.625	102.591	102.586	102.547	6.625	102.591	102.586	102.547
6.75	102.929	102.924	102.885	6.75	102.929	102.924	102.885	6.75	102.929	102.924	102.885
6.875	102.228	102.196	102.163	6.875	102.228	102.196	102.163	6.875	102.228	102.196	102.163
7	102.617	102.585	102.553	7	102.617	102.585	102.553	7	102.617	102.585	102.553
7.125	103.068	102.994	102.943	7.125	103.068	102.994	102.943	7.125	103.068	102.994	102.943
7.25	103.328	103.250	103.195	7.25	103.328	103.250	103.195	7.25	103.328	103.250	103.195
7.375	102.836	102.761	102.679	7.375	102.836	102.761	102.679	7.375	102.836	102.761	102.679
7.5	103.151	103.216	103.134	7.5	103.151	103.216	103.134	7.5	103.151	103.216	103.134
7.625	103.424	103.488	103.406	7.625	103.424	103.488	103.406	7.625	103.424	103.488	103.406
7.75	103.516	103.438	103.383	7.75	103.516	103.438	103.383	7.75	103.516	103.438	103.383
7.875	102.451	102.335	102.238	7.875	102.451	102.335	102.238	7.875	102.451	102.335	102.238
8	102.852	102.736	102.639	8	102.852	102.736	102.639	8	102.852	102.736	102.639
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	96.366	96.457	96.473	4.25	96.366	96.457	96.473	5	95.833	95.815	95.769
4.375	96.928	97.018	97.035	4.375	96.928	97.018	97.035	5.125	96.638	96.621	96.575
4.5	97.485	97.575	97.592	4.5	97.485	97.575	97.592	5.25	97.693	97.635	97.628
4.625	98.036	98.126	98.142	4.625	98.036	98.126	98.142	5.375	98.232	98.175	98.168
4.75	98.490	98.497	98.499	4.75	98.490	98.497	98.499	5.5	98.814	98.775	98.736
4.875	99.036	99.043	99.045	4.875	99.036	99.043	99.045	5.625	99.252	99.212	99.183
5	99.570	99.577	99.579	5	99.570	99.577	99.579	5.75	99.616	99.520	99.506
5.125	100.087	100.095	100.097	5.125	100.087	100.095	100.097	5.875	100.081	100.019	99.977
5.25	99.657	99.659	99.648	5.25	99.657	99.659	99.648	6	100.754	100.692	100.650
5.375	100.165	100.168	100.156	5.375	100.165	100.168	100.156	6.125	101.301	101.239	101.197
5.5	100.648	100.651	100.639	5.5	100.648	100.651	100.639	6.25	101.192	101.087	101.060
5.625	101.102	101.105	101.093	5.625	101.102	101.105	101.093	6.375	100.824	100.819	100.761
5.75	100.830	100.773	100.746	5.75	100.830	100.773	100.746	6.5	101.437	101.431	101.373
5.875	100.826	100.808	100.783	5.875	100.826	100.808	100.783	6.625	101.976	101.970	101.912
6	101.261	101.243	101.217	6	101.261	101.243	101.217	6.75	101.672	101.618	101.590
								6.875	101.582	101.508	101.442
								7	102.108	102.034	101.968
								7.125	102.595	102.521	102.455
								7.25	102.072	101.994	101.939
								7.375	101.772	101.837	101.736
								7.5	102.226	102.291	102.191
								7.625	102.499	102.563	102.463
								7.75	102.153	102.076	102.021
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	97.693	97.635	97.628	5	95.833	95.815	95.769	4.5	94.833	94.923	94.814
5.375	98.232	98.175	98.168	5.125	96.638	96.621	96.575	4.625	95.367	95.458	95.349
5.5	98.814	98.775	98.736	5.25	97.748	97.690	97.683	4.75	94.263	94.270	94.080
5.625	99.252	99.212	99.183	5.375	98.255	98.198	98.191	4.875	94.786	94.794	94.596
5.75	99.616	99.520	99.506	5.5	98.814	98.775	98.736	5	95.283	95.291	95.093
5.875	100.081	100.019	99.977	5.625	99.252	99.212	99.173	5.125	95.745	95.752	95.555
6	100.754	100.692	100.650	5.75	99.614	99.570	99.556	5.25	96.356	96.364	96.372
6.125	101.301	101.239	101.197	5.875	100.081	100.019	99.977	5.375	96.454	96.462	96.470
6.25	101.192	101.087	101.060	6	100.754	100.692	100.650	5.5	96.848	96.856	96.865
6.375	100.824	100.819	100.761	6.125	101.301	101.239	101.197	5.625	97.256	97.264	97.272
6.5	101.437	101.431	101.373	6.25	101.191	101.137	101.110	5.75	97.902	97.918	97.935
6.625	101.976	101.970	101.912	6.375	100.824	100.819	100.761	5.875	98.177	98.193	98.210
6.75	101.672	101.618	101.590	6.5	101.437	101.431	101.373	6	98.522	98.538	98.554
6.875	101.582	101.508	101.442	6.625	101.976	101.970	101.912	6.125	98.827	98.843	98.859
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	98.536	98.491	98.478	5.25	98.536	98.491	98.478	5.25	98.536	98.491	98.478
5.375	99.020	98.976	98.962	5.375	99.020	98.976	98.962	5.375	99.020	98.976	98.962

5.5	99.614	99.570	99.556	5.5	99.614	99.570	99.556	5.5	99.614	99.570	99.556
5.625	100.208	100.163	100.150	5.625	100.208	100.163	100.150	5.625	100.208	100.163	100.150
5.75	100.752	100.707	100.693	5.75	100.752	100.707	100.693	5.75	100.752	100.707	100.693
5.875	100.655	100.601	100.574	5.875	100.655	100.601	100.574	5.875	100.655	100.601	100.574
6	101.311	101.250	101.224	6	101.311	101.250	101.224	6	101.311	101.250	101.224
6.125	101.858	101.797	101.770	6.125	101.858	101.797	101.770	6.125	101.858	101.797	101.770
6.25	102.251	102.190	102.164	6.25	102.251	102.190	102.164	6.25	102.251	102.190	102.164
6.375	101.508	101.484	101.460	6.375	101.508	101.484	101.460	6.375	101.508	101.484	101.460
6.5	102.072	102.067	102.028	6.5	102.072	102.067	102.028	6.5	102.072	102.067	102.028
6.625	102.591	102.586	102.547	6.625	102.591	102.586	102.547	6.625	102.591	102.586	102.547
6.75	102.929	102.924	102.885	6.75	102.929	102.924	102.885	6.75	102.929	102.924	102.885
6.875	102.228	102.196	102.163	6.875	102.228	102.196	102.163	6.875	102.228	102.196	102.163
7	102.617	102.585	102.553	7	102.617	102.585	102.553	7	102.617	102.585	102.553
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	97.485	97.575	97.592	4.25	96.366	96.457	96.473	5.25	97.693	97.635	97.628
4.625	98.036	98.126	98.142	4.375	96.928	97.018	97.035	5.375	98.232	98.175	98.168
4.75	98.490	98.497	98.499	4.5	97.485	97.575	97.592	5.5	98.814	98.775	98.736
4.875	99.036	99.043	99.045	4.625	98.036	98.126	98.142	5.625	99.252	99.212	99.183
5	99.570	99.577	99.579	4.75	98.490	98.497	98.499	5.75	99.616	99.520	99.506
5.125	100.087	100.095	100.097	4.875	99.036	99.043	99.045	5.875	100.081	100.019	99.977
5.25	99.657	99.659	99.648	5	99.570	99.577	99.579	6	100.754	100.692	100.650
5.375	100.165	100.168	100.156	5.125	100.087	100.095	100.097	6.125	101.301	101.239	101.197
5.5	100.648	100.651	100.639	5.25	99.657	99.659	99.648	6.25	101.192	101.087	101.060
5.625	101.102	101.105	101.093	5.375	100.165	100.168	100.156	6.375	100.824	100.819	100.761
5.75	100.830	100.773	100.746	5.5	100.648	100.651	100.639	6.5	101.437	101.431	101.373
5.875	100.826	100.808	100.783	5.625	101.102	101.105	101.093	6.625	101.976	101.970	101.912
6	101.261	101.243	101.217	5.75	100.830	100.773	100.746	6.75	101.672	101.618	101.590
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	97.693	97.635	97.628	5.25	97.239	97.195	97.181	4.5	94.833	94.923	94.814
5.375	98.232	98.175	98.168	5.375	97.968	97.928	97.889	4.625	95.367	95.458	95.349
5.5	98.814	98.775	98.736	5.5	98.814	98.775	98.736	4.75	94.263	94.270	94.080
5.625	99.252	99.212	99.183	5.625	99.252	99.212	99.173	4.875	94.786	94.794	94.596
5.75	99.616	99.520	99.506	5.75	99.614	99.570	99.556	5	95.283	95.291	95.093
5.875	100.081	100.019	99.977	5.875	100.081	100.019	99.977	5.125	95.745	95.752	95.555
6	100.754	100.692	100.650	6	100.754	100.692	100.650	5.25	96.356	96.364	96.372
6.125	101.301	101.239	101.197	6.125	101.301	101.239	101.197	5.375	96.454	96.462	96.470
6.25	101.192	101.087	101.060	6.25	101.191	101.137	101.110	5.5	96.848	96.856	96.865
6.375	100.824	100.819	100.761	6.375	100.824	100.819	100.761	5.625	97.256	97.264	97.272
6.5	101.437	101.431	101.373	6.5	101.437	101.431	101.373	5.75	97.902	97.918	97.935
6.625	101.976	101.970	101.912	6.625	101.976	101.970	101.912	5.875	98.177	98.193	98.210
6.75	101.672	101.618	101.590	6.75	101.722	101.668	101.640	6	98.522	98.538	98.554
6.875	101.582	101.508	101.442	6.875	101.582	101.508	101.442	6.125	98.827	98.843	98.859

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	-4.5
< 550	-5.5
No FICO Score	-4.5

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	96.942	96.898	96.884	5.125	96.942	96.898	96.884	4.75	95.161	95.116	95.103
5.25	97.905	97.844	97.835	5.25	97.905	97.844	97.835	4.875	95.755	95.710	95.696
5.375	98.418	98.358	98.349	5.375	98.418	98.358	98.349	5	96.349	96.304	96.290
5.5	98.889	98.830	98.821	5.5	98.889	98.830	98.821	5.125	96.942	96.898	96.884
5.625	99.357	99.299	99.290	5.625	99.357	99.299	99.290	5.25	97.536	97.491	97.478
5.75	99.752	99.707	99.693	5.75	99.752	99.707	99.693	5.375	98.020	97.976	97.962
5.875	100.002	99.965	99.957	5.875	100.002	99.965	99.957	5.5	98.614	98.570	98.556
6	100.414	100.377	100.370	6	100.414	100.377	100.370	5.625	99.208	99.163	99.150
6.125	100.830	100.794	100.787	6.125	100.830	100.794	100.787	5.75	99.752	99.707	99.693
6.25	101.160	101.106	101.079	6.25	101.160	101.106	101.079	5.875	99.655	99.601	99.574
6.375	100.762	100.746	100.729	6.375	100.762	100.746	100.729	6	100.225	100.172	100.144
6.5	101.140	101.125	101.108	6.5	101.140	101.125	101.108	6.125	100.777	100.724	100.696
6.625	101.483	101.468	101.451	6.625	101.483	101.468	101.451	6.25	101.160	101.106	101.079
6.75	101.784	101.730	101.703	6.75	101.784	101.730	101.703	6.375	100.508	100.484	100.460
6.875	101.383	101.358	101.332	6.875	101.383	101.358	101.332	6.5	101.033	101.009	100.985
7	101.712	101.688	101.661	7	101.712	101.688	101.661	6.625	101.465	101.411	101.383
7.125	102.017	101.993	101.967	7.125	102.017	101.993	101.967	6.75	101.784	101.730	101.703
7.25	102.328	102.250	102.195	7.25	102.328	102.250	102.195	6.875	101.228	101.196	101.163
7.375	101.879	101.885	101.849	7.375	101.879	101.885	101.849	7	101.617	101.585	101.553
7.5	102.201	102.208	102.172	7.5	102.201	102.208	102.172	7.125	101.993	101.915	101.860
7.625	102.329	102.199	102.081	7.625	102.329	102.199	102.081	7.25	102.328	102.250	102.195
7.75	102.516	102.438	102.383	7.75	102.516	102.438	102.383	7.375	101.836	101.706	101.577
7.875	101.451	101.335	101.238	7.875	101.451	101.335	101.238	7.5	102.054	101.925	101.853
8	101.852	101.736	101.639	8	101.852	101.736	101.639	7.625	102.329	102.199	102.081
8.125	102.237	102.121	102.024	8.125	102.237	102.121	102.024	7.75	102.516	102.438	102.383
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	95.117	95.074	95.060	4.25	95.117	95.074	95.060	4.875	94.218	94.220	94.274
4.375	95.617	95.574	95.561	4.375	95.617	95.574	95.561	5	94.552	94.554	94.608
4.5	96.116	96.073	96.059	4.5	96.116	96.073	96.059	5.125	95.240	95.243	95.297
4.625	96.612	96.568	96.555	4.625	96.612	96.568	96.555	5.25	97.165	97.106	97.100
4.75	97.310	97.317	97.319	4.75	97.310	97.317	97.319	5.375	97.604	97.546	97.540
4.875	97.770	97.778	97.780	4.875	97.770	97.778	97.780	5.5	98.032	97.975	97.969
5	98.205	98.213	98.215	5	98.205	98.213	98.215	5.625	98.421	98.364	98.358
5.125	98.611	98.619	98.621	5.125	98.611	98.619	98.621	5.75	98.853	98.817	98.811
5.25	98.649	98.606	98.592	5.25	98.649	98.606	98.592	5.875	99.241	99.204	99.200
5.375	98.825	98.828	98.816	5.375	98.825	98.828	98.816	6	99.608	99.567	99.561
5.5	99.191	99.194	99.182	5.5	99.191	99.194	99.182	6.125	99.975	99.900	99.894
5.625	99.528	99.530	99.519	5.625	99.528	99.530	99.519	6.25	100.192	100.087	100.060
5.75	99.830	99.773	99.746	5.75	99.830	99.773	99.746	6.375	100.155	100.141	100.126
5.875	99.490	99.506	99.522	5.875	99.490	99.506	99.522	6.5	100.438	100.425	100.409
6	99.834	99.850	99.866	6	99.834	99.850	99.866	6.625	100.733	100.720	100.704
								6.75	100.672	100.618	100.590
								6.875	100.728	100.704	100.678
								7	100.980	100.957	100.931
								7.125	101.229	101.206	101.180
								7.25	101.072	100.994	100.939
								7.375	100.339	100.424	100.424
								7.5	100.686	100.771	100.770
								7.625	100.882	100.966	100.966
								7.75	101.153	101.076	101.021
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	100.438	100.425	100.409	6.125	99.982	99.948	99.942	4.5	91.759	91.792	91.824
6.625	100.733	100.720	100.704	6.25	100.191	100.137	100.110	4.625	92.408	92.440	92.472
6.75	100.672	100.618	100.590	6.375	100.213	100.199	100.183	4.75	93.073	93.080	93.080
6.875	100.728	100.704	100.678	6.5	100.516	100.503	100.487	4.875	93.476	93.484	93.375
7	100.980	100.957	100.931	6.625	100.840	100.827	100.811	5	93.840	93.847	93.802
7.125	101.229	101.206	101.180	6.75	100.722	100.668	100.640	5.125	94.162	94.169	94.090
7.25	101.072	100.994	100.939	6.875	100.809	100.786	100.760	5.25	95.356	95.364	95.372
7.375	100.339	100.424	100.424	7	101.096	101.073	101.047	5.375	95.454	95.462	95.470
7.5	100.686	100.771	100.770	7.125	101.377	101.355	101.328	5.5	95.848	95.856	95.865
7.625	100.882	100.966	100.966	7.25	101.122	101.044	100.989	5.625	96.256	96.264	96.272
7.75	101.153	101.076	101.021	7.375	100.339	100.424	100.424	5.75	96.902	96.918	96.935
				7.5	100.686	100.771	100.770	5.875	97.177	97.193	97.210
				7.625	100.901	100.966	100.966	6	97.522	97.538	97.554
								6.125	97.827	97.843	97.859
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	100.762	100.746	100.729	6.375	100.762	100.746	100.729	6	100.225	100.172	100.144

6.5	101.140	101.125	101.108	6.5	101.140	101.125	101.108	6.125	100.777	100.724	100.696
6.625	101.483	101.468	101.451	6.625	101.483	101.468	101.451	6.25	101.160	101.106	101.079
6.75	101.784	101.730	101.703	6.75	101.784	101.730	101.703	6.375	100.508	100.484	100.460
6.875	101.383	101.358	101.332	6.875	101.383	101.358	101.332	6.5	101.033	101.009	100.985
7	101.712	101.688	101.661	7	101.712	101.688	101.661	6.625	101.465	101.411	101.383
7.125	102.017	101.993	101.967	7.125	102.017	101.993	101.967	6.75	101.784	101.730	101.703
7.25	102.328	102.250	102.195	7.25	102.328	102.250	102.195	6.875	101.228	101.196	101.163
7.375	101.879	101.885	101.849	7.375	101.879	101.885	101.849	7	101.617	101.585	101.553
7.5	102.201	102.208	102.172	7.5	102.201	102.208	102.172	7.125	101.993	101.915	101.860
7.625	102.329	102.199	102.081	7.625	102.329	102.199	102.081	7.25	102.328	102.250	102.195
7.75	102.516	102.438	102.383	7.75	102.516	102.438	102.383	7.375	101.836	101.706	101.577
7.875	101.451	101.335	101.238	7.875	101.451	101.335	101.238	7.5	102.054	101.925	101.853
8	101.852	101.736	101.639	8	101.852	101.736	101.639	7.625	102.329	102.199	102.081
8.125	102.237	102.121	102.024	8.125	102.237	102.121	102.024	7.75	102.516	102.438	102.383
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	96.116	96.073	96.059	4.5	96.116	96.073	96.059	6.625	100.352	100.298	100.326
4.625	96.612	96.568	96.555	4.625	96.612	96.568	96.555	6.75	100.672	100.618	100.590
4.75	97.310	97.317	97.319	4.75	97.310	97.317	97.319	6.875	100.175	100.121	100.155
4.875	97.770	97.778	97.780	4.875	97.770	97.778	97.780	7	100.557	100.503	100.537
5	98.205	98.213	98.215	5	98.205	98.213	98.215	7.125	100.787	100.728	100.762
5.125	98.611	98.619	98.621	5.125	98.611	98.619	98.621	7.25	101.072	100.994	100.939
5.25	98.649	98.606	98.592	5.25	98.649	98.606	98.592	7.375	100.339	100.424	100.424
5.375	98.825	98.828	98.816	5.375	98.825	98.828	98.816	7.5	100.686	100.771	100.770
5.5	99.191	99.194	99.182	5.5	99.191	99.194	99.182	7.625	100.882	100.966	100.966
5.625	99.528	99.530	99.519	5.625	99.528	99.530	99.519	7.75	101.153	101.076	101.021
5.75	99.830	99.773	99.746	5.75	99.830	99.773	99.746				
5.875	99.490	99.506	99.522	5.875	99.490	99.506	99.522				
6	99.834	99.850	99.866	6	99.834	99.850	99.866				
6.125	100.172	100.155	100.171	6.125	100.172	100.155	100.171				
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	100.046	100.021	99.997	6.125	99.840	99.798	99.856	4.5	91.759	91.792	91.824
6.625	100.352	100.298	100.326	6.25	100.191	100.137	100.110	4.625	92.408	92.440	92.472
6.75	100.672	100.618	100.590	6.375	99.445	99.460	99.502	4.75	93.073	93.080	93.080
6.875	100.175	100.121	100.155	6.5	99.941	99.956	99.997	4.875	93.476	93.484	93.375
7	100.557	100.503	100.537	6.625	100.402	100.348	100.326	5	93.840	93.847	93.802
7.125	100.787	100.728	100.762	6.75	100.722	100.668	100.640	5.125	94.162	94.169	94.090
7.25	101.072	100.994	100.939	6.875	100.175	100.121	100.155	5.25	95.356	95.364	95.372
7.375	100.339	100.424	100.424	7	100.557	100.503	100.537	5.375	95.454	95.462	95.470
7.5	100.686	100.771	100.770	7.125	100.837	100.759	100.762	5.5	95.848	95.856	95.865
7.625	100.882	100.966	100.966	7.25	101.122	101.044	100.989	5.625	96.256	96.264	96.272
7.75	101.153	101.076	101.021	7.375	100.339	100.424	100.424	5.75	96.902	96.918	96.935
				7.5	100.686	100.771	100.770	5.875	97.177	97.193	97.210
				7.625	100.901	100.966	100.966	6	97.522	97.538	97.554
								6.125	97.827	97.843	97.859

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	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

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	99.200	99.046	98.746	6.75	96.600	96.446	96.146
6.875	99.729	99.575	99.275	6.875	97.129	96.975	96.675
7	100.237	100.083	99.783	7	97.637	97.483	97.183
7.125	100.696	100.542	100.242	7.125	98.096	97.942	97.642
7.25	101.136	100.982	100.682	7.25	98.536	98.382	98.082
7.375	101.241	101.032	100.732	7.375	98.641	98.432	98.132
7.5	101.719	101.510	101.210	7.5	99.119	98.910	98.610
7.625	102.138	101.929	101.629	7.625	99.538	99.329	99.029
7.75	102.538	102.329	102.029	7.75	99.938	99.729	99.429
7.875	102.159	101.895	101.595	7.875	99.559	99.295	98.995
8	102.587	102.323	102.023	8	99.987	99.723	99.423
8.125	102.976	102.712	102.412	8.125	100.376	100.112	99.812
8.25	103.346	103.082	102.782	8.25	100.746	100.482	100.182

  

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.200	97.046	96.746	6.75	94.600	94.446	94.146
6.875	97.729	97.575	97.275	6.875	95.129	94.975	94.675
7	98.237	98.083	97.783	7	95.637	95.483	95.183
7.125	98.696	98.542	98.242	7.125	96.096	95.942	95.642
7.25	99.136	98.982	98.682	7.25	96.536	96.382	96.082
7.375	99.241	99.032	98.732	7.375	96.641	96.432	96.132
7.5	99.719	99.510	99.210	7.5	97.119	96.910	96.610
7.625	100.138	99.929	99.629	7.625	97.538	97.329	97.029
7.75	100.538	100.329	100.029	7.75	97.938	97.729	97.429
7.875	100.159	99.895	99.595	7.875	97.559	97.295	96.995
8	100.587	100.323	100.023	8	97.987	97.723	97.423
8.125	100.976	100.712	100.412	8.125	98.376	98.112	97.812
8.25	101.346	101.082	100.782	8.25	98.746	98.482	98.182

Government DPA Adjustments

FICO

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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