



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>

Table of Contents

Tab	Product
2	Conventional Fixed
3	Conventional ARM
4	Home Ready
5	Home Possible
6	RefiNow
7	FHA
8	VA
9	FHA DPA

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

YOUR BEE IN WHOLESALE

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	96.471	96.452	96.499	5	96.076	96.057	96.105	5.125	94.340	94.277	94.215
5.125	96.818	96.795	96.838	5.125	96.522	96.498	96.542	5.25	94.816	94.753	94.691
5.25	97.165	97.137	97.177	5.25	96.932	96.905	96.944	5.375	95.475	95.412	95.350
5.375	97.512	97.480	97.516	5.375	97.326	97.294	97.329	5.5	95.955	95.892	95.829
5.5	97.859	97.823	97.854	5.5	97.695	97.659	97.690	5.625	96.619	96.556	96.494
5.625	98.206	98.166	98.193	5.625	98.051	98.012	98.038	5.75	97.102	97.039	96.976
5.75	98.533	98.489	98.512	5.75	98.395	98.351	98.374	5.875	97.399	97.336	97.273
5.875	98.851	98.803	98.822	5.875	98.732	98.684	98.703	6	97.882	97.819	97.757
6	99.140	99.087	99.102	6	98.988	98.936	98.950	6.125	98.163	98.100	98.037
6.125	99.412	99.356	99.366	6.125	99.202	99.145	99.155	6.25	98.617	98.554	98.492
6.25	99.724	99.663	99.669	6.25	99.457	99.396	99.402	6.375	99.072	99.009	98.946
6.375	100.027	99.962	99.963	6.375	99.733	99.668	99.670	6.5	99.526	99.463	99.401
6.5	100.241	100.172	100.170	6.5	100.042	99.973	99.971	6.625	99.793	99.730	99.667
6.625	100.430	100.356	100.350	6.625	100.367	100.294	100.288	6.75	100.252	100.189	100.126
6.75	100.623	100.545	100.535	6.75	100.636	100.558	100.548	6.875	100.521	100.458	100.396
6.875	100.817	100.735	100.721	6.875	100.876	100.794	100.780	7	100.982	100.919	100.856
7	100.835	100.763	100.730	7	101.192	101.129	101.066	7.125	101.251	101.188	101.125
7.125	101.177	101.114	101.051	7.125	101.433	101.370	101.307				

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	96.252	96.189	96.126	5	95.710	95.647	95.584	5.125	94.508	94.445	94.382
5.125	96.621	96.558	96.495	5.125	96.140	96.077	96.014	5.25	94.984	94.921	94.858
5.25	96.990	96.927	96.864	5.25	96.571	96.508	96.445	5.375	95.643	95.580	95.517
5.375	97.359	97.296	97.233	5.375	97.003	96.940	96.877	5.5	96.123	96.060	95.997
5.5	97.683	97.620	97.557	5.5	97.435	97.372	97.309	5.625	96.787	96.724	96.661
5.625	98.053	97.990	97.927	5.625	97.869	97.806	97.743	5.75	97.270	97.207	97.144
5.75	98.393	98.330	98.267	5.75	98.302	98.239	98.176	5.875	97.567	97.504	97.441
5.875	98.732	98.669	98.606	5.875	98.552	98.489	98.426	6	98.050	97.987	97.924
6	99.074	99.011	98.948	6	98.787	98.724	98.661	6.125	98.331	98.268	98.205
6.125	99.272	99.209	99.146	6.125	99.191	99.128	99.065	6.25	98.785	98.722	98.659
6.25	99.618	99.555	99.492	6.25	99.594	99.531	99.468	6.375	99.240	99.177	99.114
6.375	99.817	99.754	99.691	6.375	99.829	99.766	99.703	6.5	99.694	99.631	99.568
6.5	100.016	99.953	99.890	6.5	100.066	100.003	99.940	6.625	99.961	99.898	99.835
6.625	100.363	100.300	100.237	6.625	100.304	100.241	100.178	6.75	100.420	100.357	100.294
6.75	100.588	100.525	100.462	6.75	100.712	100.649	100.586	6.875	100.689	100.626	100.563
6.875	100.643	100.580	100.517	6.875	100.950	100.887	100.824	7	101.150	101.087	101.024
7	100.994	100.931	100.868	7	101.360	101.297	101.234	7.125	101.419	101.356	101.293

Conventional ARM Adjustments

Cumulative LLPA Cap
FTHB with AMI at or below 100% or 120% in de 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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

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

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

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



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

YOUR BFF IN WHOLESALE

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	98.074	98.069	98.055	5.75	97.936	97.890	97.877	5	97.200	97.191	97.177
5.875	98.721	98.715	98.701	5.875	98.576	98.530	98.517	5.125	97.427	97.418	97.404
6	99.343	99.337	99.324	6	99.121	99.076	99.062	5.25	97.977	97.967	97.954
6.125	99.925	99.920	99.906	6.125	99.521	99.476	99.462	5.375	98.283	98.274	98.260
6.25	100.156	100.153	100.146	6.25	99.748	99.703	99.689	5.5	98.687	98.678	98.664
6.375	100.713	100.710	100.703	6.375	100.302	100.256	100.243	5.625	98.917	98.908	98.894
6.5	101.240	101.237	101.230	6.5	100.760	100.715	100.701	5.75	99.229	99.201	99.168
6.625	101.727	101.724	101.718	6.625	101.079	101.033	101.020	5.875	99.588	99.560	99.527
6.75	101.621	101.595	101.568	6.75	100.982	100.937	100.923	6	99.765	99.738	99.704
6.875	102.103	102.078	102.050	6.875	101.484	101.439	101.425				
7	102.558	102.532	102.505	7	101.901	101.856	101.842				
7.125	103.007	102.981	102.953	7.125	102.189	102.144	102.130				
7.25	102.873	102.840	102.805	7.25	102.007	101.950	101.909				
7.375	103.324	103.291	103.256	7.375	102.475	102.419	102.377				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	95.832	95.822	95.808
5.125	96.204	96.194	96.181
5.25	96.553	96.544	96.530
5.375	96.890	96.880	96.867
5.5	97.224	97.214	97.201
5.625	97.534	97.524	97.510
5.75	97.796	97.753	97.706
5.875	98.105	98.062	98.015
6	98.623	98.579	98.532

Home Ready Adjustments

Cumulative LLPA Caps
Home Ready

0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

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

Additional Miscellaneous LLPA Adjusters

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



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

YOUR BFF IN WHOLESALE

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	97.260	97.250	97.223	5.75	98.617	98.568	98.548	5	97.200	97.191	97.177
5.875	97.939	97.921	97.901	5.875	99.096	99.049	99.029	5.125	97.427	97.418	97.404
6	98.515	98.495	98.476	6	99.584	99.537	99.517	5.25	97.977	97.967	97.954
6.125	99.026	99.005	98.987	6.125	99.864	99.818	99.798	5.375	98.283	98.274	98.260
6.25	99.719	99.704	99.693	6.25	100.296	100.275	100.258	5.5	98.687	98.678	98.664
6.375	100.314	100.295	100.287	6.375	100.725	100.705	100.688	5.625	98.917	98.908	98.894
6.5	100.849	100.829	100.821	6.5	101.102	101.082	101.065	5.75	99.229	99.201	99.168
6.625	101.323	101.301	101.294	6.625	101.459	101.439	101.422	5.875	99.588	99.560	99.527
6.75	101.374	101.366	101.357	6.75	101.157	101.143	101.129	6	99.765	99.738	99.704
6.875	101.883	101.872	101.862	6.875	101.532	101.518	101.504				
7	102.324	102.313	102.303	7	101.871	101.857	101.843				
7.125	102.752	102.743	102.733	7.125	102.187	102.173	102.159				
7.25	102.633	102.619	102.609	7.25	102.290	102.261	102.238				
7.375	103.114	103.095	103.080	7.375	102.611	102.584	102.560				
7.5	103.479	103.458	103.443	7.5	102.949	102.922	102.899				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	96.388	96.362	96.351
4.875	96.720	96.604	96.594
5	97.244	97.128	97.118
5.125	97.711	97.595	97.585
5.25	98.013	97.899	97.889
5.375	98.314	98.201	98.191
5.5	98.485	98.372	98.362
5.625	98.799	98.655	98.645
5.75	99.089	98.946	98.936
5.875	99.376	99.234	99.224
6	99.683	99.541	99.531

Home Possible Adjustments

Cumulative LLPA Caps
Home Possible 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-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

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.75	97.304	97.282	97.275
5.875	97.887	97.862	97.851
6	98.457	98.429	98.414
6.125	98.938	98.910	98.895
6.25	99.252	99.261	99.237
6.375	99.789	99.794	99.766
6.5	100.270	100.272	100.241
6.625	100.714	100.717	100.685
6.75	100.740	100.749	100.708
6.875	101.196	101.200	101.156
7	101.588	101.589	101.541
7.125	101.991	101.992	101.944
7.25	101.976	102.000	101.943
7.375	102.325	102.344	102.283

RefiNow Adjustments

Cumulative LLPA Cap
FTHB with AMI at or below 100% or 120% in des 0

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

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

Additional Purchase LLPA Adjusters

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



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

YOUR BFF IN WHOLESALE

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	96.142	96.095	96.082	5	96.142	96.095	96.082	5	96.142	96.095	96.082
5.125	96.735	96.759	96.693	5.125	96.735	96.759	96.693	5.125	96.735	96.759	96.693
5.25	97.345	97.365	97.299	5.25	97.345	97.365	97.299	5.25	97.345	97.365	97.299
5.375	97.938	97.892	97.853	5.375	97.938	97.892	97.853	5.375	97.938	97.892	97.853
5.5	98.602	98.658	98.605	5.5	98.602	98.658	98.605	5.5	98.602	98.658	98.605
5.625	99.126	99.094	99.041	5.625	99.126	99.094	99.041	5.625	99.126	99.094	99.041
5.75	99.670	99.720	99.668	5.75	99.670	99.720	99.668	5.75	99.670	99.720	99.668
5.875	100.100	99.903	99.798	5.875	100.100	99.903	99.798	5.875	100.100	99.903	99.798
6	100.596	100.575	100.471	6	100.596	100.575	100.471	6	100.596	100.575	100.471
6.125	101.115	101.152	101.048	6.125	101.115	101.152	101.048	6.125	101.115	101.152	101.048
6.25	101.511	101.547	101.443	6.25	101.511	101.547	101.443	6.25	101.511	101.547	101.443
6.375	101.141	101.093	101.044	6.375	101.141	101.093	101.044	6.375	101.141	101.093	101.044
6.5	101.686	101.638	101.589	6.5	101.686	101.638	101.589	6.5	101.686	101.638	101.589
6.625	102.080	102.097	102.009	6.625	102.080	102.097	102.009	6.625	102.080	102.097	102.009
6.75	102.446	102.463	102.375	6.75	102.446	102.463	102.375	6.75	102.446	102.463	102.375
6.875	101.917	101.852	101.787	6.875	101.917	101.852	101.787	6.875	101.917	101.852	101.787
7	102.383	102.318	102.253	7	102.383	102.318	102.253	7	102.383	102.318	102.253
7.125	102.799	102.734	102.670	7.125	102.799	102.734	102.670	7.125	102.799	102.734	102.670
7.25	102.985	102.890	102.835	7.25	102.985	102.890	102.835	7.25	102.985	102.890	102.835
7.375	102.365	102.236	102.106	7.375	102.365	102.236	102.106	7.375	102.365	102.236	102.106
7.5	102.685	102.556	102.427	7.5	102.685	102.556	102.427	7.5	102.685	102.556	102.427
7.625	102.966	102.837	102.708	7.625	102.966	102.837	102.708	7.625	102.966	102.837	102.708
7.75	103.126	103.063	103.010	7.75	103.126	103.063	103.010	7.75	103.126	103.063	103.010
7.875	102.046	101.951	101.857	7.875	102.046	101.951	101.857	7.875	102.046	101.951	101.857
8	102.465	102.370	102.275	8	102.465	102.370	102.275	8	102.465	102.370	102.275

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	95.274	95.413	95.327	4.25	95.274	95.413	95.327	5	94.711	94.786	94.670
4.375	95.835	95.973	95.888	4.375	95.835	95.973	95.888	5.125	95.515	95.590	95.474
4.5	96.392	96.530	96.444	4.5	96.392	96.530	96.444	5.25	96.469	96.461	96.319
4.625	96.943	97.081	96.995	4.625	96.943	97.081	96.995	5.375	97.109	97.165	97.087
4.75	97.399	97.518	97.369	4.75	97.399	97.518	97.369	5.5	97.954	98.010	97.931
4.875	97.946	98.065	97.916	4.875	97.946	98.065	97.916	5.625	98.390	98.446	98.367
5	98.483	98.602	98.453	5	98.483	98.602	98.453	5.75	99.099	98.889	98.679
5.125	99.005	99.124	98.975	5.125	99.005	99.124	98.975	5.875	99.460	99.478	99.362
5.25	98.708	98.779	98.649	5.25	98.708	98.779	98.649	6	100.116	100.150	100.034
5.375	99.194	99.293	99.159	5.375	99.194	99.293	99.159	6.125	100.691	100.727	100.611
5.5	99.686	99.785	99.651	5.5	99.686	99.785	99.651	6.25	100.752	100.542	100.332
5.625	100.150	100.249	100.115	5.625	100.150	100.249	100.115	6.375	100.482	100.499	100.395
5.75	99.893	99.844	99.817	5.75	99.893	99.844	99.817	6.5	101.100	101.117	101.012
5.875	100.035	100.115	99.996	5.875	100.035	100.115	99.996	6.625	101.620	101.638	101.533
6	100.475	100.555	100.436	6	100.475	100.555	100.436	6.75	101.426	101.362	101.297
								6.875	101.328	101.325	101.208
								7	101.857	101.855	101.738
								7.125	102.255	102.253	102.136
								7.25	101.729	101.634	101.578
								7.375	101.284	101.262	101.216
								7.5	101.749	101.727	101.681
								7.625	102.033	102.011	101.965
								7.75	101.763	101.705	101.647

FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	96.469	96.461	96.319	5	94.711	94.786	94.670	4.5	93.741	93.880	93.669
5.375	97.109	97.165	97.087	5.125	95.515	95.590	95.474	4.625	94.279	94.417	94.206
5.5	97.954	98.010	97.931	5.25	96.522	96.514	96.372	4.75	93.174	93.293	93.116
5.625	98.390	98.446	98.367	5.375	97.109	97.165	97.087	4.875	93.702	93.821	93.472
5.75	99.099	98.889	98.679	5.5	97.954	98.010	97.931	5	94.208	94.327	93.978
5.875	99.460	99.478	99.362	5.625	98.390	98.446	98.367	5.125	94.684	94.803	94.454
6	100.116	100.150	100.034	5.75	98.532	98.486	98.446	5.25	95.444	95.452	95.460
6.125	100.691	100.727	100.611	5.875	99.442	99.478	99.362	5.375	95.554	95.562	95.570
6.25	100.752	100.542	100.332	6	100.114	100.150	100.034	5.5	95.965	95.973	95.982
6.375	100.482	100.499	100.395	6.125	100.691	100.727	100.611	5.625	96.387	96.395	96.403
6.5	101.100	101.117	101.012	6.25	100.429	100.367	100.326	6.375	96.809	96.817	96.825
6.625	101.620	101.638	101.533	6.375	100.482	100.499	100.395	5.875	97.476	97.501	97.525
6.75	101.426	101.362	101.297	6.5	101.100	101.117	101.012	6	97.832	97.856	97.880
6.875	101.328	101.325	101.208	6.625	101.620	101.638	101.533	6.125	98.149	98.173	98.198

FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	97.345	97.365	97.299	5.25	97.345	97.365	97.299	5.25	97.345	97.365	97.299
5.375	97.938	97.892	97.853	5.375	97.938	97.892	97.853	5.375	97.938	97.892	97.853
5.5	98.602	98.658	98.605	5.5	98.602	98.658	98.605	5.5	98.602	98.658	98.605
5.625	99.126	99.094	99.041	5.625	99.126	99.094	99.041	5.625	99.126	99.094	99.041
5.75	99.670	99.720	99.668	5.75	99.670	99.720	99.668	5.75	99.670	99.720	99.668
5.875	100.100	99.903	99.798	5.875	100.100	99.903	99.798	5.875	100.100	99.903	99.798
6	100.596	100.575	100.471	6	100.596	100.575	100.471	6	100.596	100.575	100.471
6.125	101.115	101.152	101.048	6.125	101.115	101.152	101.048	6.125	101.115	101.152	101.048
6.25	101.511	101.547	101.443	6.25	101.511	101.547	101.443	6.25	101.511	101.547	101.443
6.375	101.141	101.093	101.044	6.375	101.141	101.093	101.044	6.375	101.141	101.093	101.044
6.5	101.686	101.638	101.589	6.5	101.686	101.638	101.589	6.5	101.686	101.638	101.589
6.625	102.080	102.097	102.009	6.625	102.080	102.097	102.009	6.625	102.080	102.097	102.009
6.75	102.446	102.463	102.375	6.75	102.446	102.463	102.375	6.75	102.446	102.463	102.375
6.875	101.917	101.852	101.787	6.875	101.917	101.852	101.787	6.875	101.917	101.852	101.787
7	102.383	102.318	102.253	7	102.383	102.318	102.253	7	102.383	102.318	102.253

FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	96.392	96.530	96.444	4.25	95.274	95.413	95.327	5.25	96.469	96.461	96.319
4.625	96.943	97.081	96.995	4.375	95.835	95.973	95.888	5.375	97.109	97.165	97.087
4.75	97.399	97.518	97.369	4.5	96.392	96.530	96.444	5.5	97.954	98.010	97.931
4.875	97.946	98.065	97.916	4.625	96.943	97.081	96.995	5.625	98.390	98.446	98.367
5	98.483	98.602	98.453	4.75	97.399	97.518	97.369	5.75	99.099	98.889	98.679
5.125	99.005	99.124	98.975	4.875	97.946	98.065	97.916	5.875	99.460	99.478	99.362
5.25	98.708	98.779	98.649	5	98.483	98.602	98.453	6	100.116	100.150	100.034
5.375	99.194	99.293	99.159	5.125	99.005	99.124	98.975	6.125	100.691	100.727	100.611
5.5	99.686	99.785	99.651	5.25	98.708	98.779	98.649	6.25	100.752	100.542	100.332
5.625	100.150	100.249	100.115	5.375	99.194	99.293	99.159</				



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

YOUR BFF IN WHOLESALE

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	96.235	96.189	96.175	5.125	96.235	96.189	96.175	4.75	94.454	94.408	94.394
5.25	97.174	97.163	97.019	5.25	97.174	97.163	97.019	4.875	95.048	95.002	94.988
5.375	97.687	97.676	97.536	5.375	97.687	97.676	97.536	5	95.642	95.595	95.582
5.5	98.162	98.151	98.014	5.5	98.162	98.151	98.014	5.125	96.235	96.189	96.175
5.625	98.637	98.626	98.540	5.625	98.637	98.626	98.540	5.25	96.845	96.799	96.769
5.75	99.170	99.124	99.084	5.75	99.170	99.124	99.084	5.375	97.438	97.392	97.353
5.875	99.601	99.591	99.530	5.875	99.601	99.591	99.530	5.5	98.032	97.986	97.946
6	100.096	100.011	99.953	6	100.096	100.011	99.953	5.625	98.626	98.580	98.540
6.125	100.535	100.439	100.394	6.125	100.535	100.439	100.394	5.75	99.170	99.124	99.084
6.25	100.910	100.835	100.795	6.25	100.910	100.835	100.795	5.875	99.600	99.390	99.228
6.375	100.657	100.627	100.577	6.375	100.657	100.627	100.577	6	100.096	99.886	99.821
6.5	101.186	101.138	101.089	6.5	101.186	101.138	101.089	6.125	100.535	100.434	100.394
6.625	101.566	101.517	101.469	6.625	101.566	101.517	101.469	6.25	100.910	100.835	100.795
6.75	101.909	101.830	101.776	6.75	101.909	101.830	101.776	6.375	100.641	100.593	100.544
6.875	101.417	101.352	101.287	6.875	101.417	101.352	101.287	6.5	101.186	101.138	101.089
7	101.883	101.818	101.753	7	101.883	101.818	101.753	6.625	101.566	101.517	101.469
7.125	102.299	102.234	102.170	7.125	102.299	102.234	102.170	6.75	101.909	101.830	101.776
7.25	102.485	102.390	102.335	7.25	102.485	102.390	102.335	6.875	101.417	101.352	101.287
7.375	101.865	101.776	101.761	7.375	101.865	101.776	101.761	7	101.883	101.818	101.753
7.5	102.185	102.111	102.098	7.5	102.185	102.111	102.098	7.125	102.299	102.234	102.170
7.625	102.466	102.337	102.208	7.625	102.466	102.337	102.208	7.25	102.485	102.390	102.335
7.75	102.626	102.563	102.510	7.75	102.626	102.563	102.510	7.375	101.865	101.736	101.606
7.875	101.546	101.451	101.357	7.875	101.546	101.451	101.357	7.5	102.185	102.056	101.927
8	101.965	101.870	101.775	8	101.965	101.870	101.775	7.625	102.466	102.337	102.208
8.125	102.362	102.267	102.173	8.125	102.362	102.267	102.173	7.75	102.626	102.563	102.510

VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.25	94.636	94.775	94.689	4.25	94.636	94.775	94.689	4.875	93.589	93.685	93.569
4.375	95.143	95.281	95.195	4.375	95.143	95.281	95.195	5	93.922	94.017	93.901
4.5	95.636	95.774	95.688	4.5	95.636	95.774	95.688	5.125	94.609	94.704	94.588
4.625	96.111	96.250	96.164	4.625	96.111	96.250	96.164	5.25	96.440	96.431	96.289
4.75	96.727	96.846	96.697	4.75	96.727	96.846	96.697	5.375	96.883	96.874	96.736
4.875	97.196	97.315	97.166	4.875	97.196	97.315	97.166	5.5	97.320	97.311	97.175
5	97.641	97.760	97.611	5	97.641	97.760	97.611	5.625	97.720	97.711	97.677
5.125	98.059	98.178	98.029	5.125	98.059	98.178	98.029	5.75	98.599	98.415	98.352
5.25	98.208	98.162	98.149	5.25	98.208	98.162	98.149	5.875	98.960	98.813	98.753
5.375	98.372	98.472	98.338	5.375	98.372	98.472	98.338	6	99.616	99.406	99.196
5.5	98.752	98.852	98.718	5.5	98.752	98.852	98.718	6.125	99.965	99.763	99.687
5.625	99.100	99.200	99.066	5.625	99.100	99.200	99.066	6.25	100.252	100.042	99.832
5.75	99.393	99.344	99.317	5.75	99.393	99.344	99.317	6.375	100.161	100.131	100.083
5.875	99.289	99.313	99.337	5.875	99.289	99.313	99.337	6.5	100.461	100.432	100.386
6	99.644	99.669	99.693	6	99.644	99.669	99.693	6.625	100.775	100.746	100.703
								6.75	100.926	100.862	100.797
								6.875	100.587	100.535	100.499
								7	100.857	100.817	100.772
								7.125	101.122	101.072	101.039
								7.25	101.229	101.134	101.078
								7.375	100.459	100.340	100.293
								7.5	100.779	100.695	100.649
								7.625	101.060	100.931	100.852
								7.75	101.263	101.201	101.147

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	100.461	100.432	100.386	6.125	99.707	99.763	99.647	4.5	92.953	93.092	92.881
6.625	100.775	100.746	100.703	6.25	99.929	99.867	99.826	4.625	93.381	93.519	93.309
6.75	100.926	100.862	100.797	6.375	100.208	100.179	100.131	4.75	92.551	92.617	92.616
6.875	100.587	100.535	100.499	6.5	100.523	100.495	100.449	4.875	92.916	93.035	92.921
7	100.857	100.817	100.772	6.625	100.859	100.831	100.788	5	93.297	93.416	93.352
7.125	101.122	101.072	101.039	6.75	100.846	100.768	100.713	5.125	93.639	93.758	93.644
7.25	101.229	101.134	101.078	6.875	100.657	100.606	100.569	5.25	94.944	94.952	94.960
7.375	100.459	100.340	100.293	7	100.956	100.905	100.871	5.375	95.054	95.062	95.070
7.5	100.779	100.695	100.649	7.125	101.249	101.199	101.167	5.5	95.465	95.473	95.482
7.625	101.060	100.931	100.852	7.25	101.279	101.184	101.128	5.625	95.887	95.895	95.903
7.75	101.263	101.201	101.147	7.375	100.341	100.340	100.293	5.75	96.680	96.704	96.728
				7.5	100.697	100.695	100.649	5.875	96.976	97.001	97.025
				7.625	100.989	100.927	100.873	6	97.332	97.356	97.380
								6.125	97.649	97.673	97.698

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	100.657	100.627	100.577	6.375	100.657	100.627	100.577	6	100.096	99.886	99.821
6.5	101.186	101.138	101.089	6.5	101.186	101.138	101.089	6.125	100.535	100.434	100.394
6.625	101.566	101.517	101.469	6.625	101.566	101.517	101.469	6.25	100.910	100.835	100.795
6.75	101.909	101.830	101.776	6.75	101.909	101.830	101.776	6.375	100.641	100.593	100.544
6.875	101.417	101.352	101.287	6.875	101.417	101.352	101.287	6.5	101.186	101.138	101.089
7	101.883	101.818	101.753	7	101.883	101.818	101.753	6.625	101.566	101.517	101.469
7.125	102.299	102.234	102.170	7.125	102.299	102.234	102.170	6.75	101.909	101.830	101.776
7.25	102.485	102.390	102.335	7.25	102.485	102.390	102.335	6.875	101.417	101.352	101.287
7.375	101.865	101.776	101.761	7.375	101.865	101.776	101.761	7	101.883	101.818	101.753
7.5	102.185	102.111	102.098	7.5	102.185	102.111	102.098	7.125	102.299	102.234	102.170
7.625	102.466	102.337	102.208	7.625	102.466	102.337	102.208	7.25	102.485	102.390	102.335
7.75	102.626	102.563	102.510	7.75	102.626	102.563	102.510	7.375	101.865	101.736	101.606
7.875	101.546	101.451	101.357	7.875	101.546	101.451	101.357	7.5	102.185	102.056	101.927
8	101.965	101.870	101.775	8	101.965	101.870	101.775	7.625	102.466	102.337	102.208
8.125	102.362	102.267	102.173	8.125	102.362	102.267	102.173	7.75	102.626	102.563	102.510

VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	95.636	95.774	95.688	4.5	95.636	95.774	95.688	6.625	100.578	100.530	100.481
4.625	96.111	96.250	96.164	4.625	96.111	96.250	96.164	6.75	100.926	100.862	100.797
4.75	96.727	96.846	96.697	4.75	96.727	96.846	96.697	6.875	100.421	100.439	100.322
4.875	97.196	97.315	97.166	4.875	97.196	97.315	97.166	7	100.800	100.817	100.700
5	97.641	97.760	97.611	5	97.641	97.760	97.611	7.125	101.112	101.049	100.982
5.125	98.059	98.178	98.029	5.125	98.059	98.178	98.029	7.25	101.229	101.134	101.078
5.25	98.208	98.162	98.149	5.25	98.208	98.162	98.149	7.375	100.459	100.340	100.293
5.375	98.372	98.472	98.338	5.375	98.372	98.472	98.338	7.5	100.779	100.695	100.649
5.5	98.752	98.852	98.718	5.5	98.752	98.852					



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

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	98.811	98.598	98.298	6.75	96.211	95.998	95.698
6.875	99.345	99.132	98.832	6.875	96.745	96.532	96.232
7	99.858	99.645	99.345	7	97.258	97.045	96.745
7.125	100.314	100.101	99.801	7.125	97.714	97.501	97.201
7.25	100.760	100.547	100.247	7.25	98.160	97.947	97.647
7.375	101.019	100.754	100.454	7.375	98.419	98.154	97.854
7.5	101.492	101.227	100.927	7.5	98.892	98.627	98.327
7.625	101.918	101.653	101.353	7.625	99.318	99.053	98.753
7.75	102.324	102.059	101.759	7.75	99.724	99.459	99.159
7.875	101.506	101.188	100.888	7.875	98.906	98.588	98.288
8	101.939	101.621	101.321	8	99.339	99.021	98.721
8.125	102.335	102.017	101.717	8.125	99.735	99.417	99.117
8.25	102.701	102.383	102.083	8.25	100.101	99.783	99.483

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	96.811	96.598	96.298	6.75	94.211	93.998	93.698
6.875	97.345	97.132	96.832	6.875	94.745	94.532	94.232
7	97.858	97.645	97.345	7	95.258	95.045	94.745
7.125	98.314	98.101	97.801	7.125	95.714	95.501	95.201
7.25	98.760	98.547	98.247	7.25	96.160	95.947	95.647
7.375	99.019	98.754	98.454	7.375	96.419	96.154	95.854
7.5	99.492	99.227	98.927	7.5	96.892	96.627	96.327
7.625	99.918	99.653	99.353	7.625	97.318	97.053	96.753
7.75	100.324	100.059	99.759	7.75	97.724	97.459	97.159
7.875	99.506	99.188	98.888	7.875	96.906	96.588	96.288
8	99.939	99.621	99.321	8	97.339	97.021	96.721
8.125	100.335	100.017	99.717	8.125	97.735	97.417	97.117
8.25	100.701	100.383	100.083	8.25	98.101	97.783	97.483

Government DPA Adjustments

Government DPA Adjustments		Other Adjustments	
FICO		DTI >50	-0.25
FICO =>680	0	Manufactured Home	-0.25
660 - 679	-0.25	2-Units	-0.25
640 - 659	-0.5	Temporary 2-1 BuyDown	-0.25
620 - 639	-1		
600 - 619	-1.5		

⁽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.