



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	97.833	97.815	97.815	5.625	97.833	97.815	97.815	5	95.238	95.194	95.181
5.75	98.650	98.642	98.616	5.75	98.536	98.550	98.570	5.125	95.876	95.833	95.819
5.875	99.260	99.252	99.226	5.875	99.098	99.107	99.134	5.25	96.633	96.589	96.575
6	99.904	99.896	99.870	6	99.675	99.658	99.687	5.375	97.274	97.230	97.216
6.125	100.389	100.381	100.355	6.125	100.121	100.127	100.159	5.5	97.879	97.855	97.855
6.25	100.390	100.382	100.356	6.25	100.252	100.279	100.283	5.625	98.378	98.334	98.320
6.375	100.937	100.929	100.903	6.375	100.758	100.779	100.791	5.75	100.059	100.042	100.026
6.5	101.452	101.444	101.418	6.5	101.232	101.223	101.241	5.875	100.620	100.603	100.587
6.625	101.864	101.856	101.830	6.625	101.642	101.659	101.677	6	101.136	101.119	101.103
6.75	101.700	101.692	101.666	6.75	101.506	101.544	101.534	6.125	101.381	101.364	101.348
6.875	102.094	102.086	102.060	6.875	101.940	101.971	101.947	6.25	101.507	101.491	101.477
7	102.527	102.519	102.493	7	102.307	102.321	102.301	6.375	102.009	101.993	101.979
7.125	102.882	102.874	102.848	7.125	102.644	102.674	102.676	6.5	102.401	102.386	102.372
7.25	102.747	102.722	102.684	7.25	102.660	102.605	102.575	6.625	102.723	102.709	102.694
7.375	103.127	103.102	103.064	7.375	103.065	103.010	102.980	6.75	102.159	102.123	102.101
7.5	103.519	103.494	103.456	7.5	103.421	103.366	103.337	6.875	102.581	102.546	102.524
7.625	103.889	103.865	103.827	7.625	103.701	103.647	103.616	7	102.876	102.842	102.819
7.75	103.502	103.460	103.411	7.75	103.465	103.370	103.342	7.125	103.155	103.120	103.098
7.875	103.857	103.816	103.766	7.875	103.839	103.745	103.717	7.25	103.122	103.067	103.037
8	104.201	104.160	104.110	8	103.972	103.972	103.923	7.375	103.442	103.387	103.358
8.125	104.565	104.524	104.474	8.125	104.134	104.134	104.081	7.5	103.768	103.713	103.683
8.25	103.750	103.679	103.638	8.25	103.750	103.679	103.638	7.625	104.030	103.976	103.946
8.375	104.191	104.120	104.078	8.375	104.191	104.120	104.078	7.75	103.718	103.624	103.596
8.5	104.617	104.545	104.504	8.5	104.617	104.545	104.504	7.875	104.034	103.941	103.912
8.625	104.822	104.751	104.710	8.625	104.822	104.751	104.710	8	103.996	103.996	103.948
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	97.430	97.244	97.244	4.625	97.638	97.453	97.453	6	99.039	99.026	99.014
4.75	97.965	97.825	97.854	4.75	98.415	98.267	98.267	6.125	99.588	99.581	99.581
4.875	98.470	98.329	98.329	4.875	98.921	98.781	98.781	6.25	99.915	99.941	99.940
5	98.656	98.613	98.599	5	98.947	98.813	98.813	6.375	100.388	100.411	100.414
5.125	99.057	98.930	98.943	5.125	99.454	99.296	99.296	6.5	100.790	100.810	100.818
5.25	99.619	99.468	99.468	5.25	99.937	99.786	99.786	6.625	101.130	101.130	101.138
5.375	99.831	99.739	99.753	5.375	100.235	100.091	100.091	6.75	101.025	101.010	100.995
5.5	100.099	100.056	100.042	5.5	100.517	100.380	100.380	6.875	101.434	101.402	101.382
5.625	100.179	100.171	100.145	5.625	100.492	100.346	100.346	7	101.802	101.714	101.642
5.75	100.476	100.419	100.429	5.75	100.792	100.653	100.653	7.125	102.183	102.091	101.990
5.875	100.895	100.839	100.812	5.875	101.144	101.012	101.012	7.25	102.002	101.913	101.883
6	101.172	101.115	101.088	6	101.308	101.183	101.183	7.375	102.364	102.264	102.168
6.125	101.053	101.029	100.992	6.125	100.997	100.879	100.879	7.5	102.718	102.613	102.504
6.25	101.244	101.174	101.133	6.25	101.315	101.204	101.204	7.625	103.065	102.955	102.842
6.375	101.670	101.600	101.560	6.375	101.645	101.541	101.541	7.75	101.895	101.792	101.689
6.5	101.909	101.839	101.799	6.5	101.859	101.762	101.762	7.875	102.003	101.909	101.883
6.625	101.723	101.699	101.662	6.625	101.500	101.388	101.378				
6.75	102.000	101.930	101.890	6.75	101.802	101.687	101.687				
6.875	102.412	102.342	102.302	6.875	102.097	102.027	101.987				
7	102.618	102.548	102.508	7	102.329	102.233	102.222				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	91.569	91.519	91.519	5.125	96.716	96.672	96.659				
5.125	93.852	93.808	93.808	5.25	97.228	97.184	97.171				
5.25	94.544	94.507	94.507	5.375	97.695	97.652	97.638				
5.375	95.257	95.226	95.226	5.5	98.013	97.970	97.956				
5.5	95.730	95.706	95.706	5.625	97.920	97.863	97.836				
5.625	97.361	97.344	97.344	5.75	98.408	98.351	98.325				
5.75	98.083	98.056	98.056	5.875	98.849	98.792	98.765				
5.875	98.630	98.610	98.610	6	99.134	99.064	99.035				
6	99.107	99.094	99.094	6.125	99.642	99.572	99.531				
6.125	99.656	99.649	99.649	6.25	100.111	100.040	100.000				
6.25	99.867	99.852	99.852	6.375	100.529	100.459	100.419				
6.375	100.349	100.340	100.340	6.5	100.756	100.686	100.645				
6.5	100.764	100.762	100.762	6.625	100.284	100.214	100.174				
6.625	101.109	101.109	101.109	6.75	100.742	100.672	100.632				
6.75	101.176	101.109	101.109	6.875	101.145	101.075	101.035				
6.875	101.599	101.538	101.537	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	97.403	97.427	97.429	5	97.079	97.102	97.104	5	94.671	94.608	94.545
5.125	97.743	97.761	97.759	5.125	97.517	97.536	97.534	5.125	95.324	95.261	95.198
5.25	98.082	98.096	98.090	5.25	97.915	97.928	97.923	5.25	95.799	95.736	95.674
5.375	98.422	98.431	98.421	5.375	98.284	98.293	98.283	5.375	96.458	96.395	96.332
5.5	98.753	98.757	98.743	5.5	98.641	98.645	98.631	5.5	96.937	96.874	96.811
5.625	99.078	99.077	99.060	5.625	98.990	98.989	98.972	5.625	97.601	97.538	97.475
5.75	99.388	99.382	99.361	5.75	99.318	99.312	99.291	5.75	98.082	98.019	97.957
5.875	99.683	99.672	99.647	5.875	99.631	99.620	99.595	5.875	98.379	98.316	98.253
6	99.969	99.953	99.924	6	99.882	99.866	99.838	6	98.861	98.798	98.736
6.125	100.249	100.228	100.196	6.125	100.089	100.068	100.036	6.125	99.134	99.071	99.008
6.25	100.561	100.535	100.499	6.25	100.366	100.337	100.300	6.25	99.588	99.525	99.462
6.375	100.861	100.830	100.790	6.375	100.683	100.653	100.612	6.375	100.041	99.978	99.915
6.5	101.090	101.055	101.011	6.5	101.004	100.969	100.925	6.5	100.494	100.431	100.369
6.625	101.300	101.260	101.212	6.625	101.324	101.284	101.236	6.625	100.761	100.698	100.635
6.75	101.509	101.464	101.412	6.75	101.593	101.548	101.497	6.75	101.220	101.157	101.094
6.875	101.713	101.663	101.608	6.875	101.829	101.779	101.724	6.875	101.488	101.425	101.363
7	101.751	101.697	101.638	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	99.215	99.208	99.201	5.75	99.171	99.127	99.113	5	98.152	98.145	98.139
5.875	99.840	99.833	99.826	5.875	99.781	99.737	99.723	5.125	98.371	98.364	98.358
6	100.435	100.428	100.421	6	100.309	100.265	100.251	5.25	98.911	98.904	98.898
6.125	100.976	100.969	100.962	6.125	100.687	100.644	100.630	5.375	99.205	99.199	99.192
6.25	101.065	101.058	101.051	6.25	100.743	100.699	100.685	5.5	99.598	99.591	99.585
6.375	101.597	101.590	101.583	6.375	101.271	101.227	101.213	5.625	99.812	99.805	99.798
6.5	102.090	102.083	102.076	6.5	101.718	101.674	101.660	5.75	100.004	99.984	99.964
6.625	102.536	102.530	102.523	6.625	102.036	101.992	101.978	5.875	100.341	100.321	100.301
6.75	102.368	102.348	102.327	6.75	101.805	101.761	101.747	6	100.489	100.469	100.449
6.875	102.817	102.797	102.776	6.875	102.289	102.245	102.232				
7	103.234	103.214	103.193	7	102.700	102.656	102.643				
7.125	103.649	103.629	103.608	7.125	102.995	102.951	102.937				
7.25	103.504	103.469	103.435	7.25	102.716	102.672	102.658				
7.375	103.916	103.882	103.847	7.375	103.166	103.122	103.108				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	96.752	96.745	96.739
5.125	97.116	97.109	97.103
5.25	97.456	97.449	97.443
5.375	97.780	97.774	97.767
5.5	98.103	98.096	98.090
5.625	98.397	98.390	98.383
5.75	98.527	98.494	98.460
5.875	98.814	98.780	98.747
6	99.302	99.269	99.235

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	98.449	98.422	98.413	5.75	99.980	99.963	99.947	5	98.152	98.145	98.139
5.875	99.113	99.094	99.079	5.875	100.441	100.424	100.408	5.125	98.371	98.364	98.358
6	99.682	99.664	99.647	6	100.908	100.891	100.875	5.25	98.911	98.904	98.898
6.125	100.177	100.161	100.143	6.125	101.172	101.155	101.139	5.375	99.205	99.199	99.192
6.25	100.740	100.731	100.719	6.25	101.443	101.411	101.398	5.5	99.598	99.591	99.585
6.375	101.291	101.285	101.268	6.375	101.850	101.818	101.805	5.625	99.812	99.805	99.798
6.5	101.795	101.790	101.772	6.5	102.204	102.172	102.159	5.75	100.004	99.984	99.964
6.625	102.260	102.255	102.236	6.625	102.542	102.511	102.498	5.875	100.341	100.321	100.301
6.75	102.112	102.094	102.082	6.75	102.117	102.065	102.053	6	100.489	100.469	100.449
6.875	102.620	102.603	102.589	6.875	102.468	102.416	102.404				
7	103.065	103.047	103.033	7	102.785	102.733	102.721				
7.125	103.460	103.442	103.428	7.125	103.083	103.032	103.019				
7.25	103.241	103.204	103.179	7.25	103.117	103.045	103.026				
7.375	103.629	103.591	103.564	7.375	103.420	103.347	103.328				
7.5	104.011	103.973	103.946	7.5	103.742	103.670	103.651				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	97.271	97.261	97.252
4.875	97.585	97.575	97.566
5	98.047	98.038	98.031
5.125	98.513	98.504	98.496
5.25	98.811	98.802	98.794
5.375	99.111	99.102	99.094
5.5	99.275	99.266	99.258
5.625	99.519	99.511	99.502
5.75	99.805	99.797	99.788
5.875	100.090	100.082	100.073
6	100.388	100.380	100.371

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	97.972	97.947	97.963	5.125	97.972	97.947	97.963	5.125	97.972	97.947	97.963
5.25	98.579	98.553	98.570	5.25	98.579	98.553	98.570	5.25	98.579	98.553	98.570
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	99.667	99.667	99.669	5.5	99.667	99.667	99.669	5.5	99.667	99.667	99.669
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	100.728	100.731	5.75	100.752	100.728	100.731	5.75	100.752	100.728	100.731
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	101.256	101.218	101.203	6	101.256	101.218	101.203	6	101.256	101.218	101.203
6.125	101.799	101.761	101.747	6.125	101.799	101.761	101.747	6.125	101.799	101.761	101.747
6.25	102.188	102.150	102.135	6.25	102.188	102.150	102.135	6.25	102.188	102.150	102.135
6.375	101.447	101.428	101.412	6.375	101.447	101.428	101.412	6.375	101.447	101.428	101.412
6.5	101.989	101.961	101.934	6.5	101.989	101.961	101.934	6.5	101.989	101.961	101.934
6.625	102.496	102.467	102.440	6.625	102.496	102.467	102.440	6.625	102.496	102.467	102.440
6.75	102.816	102.788	102.761	6.75	102.816	102.788	102.761	6.75	102.816	102.788	102.761
6.875	102.113	102.024	101.937	6.875	102.113	102.024	101.937	6.875	102.113	102.024	101.937
7	102.541	102.463	102.408	7	102.541	102.463	102.408	7	102.541	102.463	102.408
7.125	102.993	102.915	102.860	7.125	102.993	102.915	102.860	7.125	102.993	102.915	102.860
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	102.784	102.654	102.535	7.375	102.784	102.654	102.535	7.375	102.784	102.654	102.535
7.5	103.020	103.057	102.986	7.5	103.020	103.057	102.986	7.5	103.020	103.057	102.986
7.625	103.290	103.327	103.256	7.625	103.290	103.327	103.256	7.625	103.290	103.327	103.256
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	96.444	96.511	96.539	4.25	96.444	96.511	96.539	5	95.939	95.914	95.880
4.375	97.005	97.072	97.099	4.375	97.005	97.072	97.099	5.125	96.744	96.718	96.684
4.5	97.560	97.627	97.655	4.5	97.560	97.627	97.655	5.25	97.691	97.656	97.650
4.625	98.108	98.175	98.203	4.625	98.108	98.175	98.203	5.375	98.225	98.191	98.185
4.75	98.502	98.501	98.515	4.75	98.502	98.501	98.515	5.5	98.887	98.886	98.859
4.875	99.045	99.045	99.059	4.875	99.045	99.045	99.059	5.625	99.322	99.322	99.295
5	99.575	99.574	99.588	5	99.575	99.574	99.588	5.75	99.564	99.520	99.506
5.125	100.087	100.086	100.100	5.125	100.087	100.086	100.100	5.875	100.027	99.989	99.959
5.25	99.649	99.644	99.644	5.25	99.649	99.644	99.644	6	100.698	100.660	100.630
5.375	100.136	100.147	100.147	5.375	100.136	100.147	100.147	6.125	101.242	101.204	101.173
5.5	100.612	100.623	100.623	5.5	100.612	100.623	100.623	6.25	101.141	101.087	101.060
5.625	101.061	101.072	101.072	5.625	101.061	101.072	101.072	6.375	100.749	100.721	100.674
5.75	100.830	100.773	100.746	5.75	100.830	100.773	100.746	6.5	101.354	101.325	101.278
5.875	100.688	100.662	100.648	5.875	100.688	100.662	100.648	6.625	101.881	101.852	101.805
6	101.119	101.093	101.079	6	101.119	101.093	101.079	6.75	101.672	101.618	101.590
								6.875	101.406	101.355	101.301
								7	101.926	101.875	101.821
								7.125	102.407	102.356	102.302
								7.25	102.072	101.994	101.939
								7.375	101.644	101.681	101.592
								7.5	102.095	102.132	102.043
								7.625	102.365	102.402	102.313
								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	97.691	97.656	97.650	5	95.939	95.914	95.880	4.5	94.904	94.970	94.873
5.375	98.225	98.191	98.185	5.125	96.744	96.718	96.684	4.625	95.432	95.499	95.402
5.5	98.887	98.886	98.859	5.25	97.746	97.712	97.706	4.75	94.272	94.271	94.085
5.625	99.322	99.322	99.295	5.375	98.251	98.217	98.211	4.875	94.788	94.788	94.602
5.75	99.564	99.520	99.506	5.5	98.887	98.886	98.859	5	95.276	95.275	95.089
5.875	100.027	99.989	99.959	5.625	99.322	99.322	99.295	5.125	95.725	95.724	95.538
6	100.698	100.660	100.630	5.75	99.614	99.570	99.556	5.25	96.211	96.170	96.130
6.125	101.242	101.204	101.173	5.875	100.027	99.989	99.959	5.375	96.307	96.266	96.226
6.25	101.141	101.087	101.060	6	100.698	100.660	100.630	5.5	96.701	96.661	96.620
6.375	100.749	100.721	100.674	6.125	101.242	101.204	101.173	5.625	97.108	97.068	97.027
6.5	101.354	101.325	101.278	6.25	101.191	101.137	101.110	5.75	97.789	97.749	97.708
6.625	101.881	101.852	101.805	6.375	100.749	100.721	100.674	5.875	98.062	98.022	97.982
6.75	101.672	101.618	101.590	6.5	101.354	101.325	101.278	6	98.406	98.366	98.325
6.875	101.406	101.355	101.301	6.625	101.881	101.852	101.805	6.125	98.709	98.668	98.628
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	98.579	98.553	98.570	5.25	98.579	98.553	98.570	5.25	98.579	98.553	98.570
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	99.667	99.667	99.669	5.5	99.667	99.667	99.669	5.5	99.667	99.667	99.669
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	100.728	100.731	5.75	100.752	100.728	100.731	5.75	100.752	100.728	100.731
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	101.256	101.218	101.203	6	101.256	101.218	101.203	6	101.256	101.218	101.203
6.125	101.799	101.761	101.747	6.125	101.799	101.761	101.747	6.125	101.799	101.761	101.747
6.25	102.188	102.150	102.135	6.25	102.188	102.150	102.135	6.25	102.188	102.150	102.135
6.375	101.447	101.428	101.412	6.375	101.447	101.428	101.412	6.375	101.447	101.428	101.412
6.5	101.989	101.961	101.934	6.5	101.989	101.961	101.934	6.5	101.989	101.961	101.934
6.625	102.496	102.467	102.440	6.625	102.496	102.467	102.440	6.625	102.496	102.467	102.440
6.75	102.816	102.788	102.761	6.75	102.816	102.788	102.761	6.75	102.816	102.788	102.761
6.875	102.113	102.024	101.937	6.875	102.113	102.024	101.937	6.875	102.113	102.024	101.937
7	102.541	102.463	102.408	7	102.541	102.463	102.408	7	102.541	102.463	102.408
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	97.560	97.627	97.655	4.25	96.444	96.511	96.539	5.25	97.691	97.656	97.650
4.625	98.108	98.175	98.203	4.375	97.005	97.072	97.099	5.375	98.225	98.191	98.185
4.75	98.502	98.501	98.515	4.5	97.560	97.627	97.655	5.5	98.887	98.886	98.859
4.875	99.045	99.045	99.059	4.625	98.108	98.175	98.203	5.625	99.322	99.322	99.295
5	99.575	99.574	99.588	4.75	98.502	98.501	98.515	5.75	99.564	99.520	99.506
5.125	100.087	100.086	100.100	4.875	99.045	99.045	99.059	5.875	100.027	99.989	99.959
5.25	99.649	99.644	99.644	5	99.575	99.574	99.588	6	100.698	100.660	100.630
5.375	100.136	100.147	100.147	5.125	100.087	100.086	100.100	6.125	101.242	101.204	101.173
5.5	100.612	100.623	100.623	5.25	99.649	99.644	99.644	6.25	101.141	101.087	101.060
5.625	101.061	101.072	101.072	5.375	100.136	100.147	100.147	6.375	100.749	100.721	100.674
5.75	100.830	100.773	100.746	5.5	100.612	100.623	100.623	6.5	101.354	101.325	101.278
5.875	100.688	100.662	100.648	5.625	101.061	101.072	101.072	6.625	101.881	101.852	101.805
6	101.119	101.093	101.079	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	97.691	97.656	97.650	5.25	97.239	97.195	97.181	4.5	94.904	94.970	94.873
5.375	98.225	98.191	98.185	5.375	98.042	98.041	98.014	4.625	95.432	95.499	95.402
5.5	98.887	98.886	98.859	5.5	98.887	98.886	98.859	4.75	94.272	94.271	94.085
5.625	99.322	99.322	99.295	5.625	99.322	99.322	99.295	4.875	94.788	94.788	94.602
5.75	99.564	99.520	99.506	5.75	99.614	99.570	99.556	5	95.276	95.275	95.089
5.875	100.027	99.989	99.959	5.875	100.027	99.989	99.959	5.125	95.725	95.724	95.538
6	100.698	100.660	100.630	6	100.698	100.660	100.630	5.25	96.211	96.170	96.130
6.125	101.242	101.204	101.173	6.125	101.242	101.204	101.173	5.375	96.307	96.266	96.226
6.25	101.141	101.087	101.060	6.25	101.191	101.137	101.110	5.5	96.701	96.661	96.620
6.375	100.749	100.721	100.674	6.375	100.749	100.721	100.674	5.625	97.108	97.068	97.027
6.5	101.354	101.325	101.278	6.5	101.354	101.325	101.278	5.75	97.789	97.749	97.708
6.625	101.881	101.852	101.805	6.625	101.881	101.852	101.805	5.875	98.062	98.022	97.982
6.75	101.672	101.618	101.590	6.75	101.722	101.668	101.640	6	98.406	98.366	98.325
6.875	101.406	101.355	101.301	6.875	101.406	101.355	101.301	6.125	98.709	98.668	98.628

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	97.904	97.869	97.860	5.25	97.904	97.869	97.860	4.875	95.755	95.710	95.794
5.375	98.414	98.379	98.370	5.375	98.414	98.379	98.370	5	96.349	96.304	96.290
5.5	98.882	98.847	98.838	5.5	98.882	98.847	98.838	5.125	96.942	96.898	96.884
5.625	99.345	99.310	99.301	5.625	99.345	99.310	99.301	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	99.949	99.915	99.908	5.875	99.949	99.915	99.908	5.5	98.614	98.570	98.556
6	100.356	100.323	100.316	6	100.356	100.323	100.316	5.625	99.208	99.163	99.150
6.125	100.777	100.735	100.728	6.125	100.777	100.735	100.728	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	100.736	100.728	100.712	6.375	100.736	100.728	100.712	6	100.225	100.172	100.144
6.5	101.109	101.101	101.085	6.5	101.109	101.101	101.085	6.125	100.777	100.724	100.696
6.625	101.465	101.440	101.424	6.625	101.465	101.440	101.424	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	100.447	100.428	100.412
6.875	101.232	101.210	101.184	6.875	101.232	101.210	101.184	6.5	100.970	100.947	100.931
7	101.556	101.535	101.509	7	101.556	101.535	101.509	6.625	101.465	101.411	101.383
7.125	101.993	101.915	101.860	7.125	101.993	101.915	101.860	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	101.113	101.024	100.937
7.375	101.867	101.864	101.838	7.375	101.867	101.864	101.838	7	101.541	101.463	101.408
7.5	102.186	102.183	102.158	7.5	102.186	102.183	102.158	7.125	101.993	101.915	101.860
7.625	102.270	102.141	102.081	7.625	102.270	102.141	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	101.784	101.654	101.525
7.875	101.451	101.335	101.238	7.875	101.451	101.335	101.238	7.5	101.996	101.867	101.738
8	101.852	101.736	101.639	8	101.852	101.736	101.639	7.625	102.270	102.141	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	94.325	94.320	94.385
4.375	95.617	95.574	95.561	4.375	95.617	95.574	95.561	5	94.658	94.653	94.719
4.5	96.116	96.073	96.059	4.5	96.116	96.073	96.059	5.125	95.345	95.340	95.406
4.625	96.612	96.568	96.555	4.625	96.612	96.568	96.555	5.25	97.164	97.130	97.123
4.75	97.316	97.316	97.330	4.75	97.316	97.316	97.330	5.375	97.598	97.565	97.558
4.875	97.771	97.770	97.784	4.875	97.771	97.770	97.784	5.5	98.021	97.988	97.981
5	98.199	98.198	98.212	5	98.199	98.198	98.212	5.625	98.405	98.372	98.365
5.125	98.597	98.597	98.611	5.125	98.597	98.597	98.611	5.75	98.803	98.771	98.765
5.25	98.649	98.606	98.592	5.25	98.649	98.606	98.592	5.875	99.185	99.153	99.147
5.375	98.790	98.800	98.800	5.375	98.790	98.800	98.800	6	99.540	99.509	99.503
5.5	99.150	99.160	99.160	5.5	99.150	99.160	99.160	6.125	99.885	99.835	99.829
5.625	99.483	99.493	99.493	5.625	99.483	99.493	99.493	6.25	100.141	100.087	100.060
5.75	99.830	99.773	99.746	5.75	99.830	99.773	99.746	6.375	100.127	100.121	100.107
5.875	99.375	99.334	99.294	5.875	99.375	99.334	99.294	6.5	100.406	100.398	100.384
6	99.719	99.678	99.638	6	99.719	99.678	99.638	6.625	100.694	100.688	100.674
								6.75	100.672	100.618	100.590
								6.875	100.576	100.554	100.529
								7	100.823	100.802	100.777
								7.125	101.068	101.047	101.022
								7.25	101.072	100.994	100.939
								7.375	100.212	100.269	100.280
								7.5	100.556	100.613	100.624
								7.625	100.851	100.807	100.818
								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	100.406	100.398	100.384	6.125	99.920	99.890	99.884	4.5	91.756	91.724	91.691
6.625	100.694	100.688	100.674	6.25	100.191	100.137	100.110	4.625	92.405	92.373	92.341
6.75	100.672	100.618	100.590	6.375	100.188	100.180	100.166	4.75	93.074	93.074	92.916
6.875	100.576	100.554	100.529	6.5	100.487	100.481	100.466	4.875	93.468	93.468	93.282
7	100.823	100.802	100.777	6.625	100.807	100.800	100.786	5	93.822	93.822	93.638
7.125	101.068	101.047	101.022	6.75	100.722	100.668	100.640	5.125	94.134	94.134	93.948
7.25	101.072	100.994	100.939	6.875	100.659	100.638	100.613	5.25	95.211	95.170	95.130
7.375	100.212	100.269	100.280	7	100.942	100.921	100.896	5.375	95.307	95.266	95.226
7.5	100.556	100.613	100.624	7.125	101.220	101.200	101.175	5.5	95.701	95.661	95.620
7.625	100.851	100.807	100.818	7.25	101.122	101.044	100.989	5.625	96.108	96.068	96.027
7.75	101.153	101.076	101.021	7.375	100.212	100.269	100.280	5.75	96.789	96.749	96.708
				7.5	100.556	100.613	100.624	5.875	97.062	97.022	96.982
				7.625	100.901	100.824	100.818	6	97.406	97.366	97.325
								6.125	97.709	97.668	97.628

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	100.736	100.728	100.712	6.375	100.736	100.728	100.712	6	100.225	100.172	100.144

6.5	101.109	101.101	101.085	6.5	101.109	101.101	101.085	6.125	100.777	100.724	100.696
6.625	101.465	101.440	101.424	6.625	101.465	101.440	101.424	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	100.447	100.428	100.412
6.875	101.232	101.210	101.184	6.875	101.232	101.210	101.184	6.5	100.970	100.947	100.931
7	101.556	101.535	101.509	7	101.556	101.535	101.509	6.625	101.465	101.411	101.383
7.125	101.993	101.915	101.860	7.125	101.993	101.915	101.860	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	101.113	101.024	100.937
7.375	101.867	101.864	101.838	7.375	101.867	101.864	101.838	7	101.541	101.463	101.408
7.5	102.186	102.183	102.158	7.5	102.186	102.183	102.158	7.125	101.993	101.915	101.860
7.625	102.270	102.141	102.081	7.625	102.270	102.141	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	101.784	101.654	101.525
7.875	101.451	101.335	101.238	7.875	101.451	101.335	101.238	7.5	101.996	101.867	101.738
8	101.852	101.736	101.639	8	101.852	101.736	101.639	7.625	102.270	102.141	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	100.271
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	97.316	97.316	97.330	4.75	97.316	97.316	97.330	6.875	99.995	99.965	100.011
4.875	97.771	97.770	97.784	4.875	97.771	97.770	97.784	7	100.375	100.344	100.390
5	98.199	98.198	98.212	5	98.199	98.198	98.212	7.125	100.787	100.709	100.654
5.125	98.597	98.597	98.611	5.125	98.597	98.597	98.611	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	100.212	100.269	100.280
5.375	98.790	98.800	98.800	5.375	98.790	98.800	98.800	7.5	100.556	100.613	100.624
5.5	99.150	99.160	99.160	5.5	99.150	99.160	99.160	7.625	100.851	100.807	100.818
5.625	99.483	99.493	99.493	5.625	99.483	99.493	99.493	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	99.375	99.334	99.294	5.875	99.375	99.334	99.294				
6	99.719	99.678	99.638	6	99.719	99.678	99.638				
6.125	100.172	100.102	100.061	6.125	100.172	100.102	100.061				
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	99.976	99.960	99.944	6.125	99.809	99.755	99.817	4.5	91.756	91.724	91.691
6.625	100.352	100.298	100.271	6.25	100.191	100.137	100.110	4.625	92.405	92.373	92.341
6.75	100.672	100.618	100.590	6.375	99.384	99.348	99.401	4.75	93.074	93.074	92.916
6.875	99.995	99.965	100.011	6.5	99.907	99.853	99.883	4.875	93.468	93.468	93.282
7	100.375	100.344	100.390	6.625	100.402	100.348	100.321	5	93.822	93.822	93.638
7.125	100.787	100.709	100.654	6.75	100.722	100.668	100.640	5.125	94.134	94.134	93.948
7.25	101.072	100.994	100.939	6.875	99.995	99.965	100.011	5.25	95.211	95.170	95.130
7.375	100.212	100.269	100.280	7	100.384	100.344	100.390	5.375	95.307	95.266	95.226
7.5	100.556	100.613	100.624	7.125	100.837	100.759	100.704	5.5	95.701	95.661	95.620
7.625	100.851	100.807	100.818	7.25	101.122	101.044	100.989	5.625	96.108	96.068	96.027
7.75	101.153	101.076	101.021	7.375	100.212	100.269	100.280	5.75	96.789	96.749	96.708
				7.5	100.556	100.613	100.624	5.875	97.062	97.022	96.982
				7.625	100.901	100.824	100.818	6	97.406	97.366	97.325
								6.125	97.709	97.668	97.628

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	99.111	98.975	98.675	6.75	96.511	96.375	96.075
6.875	99.650	99.514	99.214	6.875	97.050	96.914	96.614
7	100.168	100.032	99.732	7	97.568	97.432	97.132
7.125	100.637	100.501	100.201	7.125	98.037	97.901	97.601
7.25	101.077	100.941	100.641	7.25	98.477	98.341	98.041
7.375	101.284	101.085	100.785	7.375	98.684	98.485	98.185
7.5	101.772	101.573	101.273	7.5	99.172	98.973	98.673
7.625	102.191	101.992	101.692	7.625	99.591	99.392	99.092
7.75	102.611	102.412	102.112	7.75	100.011	99.812	99.512
7.875	102.198	101.937	101.637	7.875	99.598	99.337	99.037
8	102.636	102.375	102.075	8	100.036	99.775	99.475
8.125	103.035	102.774	102.474	8.125	100.435	100.174	99.874
8.25	103.415	103.154	102.854	8.25	100.815	100.554	100.254

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.111	96.975	96.675	6.75	94.511	94.375	94.075
6.875	97.650	97.514	97.214	6.875	95.050	94.914	94.614
7	98.168	98.032	97.732	7	95.568	95.432	95.132
7.125	98.637	98.501	98.201	7.125	96.037	95.901	95.601
7.25	99.077	98.941	98.641	7.25	96.477	96.341	96.041
7.375	99.284	99.085	98.785	7.375	96.684	96.485	96.185
7.5	99.772	99.573	99.273	7.5	97.172	96.973	96.673
7.625	100.191	99.992	99.692	7.625	97.591	97.392	97.092
7.75	100.611	100.412	100.112	7.75	98.011	97.812	97.512
7.875	100.198	99.937	99.637	7.875	97.598	97.337	97.037
8	100.636	100.375	100.075	8	98.036	97.775	97.475
8.125	101.035	100.774	100.474	8.125	98.435	98.174	97.874
8.25	101.415	101.154	100.854	8.25	98.815	98.554	98.254

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.